

ABSTRAK

Fiolin Nikita Findi : Pengaruh *Financial Inclusion* Terhadap *Sustainability* UMKM di Kota Padang

Dosen Pembimbing : Ratnawati Rafli, SE,MM,Ak,CA

Penelitian ini bertujuan untuk menganalisis pengaruh *Financial Inclusion* terhadap *Sustainability* UMKM di Kota Padang. *Financial Inclusion* dalam penelitian ini diukur melalui tiga dimensi utama, yaitu akses layanan keuangan (*access*), kualitas layanan keuangan (*quality*), dan penggunaan layanan keuangan (*usage*). *Sustainability* UMKM diukur melalui pertumbuhan keuangan, pertumbuhan strategi, pertumbuhan struktural, dan pertumbuhan organisasional. Populasi penelitian adalah UMKM yang terdaftar pada Dinas Koperasi dan UMKM Kota Padang tahun 2025 yang tersebar di lima kecamatan dengan jumlah UMKM terbanyak, yaitu Padang Selatan, Padang Timur, Koto Tangah, Kuranji, dan Lubuk Begalung. Penentuan jumlah sampel menggunakan tabel *Krejcie and Morgan* sehingga diperoleh 379 responden, dengan teknik *Proportionate Stratified Random Sampling*. Hasil penelitian menunjukkan bahwa *Financial Inclusion* berpengaruh signifikan terhadap *Sustainability* UMKM di Kota Padang. Semakin baik akses, kualitas layanan, dan penggunaan layanan keuangan formal oleh pelaku UMKM, maka semakin tinggi tingkat keberlanjutan usaha yang ditandai dengan stabilitas keuangan, kemampuan beradaptasi terhadap perubahan pasar, serta peningkatan kapasitas usaha secara berkelanjutan.

Kata Kunci: *Financial Inclusion*, *Sustainability* UMKM

ABSTRACT

Fiolin Nikita Findi **Pengaruh *Financial Inclusion* Terhadap
Sustainability UMKM di Kota Padang**

Dosen Pembimbing : **Ratnawati Rafli, SE,MM,Ak,CA**

This study aims to analyze the effect of Financial Inclusion on the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Padang City. Financial Inclusion in this research is measured through three main dimensions: access to financial services (access), quality of financial services (quality), and usage of financial services (usage). MSME sustainability is measured through financial growth, strategic growth, structural growth, and organizational growth. The population of this study consists of MSMEs registered at the Department of Cooperatives and MSMEs of Padang City in 2025, spread across five districts with the highest number of MSMEs, namely Padang Selatan, Padang Timur, Koto Tengah, Kuranji, and Lubuk Begalung. The sample size was determined using the Krejcie and Morgan table, resulting in 379 respondents, with a Proportionate Stratified Random Sampling technique. The results show that Financial Inclusion has a significant effect on MSME sustainability in Padang City. The better the access, quality, and usage of formal financial services by MSME actors, the higher the level of business sustainability, which is indicated by financial stability, the ability to adapt to market changes, and the continuous improvement of business capacity.

Keywords: *Financial Inclusion, MSME Sustainability*