

ABSTRAK

PENGARUH PEMBERIAN MODAL KERJA, TANGGUNG RENTENG DAN LITERASI KEUANGAN TERHADAP KEBERLANGSUNGAN USAHA MIKRO, KECIL DAN MENENGAH (Studi Kasus Nasabah BTPN Syariah Kecamatan Seputih Mataram Lampung Tengah)

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Abstrak

Penelitian ini merupakan penelitian kuantitatif dengan metode deskriptif kuantitatif yang bertujuan untuk memberikan bukti secara empiris pengaruh pemberian modal kerja, tanggung renteng dan literasi keuangan terhadap keberlangsungan usaha mikro kecil dan menengah. Populasi yang digunakan dalam penelitian ini adalah seluruh nasabah pinjaman mikro kredit BTPN Syariah di Kecamatan Seputih Mataram. Penentuan sampel menggunakan metode *purposive sampling* dengan memperoleh jumlah observasi sebanyak 65 nasabah. Olah data dalam penelitian ini menggunakan alat perhitungan SPSS versi 25 dengan pengujian teknik analisis data yang digunakan statistik deskriptif, uji asumsi klasik, uji hipotesis dan uji hipotesis statistik. Hasil penelitian menunjukkan modal kerja dan literasi keuangan berpengaruh terhadap keberlangsungan usaha mikro, kecil dan menengah nasabah BTPN Syariah Kecamatan Seputih Mataram Lampung Tengah. Sedangkan tanggung renteng tidak berpengaruh terhadap keberlangsungan usaha mikro, kecil dan menengah nasabah BTPN Syariah Kecamatan Seputih Mataram Lampung Tengah.

Kata Kunci: Pemberian Modal Kerja, Tanggung Renteng, Literasi Keuangan, Keberlangsungan Usaha Mikro Kecil dan Menengah

ABSTRACT

THE EFFECT OF PROVISION OF WORKING CAPITAL, JOINT LIABILITY, AND FINANCIAL LITERACY ON THE SUSTAINABILITY OF MICRO, SMALL, AND MEDIUM ENTERPRISES

(Case Study of BTPN Syariah Customers in Seputih Mataram District, Central Lampung)

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Abstract

This research is quantitative research with a quantitative descriptive method that aims to provide empirical evidence of the influence of the provision of working capital, joint liability, and financial literacy on the sustainability of micro, small, and medium enterprises. The population used in this study were all BTPN Syariah microcredit loan customers in Seputih Mataram District. The sample determination used the purposive sampling method by obtaining a total of 65 customer observations. Data processing in this study used the SPSS version 25 calculation tool with data analysis technique testing used descriptive statistics, classical assumption tests, hypothesis tests, and statistical hypothesis tests. The results of the study showed that working capital and financial literacy had effect on the sustainability of micro, small, and medium enterprises of BTPN Syariah customers in Seputih Mataram District, Central Lampung. While joint and several responsibilities did not affect the sustainability of micro, small, and medium enterprises of BTPN Syariah customers in Seputih Mataram District, Central Lampung.

Keywords: Provision of Working Capital, Joint and Several responsibilities, Financial Literacy, Sustainability of Micro, Small, and Medium Enterprises