

ABSTRAK

Tujuan penelitian ini untuk mengetahui pengaruh *financial literacy* dan *e-commerce* terhadap *business sustainability* melalui kinerja usaha pada UMKM makanan dan minuman di Kota Jambi. Penelitian ini menggunakan jenis penelitian data kuantitatif. Berdasarkan data dari Dinas Tenaga Kerja, Koperasi dan UKM Kota Jambi populasi penelitian ini adalah seluruh pelaku UMKM Makanan dan Minuman di Kota Jambi yang berjumlah 27.705 UMKM. Teknik Pengambilan sampel pada penelitian ini adalah sensus dengan menggunakan sampel sebanyak 100 UMKM yang diambil dengan metode kuesioner menggunakan skala likert. Teknik analisis data yang digunakan pada penelitian ini adalah *Partial Least Square* (PLS) 4.0. Hasil penelitian ini *financial literacy* berpengaruh positif dan signifikan terhadap *business sustainability*. *Financial literacy* berpengaruh positif dan signifikan terhadap kinerja usaha. *E-commerce* berpengaruh positif dan signifikan terhadap *business sustainability*. *E-commerce* berpengaruh positif dan signifikan terhadap kinerja usaha. Kinerja usaha berpengaruh positif dan signifikan terhadap *business sustainability*. *Financial literacy* berpengaruh positif secara langsung dan signifikan terhadap *business sustainability* melalui kinerja usaha. *E-commerce* berpengaruh tidak signifikan terhadap *business sustainability* melalui kinerja usaha ditolak.

Kata Kunci: *Financial Literacy, E-Commerce, Business Sustainability, Kinerja Usaha.*

ABSTRACT

The aim of this research is to determine the influence of financial literacy and e-commerce on business sustainability through business performance in food and beverage MSMEs in Jambi City. This research uses quantitative data research. Based on data from the Jambi City Manpower, Cooperatives and SMEs Department, the population for this study is all Food and Beverage MSMEs in Jambi City, totaling 27,705 MSMEs. The sampling technique in this research was a census using a sample of 100 MSMEs taken using a questionnaire method using a Likert scale. The data analysis technique used in this research is Partial Least Square (PLS) 4.0. The results of this research are that financial literacy has a positive and significant effect on business sustainability. Financial literacy has a positive and significant effect on business performance. E-commerce has a positive and significant effect on business sustainability. E-commerce has a positive and significant effect on business performance. Business performance has a positive and significant effect on business sustainability. Financial literacy has a direct and significant positive effect on business sustainability through business performance. E-commerce has an insignificant effect on business sustainability through rejected business performance..

Keywords: *Financial Literacy, E-Commerce, Business Sustainability, Business Performanc*