ABSTRAK

Tujuan penulisan skripsi ini untuk menguji faktor-faktor yang mempengaruhi kinerja keuangan usaha mikro kecil (UMK) di kawasan wisata danau sipin kota jambi. Pengumpulan data dilakukan melalui penyebaran kuisioner dengan skala likert terhadap 32 Pedagang di kawasan Wisata Danau Sipin. Teknik pengujian data yang digunakan meliputi uji validitas dan uji reliabilitas, uji R-square dan Uji hipotesis dengan bootstrapping dengan bantuan Smart PLS 3. Hasil penelitian menunjukkan bahwa Akses permodalan berpengaruh positif signifikan terhadap kinerja keuangan UMK, lama usaha berpengaruh positif signifikan terhadap kinerja keuangan UMK, pemberian kredit berpengaruh positif dan signifikan terhadap kinerja keuangan UMK, kemudian akses permodalan, lama usaha, pemberian kredit berpengaruh positif signifikan terhadap kinerja keuangan UMK

Kata Kunci : Akses Permodalan, lama usaha, pemberian kredit

ABSTRACK

The purpose of writing this thesis is to examine the factors that affect the financial performance of micro and small enterprises (MSEs) in the tourist area of Lake Siprin in Jambi City. Data collection was carried out through the distribution of questionnaires with a likert scale to 32 traders in the Lake Sipin Tourism area. The data testing techniques used include validity test and reliability test, R-square test and hypothesis test with bootstrapping with the help of Smart PLS 3. The results of the study show that access to capital has a significant positive effect on the financial performance of MSEs, the length of business has a significant positive effect on the financial performance of MSEs, the provision of credit has a positive and significant effect on the financial performance of MSEs, then access to capital, the length of business, and the provision of credit have a significant positive effect on the financial performance of MSEs

Keywords: Access to Capital, length of business, credit provision