

RINGKASAN

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, karakteristik usaha, karakteristik wirausaha, dan karakteristik pinjaman terhadap kinerja usaha melalui akses kredit.

Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan survei. Populasi penelitian adalah pelaku usaha Industri Mikro dan Kecil subsektor tekstil dan pakaian jadi di Provinsi Jawa Barat, dengan sampel sebanyak 205 responden yang dipilih dengan *proportionate allocation* dari wilayah Kabupaten Bandung, Kabupaten Bogor, dan Kota Bandung. Pengumpulan data dilakukan melalui kuesioner yang dikembangkan berdasarkan indikator variabel literasi keuangan, karakteristik usaha, karakteristik wirausaha, karakteristik pinjaman, akses kredit, dan kinerja usaha. Analisis data menggunakan *Structural Equation Modeling* dengan pendekatan *Partial Least Squares* (SEM-PLS) untuk menguji hubungan antar variabel dan menguji hipotesis penelitian.

Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh terhadap akses kredit; karakteristik usaha tidak berpengaruh terhadap akses kredit; karakteristik wirausaha berpengaruh terhadap akses kredit; karakteristik pinjaman berpengaruh terhadap akses kredit; literasi keuangan tidak berpengaruh terhadap kinerja usaha; karakteristik usaha berpengaruh terhadap kinerja usaha; karakteristik wirausaha berpengaruh terhadap kinerja usaha; karakteristik pinjaman tidak berpengaruh terhadap kinerja usaha. Selain itu, akses kredit berperan sebagai mediasi dalam hubungan literasi keuangan, karakteristik wirausaha, dan karakteristik pinjaman terhadap kinerja usaha, namun akses kredit tidak memediasi hubungan karakteristik usaha terhadap kinerja usaha.

Kata kunci: Literasi Keuangan, Karakteristik Usaha, Karakteristik Wirausaha, Karakteristik Pinjaman, Kinerja Usaha.

SUMMARY

This study aims to analyze the influence of financial literacy, business characteristics, entrepreneurial characteristics, and loan characteristics on business performance through credit access.

This study used a quantitative approach with a survey design. The population consisted of Micro and Small Industrial Enterprises in the textile and apparel subsector in West Java Province, with a sample of 205 respondents selected using proportionate allocation from Bandung Regency, Bogor Regency, and Bandung City. Data were collected through a questionnaire developed based on indicators of financial literacy, business characteristics, entrepreneurial characteristics, loan characteristics, credit access, and business performance. Data analysis was conducted using Structural Equation Modeling with the Partial Least Squares (SEM-PLS) approach to examine the relationships among variables and to test the research hypotheses.

The results showed that financial literacy affected credit access; business characteristics did not affect credit access; entrepreneurial characteristics affected credit access; and loan characteristics affected credit access. Furthermore, financial literacy did not affect business performance; business characteristics affected business performance; entrepreneurial characteristics affected business performance; and loan characteristics did not affect business performance. In addition, credit access acted as a mediating variable in the relationships between financial literacy, entrepreneurial characteristics, and loan characteristics and business performance. However, credit access did not mediate the relationship between business characteristics and business performance.

Keywords: *Financial Literacy, Business Characteristics, Entrepreneurial Characteristics, Loan Characteristics, Business Performance.*