

**PENGARUH LITERASI KEUANGAN, *FINANCIAL TECHNOLOGY*,
AKSES PEMBIAYAAN, TERHADAP KEBERLANJUTAN UMKM
PADA SEKTOR KULINER DI KOTA PALANGKA RAYA**

Oleh:
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JURNAL ILMIAH

Untuk memperoleh gelar Sarjana Manajemen
Jurusan Manajemen
Bidang Konsentrasi Manajemen Keuangan



**KEMENTERIAN PENDIDIKAN TINGGI, SAINS DAN TEKNOLOGI
UNIVERSITAS PALANGKA RAYA
FAKULTAS EKONOMI DAN BISNIS
JURUSAN MANAJEMEN
2026**

LEMBAR PERSETUJUAN

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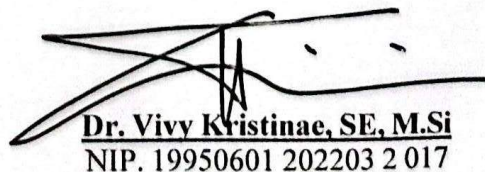
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KATA PENGANTAR

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Penulis menyadari bahwa Karya ilmiah ini masih ada kekurangan, oleh karena itu penulis mengharapkan kritik dan saran yang membangun dari para pembaca guna menyempurnakan segala kekurangan dalam penyusunan Karya ilmiah ini. Penulis berharap semoga Karya ilmiah ini berguna bagi para pembaca dan pihak-pihak lain yang berkepentingan.

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Financial Literacy, Financial Technology, and Access to Finance as Determinants of MSME Sustainability: Evidence from Culinary MSME in Palangka Raya

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Abstract

Keywords:
financial literacy, financial technology, access to finance, MSMEs sustainability.

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in economic growth; however, their sustainability remains constrained by low financial literacy, limited utilization of financial technology (fintech), and restricted access to financing. Previous studies have reported inconsistent findings regarding the effects of these factors on MSME sustainability, indicating the need for further empirical evidence, particularly in the culinary sector. This study aims to examine the effects of financial literacy, financial technology, and access to finance on the sustainability of culinary MSMEs in Palangka Raya City. A quantitative survey approach was employed. A total of 98 respondents were selected using purposive sampling, while the sample size was determined using the Slovin formula. Data were analyzed using multiple linear regression with SPSS version 27. The results indicate that financial literacy has a positive and significant effect on MSME sustainability ($\beta = 0.269$; $p < 0.001$), financial technology has a positive but insignificant effect ($\beta = 0.049$; $p = 0.567$), and access to finance has a positive and significant effect ($\beta = 0.243$; $p = 0.002$). Simultaneously, the three independent variables significantly influence MSME sustainability ($F = 15.665$; $p < 0.001$), with an adjusted coefficient of determination of 33.3%. These findings suggest that improving financial literacy and expanding access to finance are essential for enhancing MSME sustainability, whereas the utilization of financial technology should be optimized to generate greater business value. This research provides a scientific contribution by strengthening the empirical evidence regarding the integration of financial literacy, financial technology, and access to finance in explaining MSME sustainability through the perspectives of the Resource-Based View, Behavioral Life Cycle Theory, and Technology Acceptance Model.

Abstrak

Kata Kunci:
literasi keuangan, teknologi keuangan, akses keuangan, Keberlanjutan UMKM.

Usaha, Mikro, Kecil dan Menengah (UMKM) memiliki peran penting dalam pertumbuhan ekonomi, namun keberlanjutannya masih menghadapi tantangan berupa rendahnya financial literacy, pemanfaatan Teknologi Keuangan (fintech), dan keterbatasan akses keuangan. Penelitian terdahulu menunjukkan hasil yang belum konsisten mengenai pengaruh ketiga faktor tersebut terhadap Keberlanjutan UMKM sehingga masih diperlukan bukti empiris dalam konteks UMKM sektor kuliner. Penelitian ini bertujuan menganalisis pengaruh financial literacy, teknologi keuangan, dan akses keuangan terhadap Keberlanjutan UMKM sektor kuliner di Kota Palangka Raya. Penelitian menggunakan pendekatan kuantitatif dengan metode survei. Sebanyak 98 responden dipilih menggunakan teknik purposive sampling, sedangkan jumlah sampel ditentukan menggunakan rumus Slovin. Data dianalisis menggunakan regresi linier berganda dengan bantuan SPSS versi 27. Hasil penelitian menunjukkan bahwa financial literacy berpengaruh positif dan signifikan terhadap Keberlanjutan UMKM ($\beta = 0,269$; $p < 0,001$), teknologi keuangan berpengaruh positif tetapi tidak signifikan ($\beta = 0,049$; $p = 0,567$), sedangkan akses keuangan



berpengaruh positif dan signifikan ($\beta = 0,243$; $p = 0,002$). Secara simultan, ketiga variabel berpengaruh signifikan terhadap Keberlanjutan UMKM ($F = 15,665$; $p < 0,001$) dengan koefisien determinasi sebesar 33,3%. Temuan ini menunjukkan bahwa peningkatan Literasi Keuangan dan kemudahan akses keuangan menjadi faktor utama dalam mendukung Keberlanjutan UMKM, sementara pemanfaatan Teknologi Keuangan masih perlu dioptimalkan. Penelitian ini memberikan kontribusi ilmiah dengan memperkuat bukti empiris mengenai integrasi Literasi Keuangan, Teknologi Keuangan, dan Akses Keuangan dalam menjelaskan Keberlanjutan UMKM berdasarkan perspektif *Resource-Based View*, *Behavioral Life Cycle Theory*, dan *Technology Acceptance Model*.

INTRODUCTION

The business sector in Indonesia has demonstrated significant growth, particularly within the micro, small, and medium-sized enterprise (MSME) sector. MSMEs play a vital role in driving national economic growth by creating jobs, increasing public income, and contributing to the Gross Domestic Product (GDP) (Syaeful & Yusuf, 2024). According to data from the Ministry of Cooperatives and SMEs, the number of MSMEs in Indonesia has reached approximately 65.5 million business units across various economic sectors. This figure demonstrates that MSMEs serve as a key pillar in supporting national economic growth and stability, as well as in reducing unemployment through job creation that improves the community's standard of living (Lubis & Salsabila, 2024).

The phenomenon of MSME growth is evident across various regions, including Palangka Raya City. Data from the Palangka Raya City Department of Trade, Cooperatives, SMEs, and Industry (DPKUKMP) for 2024 records 21,061 MSME units distributed across the city's districts. This figure demonstrates a strong public interest in entrepreneurship—particularly within the culinary sector, which continues to expand alongside rising consumer demand for food and beverage products.

However, while the number of MSMEs in Palangka Raya City rises annually, this growth has not been matched by a corresponding increase in MSME sustainability. Many culinary MSMEs struggle to sustain their operations due to weak financial management, limited productive use of digital technology, and difficulties in accessing formal financing. These conditions indicate that an increase in the number of MSMEs does not necessarily reflect adequate MSME sustainability (Ongkowijoyo et al., 2025).

These issues are influenced by several factors related to the capabilities and resources of MSME owners. One factor affecting business performance and

sustainability is the level of financial literacy. MSME owners with good financial literacy tend to be better at managing cash flow, engaging in financial planning, and efficiently allocating resources to grow their businesses.

In addition to financial literacy, technological advancements also impact business activities, particularly through the use of financial technology (fintech). The adoption of financial technology can help MSME owners improve transaction efficiency, expand access to financial services, and facilitate business operations (Edo et al., 2024). Another factor influencing the development of MSMEs is access to financing. Business capital is a crucial factor in operating and expanding a business (Millah et al., 2024).

Research on the sustainability of MSMEs is becoming increasingly important because the MSME sector is the backbone of the national economy. Failure to maintain MSME sustainability not only impacts business owners' income but also employment and regional economic growth. Therefore, identifying factors that can improve MSME sustainability is a crucial foundation for developing more effective MSME development policies.

Several previous studies have shown that financial literacy, financial technology, and access to financing have a significant influence on MSME sustainability. According to Isnaeny & Susilowati (2023), financial literacy has a positive impact on the sustainability of MSMEs. Those with good financial literacy tend to be able to manage their businesses more effectively, thereby maintaining MSME sustainability in the long term. Demetrius and Yusbardini (2025) this indicates that financial technology has a positive impact on the development and performance of MSMEs. Financial technology can improve transaction efficiency, simplify payment systems, and expand MSMEs' access to digital financial services, thereby supporting their sustainability.

According to Afdhal et al. (2023), Access to financing has a positive impact on the development of MSMEs. Easier access to financing enables entrepreneurs to obtain additional capital to expand their businesses, increase production capacity, and maintain their sustainability. While numerous studies have shown that financial literacy, financial technology, and access to financing can improve the sustainability of MSMEs, several studies have yielded conflicting results, including: Latifa & Putra

Nainggolan (2025), financial technology does not have a significant impact on the performance of MSMEs in the culinary sector in Bandar Lampung City. Although research findings indicate that financial technology has developed rapidly, its utilization by MSME operators has not yet been fully capable of significantly enhancing business performance and sustainability.

Maghfiroh and Susandini (2026) it was also found that financial literacy does not have a significant impact on the sustainability of MSMEs in Pamekasan Regency. The study results indicate that the use of technology has a greater influence on MSME sustainability than the level of financial literacy. According to Tandigau et al. (2024), access to financing and the use of financial technology do not have a significant impact on the performance of MSMEs in Makassar City, even though access to capital is a crucial factor in business management. This indicates that the mere availability of financing is insufficient to boost MSME performance; it must be accompanied by effective financial management.

Previous studies have yielded inconsistent results regarding the influence of financial literacy, financial technology, and access to financing on MSME sustainability. These inconsistencies are thought to stem not only from differences in research variables but also from variations in the characteristics of the MSMEs studied. Some studies focused on manufacturing MSMEs, while others examined the culinary sector, which possesses distinct operational characteristics. Furthermore, varying levels of financial technology adoption across regions influence the effectiveness of its utilization. Differences in the sustainability indicators employed across studies also contribute to the inconsistent empirical findings. Therefore, further research within the context of culinary MSMEs in Palangka Raya City is needed to obtain more comprehensive empirical evidence.

The novelty of this research lies in the integration of three theoretical perspectives—the Resource-Based View (RBV), Behavioral Life Cycle Theory (BLCT), and the Technology Acceptance Model (TAM)—to explain the sustainability of MSMEs. The RBV highlights the importance of internal resources, specifically financial literacy, as a strategic asset. The BLCT explains how financial management behavior influences the business decisions of MSME owners. Meanwhile, the TAM explains that perceived usefulness and ease of use regarding

financial technology determine the level of technology adoption, which ultimately impacts MSME sustainability. The simultaneous integration of these three theories has rarely been applied in research concerning the sustainability of MSMEs in the culinary sector.

This study aims to analyze the impact of financial literacy, financial technology, and access to finance on the sustainability of micro, small, and medium-sized enterprises (MSMEs) in the culinary sector of Palangka Raya City. In addition to examining the individual (partial) effects of each variable, the study aims to analyze their simultaneous influence on MSME sustainability. This research is expected to provide empirical evidence regarding the factors affecting MSME sustainability within the culinary sector, while also enriching the literature on internal resource management, financial management behavior, and digital technology adoption in support of MSME sustainability.

Based on the empirical evidence, inconsistencies in previous research findings, and the underlying theoretical framework, this study seeks to address the following research questions: Does financial literacy influence the sustainability of culinary MSMEs in Palangka Raya City? Does financial technology influence the sustainability of culinary MSMEs in Palangka Raya City? Does access to financing influence the sustainability of culinary MSMEs in Palangka Raya City? Furthermore, do financial literacy, financial technology, and access to financing simultaneously influence the sustainability of culinary MSMEs in Palangka Raya City? The answers to these questions are expected to contribute theoretically to the study of MSME sustainability and serve as a basis for the government, financial institutions, and business owners to formulate strategies for enhancing the sustainability of culinary MSMEs.

METHOD

This study aims to analyze the influence and relationships between variables. The independent variable exerts an influence on the dependent variable (Khairul & Syaeful, 2025). Therefore, this study employs an associative quantitative approach to analyze the extent to which financial literacy and financing access technology influence the sustainability of MSMEs in the culinary sector of Palangka Raya City.

The study is conducted in Palangka Raya City, Central Kalimantan Province. The location was selected because Palangka Raya City hosts a large number of culinary MSMEs and is easily accessible to the researcher, thereby facilitating the data collection process. The study is scheduled to take place from June to July 2026.

The study population comprises all culinary MSME operators in Palangka Raya City, totaling 131 enterprises. The sample consists of 98 respondents selected using purposive sampling based on the following criteria: (1) the MSME is currently active, (2) the business has been operating for at least one year, and (3) the business owner is willing to participate as a respondent. Purposive sampling was chosen to ensure that the participating respondents possess characteristics aligned with the study's objectives.

Research Instrument

The research instruments were developed based on indicators previously used and validated in earlier studies. The financial literacy variable was adapted from Lusardi and Mitchell (2013), encompassing financial knowledge, budgeting skills, cash flow management, debt management, financial planning, and investment decision-making. The financial technology variable was adapted from the Technology Acceptance Model (Davis, 1988), covering perceived ease of use, perceived usefulness, usage intensity, transaction efficiency, service speed, and ease of access to digital financial services. The access to financing variable was adapted from Afdhal et al. (2023), covering ease of obtaining financing, financing requirements, financing amount, financing costs, processing speed, and access to financial institutions. The MSME sustainability variable was adapted from Isnaeny and Susilowati (2023), covering business growth, income stability, operational continuity, resilience against competition, business development, and future business prospects.

All research indicators were measured using a five-point Likert scale, where a score of 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. The Likert scale was selected because it enables the quantitative measurement of respondents' perceptions regarding each research indicator.

Operational Definitions and Variable Indicators

Table 1. Definitions and Variable Indicators

Variable	Dimensions/Indicators	Reference
Financial Literacy	Financial literacy, budgeting, savings, debt management, investment, decision-making	Lusardi & Mitchell (2013)
Financial Technology	Perceived usefulness, perceived ease of use, usage intensity, transaction efficiency, ease of access, security	Davis (1988)
Access to Finance	Ease of obtaining capital, procedures, requirements, costs, financing limits, speed	Afdhal et al. (2023)
MSME sustainability	Business growth, Profit, customers, competitiveness, sustainability, business development	MSME Isnaeny & Susilowati (2023)

Ethical Consideration

This study adhered to research ethics protocols. Before completing the questionnaire, all respondents were informed of the study's objectives and asked to provide voluntary informed consent. Respondents retained the right to decline participation or withdraw at any time without consequence. All data obtained were kept confidential, used solely for academic purposes, and presented in aggregated form to ensure respondent anonymity.

Research Model

$$MS = \alpha + \beta_1 FL + \beta_2 FT + \beta_3 AF + \varepsilon \quad (1)$$

Information:

MS = MSME sustainability

α = Constant

β_1 = Financial Literacy Coefficient

β_2 = Financial Technology Coefficient

β_3 = Financing Access Coefficient

FL = Financial Literacy

FT = Financial Technology

AF = Access to Finance

ε = Error term

Equation (1) is used to analyze the influence of financial literacy, financial technology, and access to financing on the sustainability of culinary MSMEs in

Palangka Raya City. Parameter estimation is performed using multiple linear regression analysis with the aid of SPSS software version 27.

RESULTS AND DISCUSSION

Results

Respondent Characteristics

Table 2. Respondent Characteristics Gender

Gender	Frequency	Percentage
Male	38	39%
Female	60	61%
total	98	100%

Table 3. Respondent Characteristics Age

Age	Frequency	Percentage
18-27 years	38	39%
28-37 years	32	33%
38-47 years	24	24%
48-57 years	4	4%
58 years	0	0%
total	98	100%

Table 4. Respondent Characteristics Education

Education	Frequency	Percentage
Elementary School	1	1%
Junior High School	10	10%
Senior High School	61	62%
Diploma	8	8%
Bachelor's Degree	18	18%
total	98	100%

Table 5. Respondent Characteristics Duration of Business Operation

Duration of Business Operation	Frequency	Percentage
3 years	19	19%
3-5 years	72	73%
6-10 years	7	7%
> 10 years	0	0%
total	98	100%

Source: SPSS 27 output.

Descriptive statistical results indicate that all research variables tend to have high values with relatively low variation in responses. This suggests that respondents' perceptions regarding financial literacy, financial technology, access to finance, and MSME sustainability tend to be positive, and the responses provided are relatively homogeneous.

Descriptive Statistical Analysis

Table 6. Descriptive Statistical Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy (FL)	98	20.00	30.00	26.8367	2.65429
Financial Technology (FT)	98	23.00	30.00	28.5918	1.98363
Access To Finance (AF)	98	19.00	30.00	26.2551	2.39549
MSME Sustainability (MS)	98	20.00	30.00	27.0000	1.93716
Valid N (listwise)	98				

Source: SPSS 27 output.

Descriptive statistical results indicate that all variables exhibit relatively high mean values with low levels of variation in respondent answers. This suggests that respondents' perceptions regarding financial literacy, financial technology, access to finance, and MSME sustainability tend to be positive, and the responses provided are relatively homogeneous.

Data Quality Test

Validity Test

Table 7. Validity Test Results

Variable	Statement	r-hitung	r-Table	P(sig.)	Information
Financial Literacy (FL)	FL1	0,862	0,1966	0,000	Valid
	FL2	0,743	0,1966	0,000	Valid
	FL3	0,757	0,1966	0,000	Valid
	FL4	0,760	0,1966	0,000	Valid
	FL5	0,650	0,1966	0,000	Valid
	FL6	0,725	0,1966	0,000	Valid
Financial Technology (FT)	Statement	r-hitung	r-Table	P(sig.)	Information
	FT1	0,643	0,1966	0,001	Valid
	FT2	0,820	0,1966	0,001	Valid
	FT3	0,769	0,1966	0,001	Valid

	FT4	0,744	0,1966	0,001	Valid
	FT5	0,755	0,1966	0,001	Valid
	FT6	0,657	0,1966	0,001	Valid
	Statement	r ^{-hitung}	r ^{-Table}	P(sig.)	Information
Access To Finance (AF)	AF1	0,715	0,1966	0,000	Valid
	AF2	0,652	0,1966	0,000	Valid
	AF3	0,733	0,1966	0,000	Valid
	AF4	0,817	0,1966	0,000	Valid
	AF5	0,894	0,1966	0,000	Valid
	AF6	0,711	0,1966	0,000	Valid
	Statement	r ^{-hitung}	r ^{-Table}	P(sig.)	Information
MSME Sustainability (MS)	MS1	0,643	0,1966	0,000	Valid
	MS2	0,538	0,1966	0,000	Valid
	MS3	0,633	0,1966	0,000	Valid
	MS4	0,611	0,1966	0,000	Valid
	MS5	0,636	0,1966	0,000	Valid
	MS6	0,697	0,1966	0,000	Valid

Source: SPSS 27 output.

The validity test results indicate that all research indicators meet the validity criteria, as they exhibit correlation values above the required minimum threshold with significance levels below 0.05. Consequently, all items are suitable for use in the subsequent stage of analysis.

Reliability Test

Table 8. Reliability Test Results

Variable	Jumlah Statement	Cronbach's Alpha	Syarat	Information
Financial Literacy (FL)	6	0,841	0,60	Reliabel
Financial Technology (FT)	6	0,815	0,60	Reliabel
Access To Finance (AF)	6	0,835	0,60	Reliabel
MSME Sustainability (MS)	6	0,684	0,60	Reliabel

Source: SPSS 27 output.

All research variables were determined to be reliable as they exhibited a level of internal consistency that met the criteria, indicating that the research instrument was capable of producing consistent measurements.

Classical Assumption Test**Normality Test****Table 9.** Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		98
Normal	Mean	.0000000
Parameters ^{a,b}	Std. Deviation	1.58171723
Most Extreme	Absolute	.079
Differences	Positive	.079
	Negative	-.078
Test Statistic		.079
Asymp. Sig. (2-tailed) ^c		.137
Monte Carlo	Sig.	.132
Sig. (2-tailed) ^d	99% Confidence Interval	
	Lower Bound	.123
	Upper Bound	.141

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Source: SPSS 27 output.

The normality test results indicate that the residual data meet the assumption of a normal distribution; therefore, the regression model is suitable for further analysis.

Multicollinearity Test**Table 10.** Multicollinearity Test Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	11.993	2.958		4.055	.000		
Financial literacy	.269	.070	.369	3.836	.000	.767	1.304
¹ Financial Technology	.049	.085	.050	.575	.567	.939	1.065
Access to finance	.243	.076	.301	3.216	.002	.810	1.234

a. Dependent Variable: MSME sustainability

Source: SPSS 27 output.

All independent variables satisfy the assumption of the absence of multicollinearity, meaning there are no high linear relationships among the independent variables in the regression model.

Heteroskedasticity Test

Table 11. Heteroskedasticity Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	5.078	1.924	2.640	.010
	Financial literacy	-.064	.046	-.159	.164
	Financial Technology	-.018	.055	-.033	.747
	Akses Pembiayaan	-.064	.049	-.144	.195

a. Dependent Variable: ABS_RES

Source: SPSS 27 output.

The heteroscedasticity test results indicate that the regression model does not exhibit heteroscedasticity; thus, the residual variance is constant, and the model satisfies the assumption of homoscedasticity.

Multiple Linear Analysis

Table 12. Multiple Linear Analysis Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.993	2.958	4.055	.000		
	Financial literacy (FL)	.269	.070	.369	.000	.767	1.304
	Financial Technology (FT)	.049	.085	.050	.575	.939	1.065
	Access to finance (AF)	.243	.076	.301	.002	.810	1.234

a. Dependent Variable: MSME sustainability

Source: SPSS 27 output.

$$MS = 11,993 + 0,269FL + 0,049FT + 0,243AF \quad (2)$$

The regression analysis results indicate that all independent variables have a positive relationship with MSME sustainability. However, only financial literacy and access to finance were found to have a significant influence, whereas financial technology did not show a significant effect.

Hypothesis Testing

Partial Test (t-test)

Table 13. t-test Results

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	11.993	2.958		4.055	.000
	Financial literacy	.269	.070	.369	3.836	.000
	Financial Technology	.049	.085	.050	.575	.567
	Access to finance	.243	.076	.301	3.216	.002

a. Dependent Variable: MSME sustainability
Source: SPSS 27 output.

Hypothesis testing indicates that the first and third hypotheses are accepted, as financial literacy and access to finance have a positive and significant impact on MSME sustainability. Conversely, the second hypothesis is rejected because financial technology has not yet exerted a significant influence on MSME sustainability.

Simultaneous Test (F-test)

Table 14. F-test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121.323	3	40.441	15.665	.000 ^b
	Residual	242.677	94	2.582		
	Total	364.000	97			

a. Dependent Variable: MSME sustainability
b. Predictors: (Constant), Access to finance, Financial Technology, Financial literacy
Source: SPSS 27 output.

Financial literacy, financial technology, and access to finance are simultaneously proven to have a significant impact on MSME sustainability; thus, the overall research model is capable of explaining the relationships between the variables tested.

Coefficient of Determination (R^2) Test**Table 15. Coefficient of Determination (R^2) Test Results**

Model Summary									
Model	R		Adjusted R Square	Std. Error of the Estimate		Change Statistics			Sig. F Change
	R	Square			R Square Change	F Change	df1	df2	
1	.577 ^a	.333	.312	1.607	.333	15.665	3	94	.000

a. Predictors: (Constant), Access to finance, Financial Technology, Financial literacy

Source: SPSS 27 output.

The coefficient of determination (R^2) value of 0.333 indicates that the research model possesses a moderate level of explanatory power. This means that the combination of financial literacy, financial technology, and access to finance variables accounts for approximately 33.3% of the variation in MSME sustainability, while the remaining 66.7% is influenced by factors not included in the research model. This situation indicates that MSME sustainability is a multidimensional phenomenon influenced not only by financial and technological aspects but also by other factors such as entrepreneurial orientation, product innovation, digital capabilities, managerial competence, human resource quality, marketing strategies, and competitive dynamics. Therefore, future research is advised to develop a more comprehensive model by incorporating these variables to enhance the model's ability to explain MSME sustainability.

Discussion**The Impact of Financial Literacy on MSME Sustainability**

The positive impact of financial literacy indicates that MSME sustainability is determined more by business owners' financial decision-making capabilities than merely by the amount of capital they possess. MSME owners with strong financial literacy tend to be capable of preparing budgets, managing cash flow, separating personal and business finances, and evaluating profits. These capabilities better equip business owners to handle demand fluctuations and rising operational costs, thereby increasing the likelihood of business survival.

These findings reinforce the Behavioral Life Cycle Theory (BLCT), which posits that individuals manage their finances through a process of mental accounting. In the MSME context, business owners who can allocate revenue toward operational

needs, business investments, and reserve funds demonstrate more rational financial behavior, which supports MSME sustainability. Thus, this study not only confirms the BLCT at the individual level but also extends its application to MSME business decision-making.

The results of this study align with research by Tandigau et al. (2020), which states that financial literacy has a positive effect on MSME sustainability. That study demonstrated that financial management capability is a crucial factor in enhancing business continuity. Furthermore, these findings are also supported by research Ayu & Anwar (2022) which demonstrates that financial literacy contributes to improved MSME performance, ultimately supporting MSME sustainability. Furthermore, prior research by Demetrius and Yusbardini (2025) found a significant impact of financial literacy on MSME sustainability.

The Impact of Financial Technology on MSME sustainability

The lack of significant impact from financial technology indicates that digitalization has not yet been fully leveraged as a strategic resource. The majority of MSMEs still utilize fintech merely as a means for digital payments, such as QRIS and e-wallets. While such usage enhances transaction convenience, it has not yet succeeded in improving business management efficiency, decision-making quality, or overall productivity. In other words, technology adoption remains at an operational level rather than reaching a strategic one.

These findings offer a new perspective on the Technology Acceptance Model (TAM). TAM posits that perceived ease of use and perceived usefulness drive technology adoption (Davis, 1988). However, this study demonstrates that technology acceptance alone is insufficient to ensure MSME sustainability if the adoption is not accompanied by the utilization of features that support business management—such as digital financial recording, sales analysis, inventory management, and access to digital finance. Thus, this study extends the Technology Acceptance Model (TAM) by highlighting that the intensity and quality of technology utilization are more critical than mere adoption.

These findings align with recent international research indicating that the limited impact of financial technology on SME performance and sustainability is generally attributable to low levels of productive technology adoption. Many MSMEs utilize

fintech solely for basic functions, such as digital payments, while the use of more strategic services—including digital bookkeeping, business analytics, digital lending, cash flow management, and integration with business management systems—remains relatively limited. Consequently, the benefits of financial technology have not yet fully translated into improved operational efficiency or sustainable competitive advantage.

These results are supported by research by Antoni et al. (2024) which found that the benefits of fintech for MSMEs depend heavily on the level of digital readiness and the ability of business owners to integrate technology into their business processes. Similarly, the OECD (2023) reported that the majority of MSMEs across various countries still face obstacles to fintech adoption, including limited digital literacy, implementation costs, cybersecurity concerns, and a limited ability to utilize digital services optimally. Furthermore, the World Bank (2023) emphasized that expanding access to fintech services does not automatically boost MSME productivity unless accompanied by improvements in human resource capacity and digital infrastructure, as well as guidance on technology usage. Thus, the results of this study reinforce international findings that the successful implementation of financial technology is determined not only by the adoption rate but also by the quality of its utilization in supporting business processes and decision-making.

The Impact of Access to Finance on MSME sustainability

The research results indicate that access to finance has a positive and significant impact on the sustainability of culinary SMEs in Palangka Raya City. This suggests that the easier it is for business owners to obtain access to finance, the greater their chances of maintaining MSME sustainability. These findings support the Pecking Order Theory, which explains that firms prioritize internal funding sources and turn to external sources only when internal capital is insufficient (Myers & Majluf, 1984). In the context of MSMEs, ease of access to financing from financial institutions is a crucial factor in meeting working capital needs and supporting MSME sustainability.

The positive impact of access to finance demonstrates that MSME sustainability is heavily influenced by the ability to secure working capital in a timely manner. Additional capital enables business owners to increase production capacity, maintain raw material supplies, expand marketing efforts, and innovate products. Therefore,

access to finance serves not only as a source of funds but also as a factor that enhances business flexibility in the face of market changes.

This aligns with research findings by Zaragoza & Pramesti (2025) which demonstrate the positive and significant impact of financial access on MSME growth. The study by Afdhal et al. (2023) also supports that the availability of additional capital from financing allows for increased productivity capacity and MSME sustainability. The same research results were also conducted by Lahallo & Warella (2020) which states that access to finance has a positive impact on MSME development, as additional capital enables increased production capacity and business competitiveness.

The Simultaneous Influence of Financial Literacy, Financial Technology, and Access to Finance on MSME sustainability

The coefficient of determination of 33.3% indicates that MSME sustainability is a multidimensional phenomenon influenced by factors beyond just financial literacy, financial technology, and access to finance. Other factors—such as entrepreneurial orientation, innovation, digital marketing capabilities, managerial competence, and human resource quality—also play a role in determining MSME sustainability. Nevertheless, the research findings demonstrate that the combination of these three variables establishes a crucial foundation for the sustainability of SMEs in the culinary sector.

From the perspective of the Resource-Based View (RBV), this study reinforces the notion that MSME sustainability is achieved through a combination of complementary resources (Barney, 1991). Financial literacy constitutes a knowledge resource, financial technology serves as a technological resource, and access to finance represents a financial resource. This study extends the Resource-Based View (RBV) by demonstrating that MSME sustainability cannot rely on a single resource alone; rather, it requires the integration of various strategic resources to generate sustainable competitive advantage.

This research contributes to theory development by integrating Behavioral Life Cycle Theory, the Technology Acceptance Model, and the Resource-Based View to explain MSME sustainability. The findings reinforce Behavioral Life Cycle Theory, confirming that financial management behavior is a crucial determinant of MSME

sustainability. Furthermore, the study extends the Technology Acceptance Model by showing that technology adoption does not necessarily lead to sustainability if usage remains limited to transactional functions. Additionally, the research reinforces the Resource-Based View by establishing that a combination of knowledge, technological, and financial resources forms a vital foundation for achieving MSME sustainability among culinary-sector SMEs.

The policy implications of this study indicate that efforts to enhance the sustainability of culinary SMEs require more than just providing access to finance; they must be accompanied by capacity building for business owners in financial management and the productive use of digital technology. Local governments, in collaboration with the Financial Services Authority (OJK), Bank Indonesia, and relevant agencies, need to conduct ongoing financial literacy training programs focusing on budgeting, cash flow management, financial record-keeping, and business investment planning. Furthermore, the government can provide support through subsidies or digitalization incentives for MSMEs—such as providing digital bookkeeping applications, Point of Sale (POS) systems, and training on utilizing financial technology for business management—ensuring these tools serve purposes beyond mere digital payment processing. Financial institutions, banks, and fintech companies also need to develop fintech mentoring programs that guide MSME owners in utilizing digital financial services—ranging from transaction recording and financial management to secure and effective access to digital-based finance. Meanwhile, the government and the banking sector need to expand the implementation of the Digital People's Business Credit (KUR) scheme by simplifying administrative requirements, accelerating application processes, and integrating financing services with digital platforms to make access to capital easier, faster, and more inclusive. Such integrated policy implementation is expected to strengthen financial literacy, boost the productive use of digital technology, expand financial inclusion, and ultimately enhance the sustainability of culinary SMEs in Palangka Raya City.

CONCLUSION

This study demonstrates that the sustainability of culinary SMEs is determined

not only by capital availability but also by business owners' ability to manage their resources. Financial literacy proves to be a crucial internal capability for supporting effective business decision-making and ensuring MSME sustainability. Meanwhile, access to finance serves as a supporting factor, enabling MSME owners to secure the financial resources needed to maintain and expand their operations. Conversely, the utilization of financial technology has yet to contribute optimally to MSME sustainability; this indicates that digital technology adoption among MSMEs remains focused on transactional functions rather than being leveraged as a strategic tool to enhance operational efficiency or business decision-making. Overall, this study reinforces the view that MSME sustainability results from the synergy between financial management capabilities, technology utilization, and ease of access to financing sources.

This study has several limitations that should be considered when interpreting the results. First, the research was conducted solely on culinary MSMEs in Palangka Raya City; therefore, the findings cannot be generalized to other business sectors or regions with different economic characteristics. Second, the study employed a cross-sectional survey design, meaning the relationships between variables reflect conditions at a single point in time and do not capture changes in behavior or MSME sustainability over the long term. Third, the research model explains only 33.3% of the variation in MSME sustainability, leaving out other potential factors—such as entrepreneurial orientation, innovation, digital capabilities, managerial competence, and marketing strategies—that were not included in the model.

Future research is encouraged to adopt a longitudinal design to observe changes in financial literacy, financial technology adoption, access to finance, and MSME sustainability over time, thereby allowing for a more comprehensive understanding of causal relationships. Furthermore, future research could employ Structural Equation Modeling (SEM)—whether CB-SEM or PLS-SEM—to examine more complex relationships involving mediating or moderating variables, such as digital capabilities, entrepreneurial orientation, innovation, or managerial competence. Comparative studies across provinces or regions are also warranted to identify how variations in economic characteristics, financial inclusion levels, and digital ecosystems influence MSME sustainability, thereby yielding a more comprehensive

and broadly generalizable model for SME development.

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LAMPIRAN

1. Dokumentasi Penelitian



Gambar 1. Pengambilan data kuesioer.



Gambar 2. Pengambilan data kuesioner.



Gambar 3. Pengambilan data Kuesioner



Gambar 4. Pengambilan data kuesioner



Gambar 5. Pengambilan data kuesioner



Gambar 6. Pengambilan data kuesioner



Gambar 7. Pengambilan data kuesioner



Gambar 8. Pengambilan data kuesioner



Gambar 9. Pengambilan data kuesioner



Gambar 10. Pengambilan data kuesioner



Gambar 11. Pengambilan data kuesioner



Gambar 12. Pengambilan data kuesioner



Gambar 13. Pengambilan data kuesioner



Gambar 14. Pengambilan data kuesioner



Gambar 15. Pengambilan data kuesioner



Gambar 16. Pengambilan data kuesioner



Gambar 17. Pengambilan data kuesioner



Gambar 18. Pengambilan data kuesioner

2. Data Tabulasi

Literasi Keuangan (X1)						Total	Financial Technology(X2)						Total
X1.1	X1.2	X1.3	X1.4	X1.5	X1.6		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	
5	4	5	5	5	4	28	5	5	4	5	4	5	28
5	5	5	4	4	4	27	5	5	4	4	4	4	26
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4	4	5	5	5	5	28	5	5	5	5	4	5	29
5	5	5	5	4	4	28	5	5	5	4	5	5	29
4	4	4	4	4	4	24	5	5	4	4	5	5	28
5	5	5	5	5	5	30	4	5	5	5	5	5	29
4	4	4	4	5	5	26	4	5	5	5	5	5	29
5	5	4	4	5	4	27	5	5	4	5	5	5	29
5	5	5	4	4	4	27	5	5	5	5	5	5	30
5	5	5	5	4	4	28	4	5	5	5	5	5	29
4	4	4	4	4	4	24	5	5	5	5	5	5	30

5	5	5	5	5	5	30	5	5	5	5	5	4	29
5	4	4	5	5	5	28	5	5	5	5	4	5	29
5	5	5	5	4	4	28	4	4	4	4	4	4	24
5	5	5	5	5	5	30	5	4	4	5	4	4	26
4	4	4	4	5	5	26	5	5	5	5	5	4	29
4	4	4	4	4	4	24	5	5	5	5	5	5	30
4	4	4	4	5	5	26	4	4	4	4	4	4	24
5	5	5	5	4	4	28	5	5	5	5	5	5	30
5	5	5	5	4	4	28	5	5	5	5	4	4	28
4	4	4	5	5	4	26	5	5	5	5	5	5	30
4	4	4	4	4	5	25	5	5	5	5	5	5	30
5	5	5	5	5	4	29	5	5	5	5	5	5	30
5	5	5	5	4	4	28	5	4	5	5	5	5	29
5	5	4	4	4	4	26	5	5	5	5	5	5	30
4	4	4	4	5	5	26	4	5	5	4	5	5	28
4	4	4	4	4	4	24	5	5	5	5	5	5	30
5	5	4	4	5	5	28	4	5	5	5	5	5	29
5	5	4	4	5	4	27	5	5	5	5	5	5	30

Akses Pembiayaan (X3)						Total	Keberlanjutan UMKM(Y)						Total
X3.1	X3.2	X3.3	X3.4	X3.5	X3.6		Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	Y1.6	
3	4	4	4	4	5	24	4	4	5	5	5	5	28
4	4	5	5	4	5	27	5	5	4	5	5	5	29
4	4	4	4	4	4	24	4	5	4	5	4	3	25
5	5	5	5	5	5	30	5	5	5	5	5	5	30
4	4	4	4	4	4	24	2	5	5	5	5	5	27
5	5	5	5	5	5	30	5	5	5	5	5	5	30
4	4	4	4	4	4	24	4	4	4	4	5	5	26
4	4	4	4	4	4	24	4	5	4	5	4	4	26
4	5	5	5	5	4	28	5	4	4	5	4	4	26
5	4	5	5	4	4	27	3	5	5	5	5	5	28
3	4	4	3	3	3	20	5	5	5	4	4	5	28
4	4	4	4	3	3	22	3	3	4	4	4	4	22
4	4	4	2	4	4	22	4	5	5	5	3	5	27
4	4	4	4	5	4	25	5	5	5	5	5	5	30
4	4	4	4	4	4	24	4	4	4	4	4	4	24
4	4	4	4	4	4	24	3	5	4	5	5	5	27
4	4	4	4	4	4	24	4	4	4	4	4	4	24
4	4	5	4	4	5	26	4	4	4	5	4	4	25
5	5	5	5	5	5	30	5	5	5	5	5	5	30

5	5	5	5	5	5	30	5	5	5	5	5	5	30
4	4	4	4	4	4	24	5	4	4	4	4	5	26
5	5	5	5	5	5	30	5	4	4	5	5	5	28
5	5	5	5	5	5	30	5	5	4	5	5	5	29
4	5	5	5	5	5	29	5	5	4	4	4	5	27
5	5	5	5	5	5	30	4	5	4	5	4	5	27
5	4	4	5	5	5	28	5	5	4	4	5	5	28
5	5	5	5	5	5	30	5	5	4	4	5	5	28
5	4	5	5	5	5	29	5	4	5	4	5	4	27
5	5	5	5	5	5	30	5	5	5	5	5	5	30
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5	5	5	5	5	5	30	5	5	5	5	5	5	30
5	5	4	4	4	5	27	5	5	4	4	5	5	28
4	4	4	4	4	4	24	3	3	4	4	4	4	22
4	4	4	4	4	4	24	4	4	4	4	4	4	24
5	4	5	4	4	4	26	5	5	5	5	5	5	30
4	4	4	4	4	4	24	5	5	5	5	5	5	30
4	4	4	4	4	4	24	4	4	5	5	5	4	27
4	4	4	4	4	4	24	4	4	4	4	4	4	24
4	4	4	4	4	4	24	4	4	4	4	4	4	24
5	4	4	4	4	4	25	4	4	5	4	5	4	26
5	4	4	5	5	5	28	5	5	4	4	4	4	26
5	5	4	4	4	4	26	5	4	4	5	5	5	28
4	5	5	4	5	4	27	5	5	4	4	4	4	26
5	4	4	5	5	4	27	5	4	5	5	4	4	27
4	4	4	4	4	5	25	5	5	5	4	5	4	28
4	4	4	5	5	5	27	5	5	4	4	4	4	26
5	5	4	5	4	4	27	5	4	5	4	5	5	28
5	4	5	5	5	4	28	4	5	5	4	4	5	27
5	4	5	5	5	5	29	5	4	5	5	4	5	28
5	5	4	4	4	5	27	5	4	5	5	5	5	29
4	4	5	5	4	5	27	5	5	4	5	5	5	29
5	5	4	5	5	4	28	5	5	4	4	4	5	27
5	5	5	4	4	5	28	5	5	4	4	5	5	28
5	5	4	5	4	4	27	5	5	4	4	4	5	27
5	4	5	5	5	4	28	5	4	4	5	4	5	27
5	4	5	4	5	5	28	5	4	5	4	5	4	27
4	5	4	5	4	5	27	5	4	5	5	4	5	28
5	4	5	4	5	4	27	4	5	5	5	5	5	29
5	5	5	5	5	5	30	5	5	5	5	5	4	29
5	5	5	5	5	5	30	5	5	4	5	3	4	26
4	4	4	4	4	4	24	4	4	4	4	4	4	24

4	4	4	4	4	4	24	4	4	4	4	3	4	23
4	4	5	5	5	5	28	5	5	5	5	3	4	27
3	3	3	3	3	4	19	3	4	3	5	4	5	24
4	5	4	5	4	5	27	5	4	5	4	5	4	27
4	4	4	4	4	4	24	3	3	3	4	3	4	20
5	5	4	4	5	4	27	5	5	4	4	4	5	27
5	5	5	5	5	5	30	4	4	5	5	5	4	27
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4	4	5	5	5	5	28	5	5	5	4	4	4	27
4	4	4	4	4	4	24	5	4	5	5	5	4	28
4	4	5	5	5	5	28	5	5	4	4	5	5	28
4	4	4	4	5	5	26	5	5	5	4	4	4	27
5	5	4	5	5	5	29	4	4	5	5	5	5	28
4	4	4	4	4	5	25	5	5	4	4	5	5	28
5	5	4	4	4	4	26	5	5	4	4	5	4	27
5	5	4	4	4	4	26	5	5	4	4	4	4	26
5	4	5	4	4	4	26	5	5	5	4	5	5	29
4	4	4	4	4	4	24	4	4	4	5	5	4	26
4	4	4	4	4	4	24	5	5	4	4	4	5	27
4	4	4	4	4	4	24	5	5	4	5	4	5	28
4	4	4	4	4	4	24	5	5	4	4	5	5	28
5	4	5	5	4	5	28	5	5	5	4	4	4	27
4	4	4	5	5	5	27	4	4	5	5	5	5	28
4	4	5	5	5	5	28	4	4	4	4	4	4	24
4	4	4	4	4	4	24	4	4	4	5	5	5	27
5	5	5	5	4	4	28	5	5	4	5	4	5	28
4	4	4	5	5	5	27	4	5	5	4	5	5	28
5	5	4	4	4	4	26	5	5	4	5	5	5	29
4	4	4	4	4	4	24	5	5	4	4	4	4	26
4	4	4	5	4	5	26	5	5	4	4	4	5	27
4	4	5	5	5	5	28	5	5	4	5	4	5	28
4	4	4	5	4	4	25	5	4	4	4	4	5	26
4	4	4	4	4	4	24	5	5	4	4	4	5	27
4	4	4	4	4	4	24	5	5	4	4	4	4	26
4	5	5	5	4	4	27	5	4	4	4	4	5	26
4	4	4	4	4	4	24	5	4	4	5	5	5	28
4	4	4	4	4	4	24	4	4	5	5	4	5	27

Karakteristik Responden

a. Jenis kelamin

Jenis Kelamin	Frekuensi	Persentase
Lak-Laki	38	39%
Perempuan	60	61%
Total	98	100%

b. Usia

Usia	Frekuensi	Persentase
18-27 tahun	38	39%
28-37 tahun	32	33%
38-47 tahun	24	24%
48-57 tahun	4	4%
58 tahun	0	0%
total	98	100%

c. Pendidikan

Pendidikan	Frekuensi	Persentase
SD	1	1%
SMP	10	10%
SMA	61	62%
DIPLOMAT	8	8%
SARJANA	18	18%
TOTAL	98	100%

d. Jenis Usaha

Jenis Usaha	Frekuensi	Persentase
Mikro	91	93%
Kecil	7	7%
Menengah	0	0%
total	98	100%

e. Lama Usaha

Lama Usaha	Frekuensi	Persentase
3 tahun	19	19%
3-5 tahun	72	73%
6-10 tahun	7	7%
> 10 tahun	0	0%
total	98	100%

f. Pembayaran Digital

Pembayaran Digital	Frekuensi	Persentase
Qris	98	100%
ovo	0	0%
gopay	0	0%
dana	0	0%
M-banking	0	0%
total	98	100%

3. Hasil Olahdata dengan Aplikasi SPSS.27

Tabel hasil uji statistic deskriptif

Descriptive Statistics

	Mean	Std. Deviation	N
Keberlanjutan UMKM	27.00	1.937	98
Literasi Keuangan	26.84	2.654	98
Financial Technology	28.59	1.984	98
Akses Pembiayaan	26.26	2.395	98

Sumber : Output SPSS.27

Uji validitas variabel Literasi Keuangan (X1)

Tabel Hasil Uji Validitas Varibel Literasi Keuangan (X1)

Correlations

		P01	P02	P03	P04	P05	P06	Total
P01	Pearson	1	.693**	.623**	.596**	.412**	.526**	.862**
	Correlation							
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	98	98	98	98	98	98	98
P02	Pearson	.693**	1	.617**	.376**	.236*	.321**	.743**
	Correlation							
	Sig. (2-tailed)	.000		.000	.000	.019	.001	.000
	N	98	98	98	98	98	98	98
P03	Pearson	.623**	.617**	1	.594**	.231*	.371**	.757**
	Correlation							
	Sig. (2-tailed)	.000	.000		.000	.022	.000	.000
	N	98	98	98	98	98	98	98
P04	Pearson	.596**	.376**	.594**	1	.456**	.483**	.760**
	Correlation							
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	98	98	98	98	98	98	98

P05	Pearson	.412**	.236*	.231*	.456**	1	.599**	.650**
	Correlation							
	Sig. (2-tailed)	.000	.019	.022	.000		.000	.000
P06	N	98	98	98	98	98	98	98
	Pearson	.526**	.321**	.371**	.483**	.599**	1	.725**
	Correlation							
Total	Sig. (2-tailed)	.000	.001	.000	.000	.000		.000
	N	98	98	98	98	98	98	98
	Pearson	.862**	.743**	.757**	.760**	.650**	.725**	1
	Correlation							
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	98	98	98	98	98	98	98

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Sumber : hasil output SPSS.27

Uji Validitas Variabel Financial Technology (X2)

Tabel Hasil Uji Validitas Financial Technology
Correlations

		P01	P02	P03	P04	P05	P06	Total
P01	Pearson	1	.538**	.350**	.464**	.407**	.217*	.643**
	Correlation							
	Sig. (2-tailed)		.000	.000	.000	.000	.032	.000
P02	N	98	98	98	98	98	98	98
	Pearson	.538**	1	.651**	.544**	.532**	.395**	.820**
	Correlation							
P03	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	98	98	98	98	98	98	98
	Pearson	.350**	.651**	1	.695**	.459**	.289**	.769**
P04	Correlation							
	Sig. (2-tailed)	.000	.000		.000	.000	.004	.000
	N	98	98	98	98	98	98	98
P05	Pearson	.464**	.544**	.695**	1	.411**	.257*	.744**
	Correlation							
	Sig. (2-tailed)	.000	.000	.000		.000	.011	.000
P06	N	98	98	98	98	98	98	98
	Pearson	.407**	.532**	.459**	.411**	1	.478**	.755**
	Correlation							
Total	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	98	98	98	98	98	98	98
	Pearson	.862**	.743**	.757**	.760**	.650**	.725**	1
	Correlation							
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	98	98	98	98	98	98	98

	N	98	98	98	98	98	98	98
P06	Pearson	.217*	.395**	.289**	.257*	.478**	1	.657**
	Correlation							
	Sig. (2-tailed)	.032	.000	.004	.011	.000		.000
	N	98	98	98	98	98	98	98
Total	Pearson	.643**	.820**	.769**	.744**	.755**	.657**	1
	Correlation							
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	98	98	98	98	98	98	98

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Sumber : hasil output SPSS.27

Uji Validitas Variabel Akses Pembiayaan (X3)

Tabel hasil uji validitas Akses Pembiayaan

		Correlations						
		P01	P02	P03	P04	P05	P06	Total
P01	Pearson	1	.575**	.410**	.430**	.484**	.284**	.715**
	Correlation							
	Sig. (2-tailed)		.000	.000	.000	.000	.005	.000
	N	98	98	98	98	98	98	98
P02	Pearson	.575**	1	.360**	.406**	.333**	.277**	.652**
	Correlation							
	Sig. (2-tailed)	.000		.000	.000	.001	.006	.000
	N	98	98	98	98	98	98	98
P03	Pearson	.410**	.360**	1	.560**	.512**	.418**	.733**
	Correlation							
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	98	98	98	98	98	98	98
P04	Pearson	.430**	.406**	.560**	1	.620**	.564**	.817**
	Correlation							
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	98	98	98	98	98	98	98
P05	Pearson	.484**	.333**	.512**	.620**	1	.598**	.804**
	Correlation							
	Sig. (2-tailed)	.000	.001	.000	.000		.000	.000
	N	98	98	98	98	98	98	98
P06	Pearson	.284**	.277**	.418**	.564**	.598**	1	.711**
	Correlation							

	Sig. (2-tailed)	.005	.006	.000	.000	.000	.000
	N	98	98	98	98	98	98
Total	Pearson	.715**	.652**	.733**	.817**	.804**	.711**
	Correlation						1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	98	98	98	98	98	98

** . Correlation is significant at the 0.01 level (2-tailed).

Sumber : hasil output SPSS.27

Hasil uji Validitas Variabel Keberlanjutan UMKM (Y)

Tabel Hasil uji validitas Keberlanjutan UMKM

		Correlations						
		P01	P02	P03	P04	P05	P06	Total
P01	Pearson	1	.458**	.117	-.074	.071	.179	.567**
	Correlation							
	Sig. (2-tailed)		.000	.252	.467	.489	.077	.000
	N	98	98	98	98	98	98	98
P02	Pearson	.458**	1	.129	.054	.080	.285**	.608**
	Correlation							
	Sig. (2-tailed)	.000		.205	.595	.436	.004	.000
	N	98	98	98	98	98	98	98
P03	Pearson	.117	.129	1	.286**	.358**	.095	.562**
	Correlation							
	Sig. (2-tailed)	.252	.205		.004	.000	.353	.000
	N	98	98	98	98	98	98	98
P04	Pearson	-.074	.054	.286**	1	.223*	.263**	.466**
	Correlation							
	Sig. (2-tailed)	.467	.595	.004		.028	.009	.000
	N	98	98	98	98	98	98	98
P05	Pearson	.071	.080	.358**	.223*	1	.336**	.600**
	Correlation							
	Sig. (2-tailed)	.489	.436	.000	.028		.001	.000
	N	98	98	98	98	98	98	98
P06	Pearson	.179	.285**	.095	.263**	.336**	1	.610**
	Correlation							
	Sig. (2-tailed)	.077	.004	.353	.009	.001		.000
	N	98	98	98	98	98	98	98
Total	Pearson	.567**	.608**	.562**	.466**	.600**	.610**	1
	Correlation							
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	

N	98	98	98	98	98	98	98
---	----	----	----	----	----	----	----

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Sumber : hasil output SPSS.27

Hasil uji Reliabilitas Variabel Literasi Keuangan (X1)

Tabel hasil uji reliabilitas literasi keuangan

Reliability Statistics	
Cronbach's Alpha	N of Items
.841	6

Hasil Uji Reliabilitas Variabel *Financial Technology* (X1)

Tabel hasil uji reliabilitas *financial technology*

Reliability Statistics	
Cronbach's Alpha	N of Items
.815	6

Hasil Uji Reliabilitas Variabel Akses Pembiayaan (X3)

Tabel hasil uji reliabilitas akses pembiayaan

Reliability Statistics	
Cronbach's Alpha	N of Items
.835	6

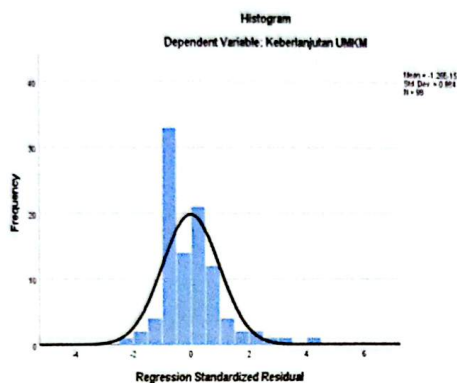
Hasil Uji Reliabilitas Variabel Keberlanjutan UMKM (Y)

Tabel hasil uji reliabilitas keberlanjutan UMKM

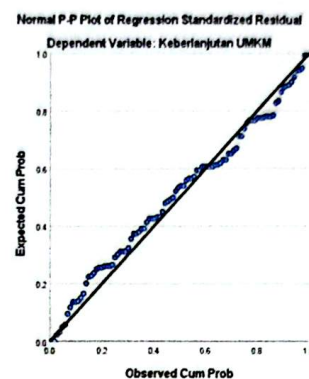
Reliability Statistics	
Cronbach's Alpha	N of Items
.579	6

Hasil Uji Asumsi Klasik

Uji Normalitas



Gambar 4.2. Uji Histogram



Gambar 4.3. Uji Normal P-P Plot

Sumber : hasil output SPSS.27

Hasil Uji Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		98
Normal	Mean	.0000000
Parameters ^{a,b}	Std. Deviation	1.58171723
Most Extreme	Absolute	.079
Differences	Positive	.079
	Negative	-.078
Test Statistic		.079
Asymp. Sig. (2-tailed) ^c		.137
Monte Carlo	Sig.	.132
Sig. (2-tailed) ^d	99% Confidence Interval	Lower Bound .123
		Upper Bound .141

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Sumber : hasil output SPSS.27

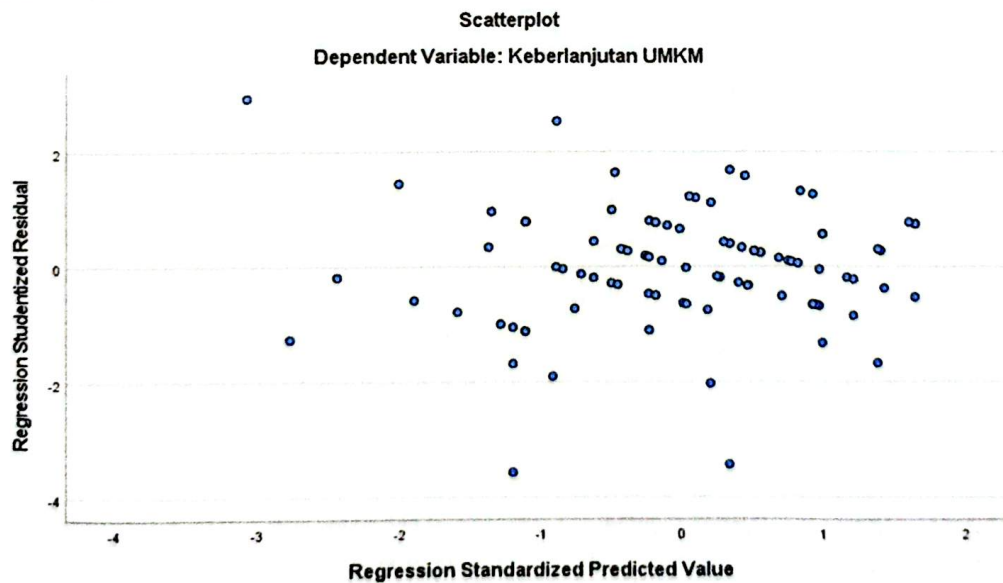
Hasil Uji Multikolinearitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	11.993	2.958		4.055	.000		
Literasi Keuangan	.269	.070	.369	3.836	.000	.767	1.304
Financial Technology	.049	.085	.050	.575	.567	.939	1.065
Akses Pembiayaan	.243	.076	.301	3.216	.002	.810	1.234

a. Dependent Variable: Keberlanjutan UMKM

Hasil Uji Heteroskedastisitas



Hasil Uji Analisis Regresi Linier Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	t		Tolerance	VIF
1 (Constant)	11.993	2.958		4.055	.000		
Literasi Keuangan	.269	.070	.369	3.836	.000	.767	1.304
Financial Technology	.049	.085	.050	.575	.567	.939	1.065
Akses Pembiayaan	.243	.076	.301	3.216	.002	.810	1.234

a. Dependent Variable: Keberlanjutan UMKM

Hasil Uji T (Parsial)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	11.993	2.958		4.055	.000
Literasi Keuangan	.269	.070	.369	3.836	.000
Financial Technology	.049	.085	.050	.575	.567
Akses Pembiayaan	.243	.076	.301	3.216	.002

a. Dependent Variable: Keberlanjutan UMKM

Hasil Uji F (Simultan)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121.323	3	40.441	15.665	.000 ^b
	Residual	242.677	94	2.582		
	Total	364.000	97			

a. Dependent Variable: Keberlanjutan UMKM

b. Predictors: (Constant), Akses Pembiayaan, Financial Technology, Literasi Keuangan

Hasil Uji Koefisien Determinasi (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.577 ^a	.333	.312	1.607	.333	15.665	3	94	.000

a. Predictors: (Constant), Akses Pembiayaan, Financial Technology, Literasi Keuangan

4. Bukti Submission

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Terjemahan dapat membantu meningkatkan hasil penelitian Anda

Tampilkan versi asli

Kepada Johannes Ficher Sinaga

Dengan senang hati saya menginformasikan bahwa kami telah memutuskan untuk menerima naskah Anda tanpa revisi lebih lanjut. Setelah peninjauan yang cermat kami menemukan bahwa naskah Anda, Pengaruh Literasi Keuangan, Financial Technology, Akses Pembiayaan terhadap Keberlanjutan UMI pada Sektor Kuliner di Kota Palangka Raya, memenuhi atau bahkan melampaui harapan kami. Kami sangat menghargai kontribusi berharga Anda di Jurnal Investasi Islam dan kami berterima kasih karena telah memilih jurnal kami sebagai tempat untuk mempublikasikan karya Anda.

Naskah Anda akan segera diterbitkan dalam edisi mendatang Jurnal Investasi Islam dan Anda dipersilakan untuk memasukkannya ke dalam daftar publikasi Anda. Kami menghargai kerja keras yang dilakukan untuk artikel naskah yang sukses dan kami ingin mengucapkan selamat atas pencapaian tahap ini.

Kinian Anda sekarang akan menerima pemberitahuan dan pemberitahuan untuk mempersiapkan naskah untuk dipublikasikan.

Anda akan segera menerima naskah lebih lanjut.

Jika Anda memiliki pertanyaan, silakan hubungi saya melalui [alamat email](#) Anda.

Salam hormat!

Tajul Ula

Balas Teruskan

5. Letter of Acceptance



Letter of Acceptance

No.71 /LoA/III/VII/2026

Dear Author(s)

Johannes Ficher Sinaga*, Rita Sarlawa, Evinalia Yeba, Dhina Sri Widyaningsih

*Correspondence Email: johannesfichersinaga@gmail.com

It is a great pleasure to inform you that, after peer review process, your article:

Title : Financial Literacy, Financial Technology, and Access to Finance as Determinants of MSMEs sustainability: Evidence from Culinary MSMEs in Palangka Raya

Status : Accepted, July 26th, 2026

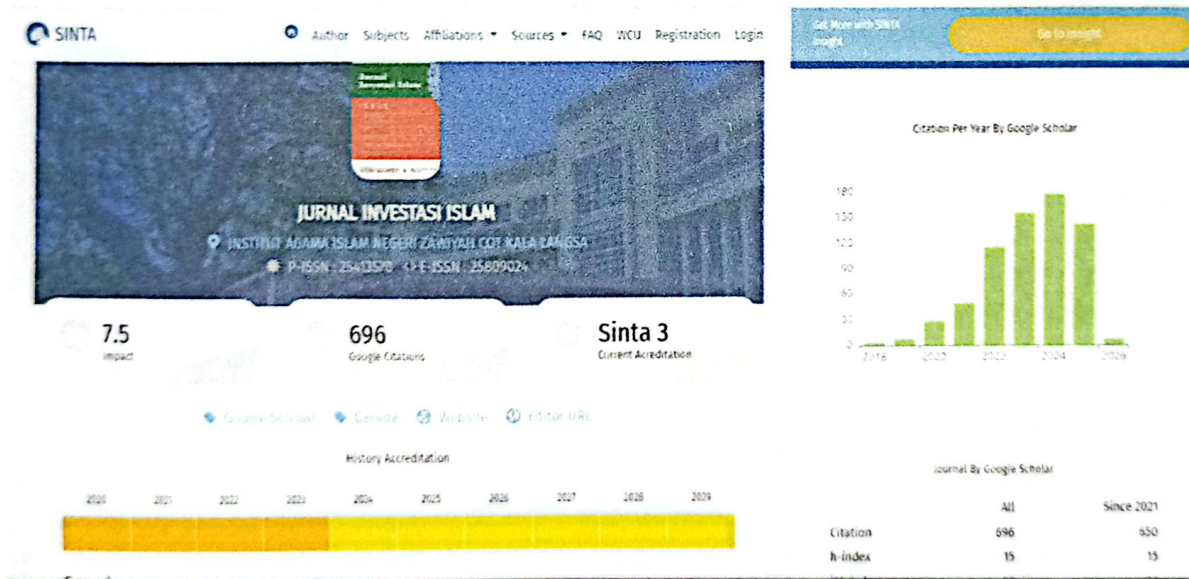
The article has been scheduled to the **Vol. 11, No. 2, Tahun 2026**. Thank you for your contribution to the journal, and we are looking forward to your future contribution.

Langsa, July 26th 2026

Editor in Chief,

Tajul Ula

6. Akreditasi Sinta Jurnal



7. Surat Uji Plagiasi



KEMENTERIAN PENDIDIKAN TINGGI, SAINS, DAN TEKNOLOGI
UNIVERSITAS PALANGKA RAYA
FAKULTAS EKONOMI DAN BISNIS

Kampus UPR Tunjung Nyaho, Jalan Yos Sudarso Palangka Raya 73111 Kalimantan Tengah Laman: www.feb.upr.ac.id
web upm: <https://bit.ly/upm-febupr>

SURAT KETERANGAN HASIL UJI PLAGIASI

Nomor: 269/Plagiasi-UPM/VIII/2026

Unit Penjaminan Mutu Fakultas Ekonomi dan Bisnis Universitas Palangka Raya menerangkan bahwa:

Nama : Johannes Ficher Sinaga
Program Studi : Manajemen
Fakultas : Fakultas Ekonomi dan Bisnis Universitas Palangka Raya
NIM : 223020302195
Judul Skripsi : PENGARUH LITERASI KEUANGAN, FINANCIAL TECHNOLOGY, AKSES PEMBIAYAAN TERHADAP KEBERLANJUTAN UMKM PADA SEKTOR KULINER DI KOTA PALANGKA RAYA

Bahwa tugas akhir yang bersangkutan telah melalui Uji Plagiasi Turnitin dengan **hasil nilai similarity index 31 (Hasil uji terlampir)**.

Demikian surat keterangan ini dibuat dengan penuh tanggung jawab dan dapat dipergunakan sebagaimana mestinya. Terima kasih.

Palangka Raya, 29 Juli 2026

Unit Penjaminan Mutu FEB UPR
Ketua


Dr. Loby Sam'ung, SE., M.M
NIP. 197706072002121003

Tembusan:

1. Wakil Dekan Bidang Akademik
2. Ketua Jurusan/Ketua Prodi
3. yang bersangkutan





PEMERINTAH KOTA PALANGKA RAYA
DINAS PENANAMAN MODAL DAN
PELAYANAN TERPADU SATU PINTU

Jl. Yos Sudarso No.02 Palangka Raya Kalimantan Tengah 73112
Telp/Fax. (0536) 421035, Posel: dpmptspalankaraya@gmail.com

SURAT KETERANGAN PENELITIAN

Nomor : 503.2/1242/DPMPTSP/SKP/VII/2026

Membaca : Surat Dekan Fakultas Ekonomi dan Bisnis Fakultas
Ekonomi dan Bisnis Universitas Palangka Raya Nomor :
3718/UN24.4/EP/2026 tanggal 09 Juli 2026 perihal Mohon
Ijin Penelitian .

Mengingat : 1. Undang-Undang Nomor 18 Tahun 2002 tentang Sistem
Nasional Penelitian, Pengembangan dan Penerapan Ilmu
Pengetahuan dan Teknologi.
2. Peraturan Menteri Dalam Negeri Nomor 17 Tahun 2016
tentang Pedoman Penelitian dan Pengembangan di
Lingkungan Kementerian Dalam Negeri dan Pemerintah
Daerah.
3. Peraturan Gubernur Kalimantan Tengah Nomor 12
Tahun 2015 tentang Perubahan atas Peraturan
Gubernur Nomor 59 Tahun 2008 tentang Tata Cara
Pemberian Izin Penelitian/Pendataan bagi setiap Instansi
Pemerintah maupun Non Pemerintah.
4. Peraturan Walikota Kota Palangka Raya Nomor 55 Tahun
2021 Tentang Kedudukan, Susunan Organisasi, Tugas
Dan Fungsi Serta Tata Kerja Dinas Penanaman Modal
Dan Pelayanan Terpadu Satu Pintu Kota Palangka Raya.
5. Peraturan Walikota Palangka Raya Nomor 3 Tahun
2024 tentang Pendelegasian Kewenangan Perizinan
Berusaha, Perizinan Nonberusaha Dan Non perizinan
Kepada Dinas Penanaman Modal dan Pelayanan Terpadu
Satu Pintu Kota Palangka Raya.

Memberikan Izin kepada

Nama : **JOHANNES FICHER SINAGA**, NIM : **223020302195**
Mahasiswa Jenjang: S-1, Program Studi -, Jurusan
Manajemen, Fakultas Ekonomi dan Bisnis, Universitas
Palangka Raya

Judul Penelitian : **PENGARUH LITERASI KEUANGAN, FINANCIAL
TECHNOLOGY, AKSES PEMBIAYAAN TERHADAP
KEBERLANJUTAN UMKM PADA SEKTOR KULINER DI
KOTA PALANGKA RAYA**

Dalam rangka mewujudkan zona integritas menuju Wilayah Bebas Korupsi (WBK). DPMPTSP Kota
Palangka Raya berkomitmen menegakan integritas, memberikan pelayanan berkualitas dan transparan.
Pengaduan laporan Gratifikasi <https://dpmptsp.palankaraya.go.id/whistle-blowing-system>

Dokumen ini telah ditandatangani secara elektronik menggunakan sertifikat elektronik yang diterbitkan oleh Balai Sertifikasi
Elektronik (BSrE), BSSN

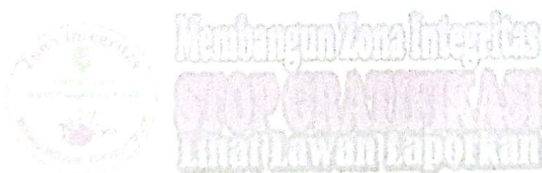
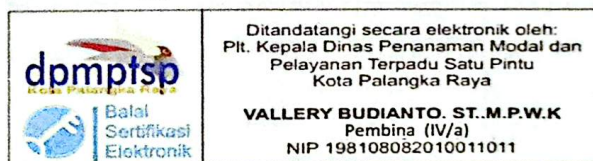
Lokasi : Dinas Perdagangan, Koperasi, Usaha Kecil Menengah dan Perindustrian Kota Palangka Raya
Telpon : 082163634905

Dengan Ketentuan

- Sebelum melakukan penelitian agar melaporkan diri kepada Pejabat yang berwenang di tempat/lokasi yang ditetapkan.
- Hasil penelitian ini supaya diserahkan kepada Pemerintah Kota Palangka Raya Cq. Bidang Penelitian dan Pengembangan BAPPEDA-LITBANG Kota Palangka Raya dan DPM-PTSP berupa Soft Copy dalam bentuk PDF.
- Surat Izin Penelitian ini agar tidak disalahgunakan untuk tujuan tertentu, yang dapat mengganggu kestabilan Pemerintah tetapi hanya dipergunakan untuk keperluan ilmiah;
- Surat Izin Penelitian ini diberikan selama 2 (dua) bulan, terhitung mulai tanggal **15 Juli 2026 s/d 15 September 2026** dan dapat dibatalkan sewaktu-waktu apabila Peneliti tidak memenuhi kriteria ketentuan-ketentuan pada butir a,b dan c tersebut di atas;
- Apabila penelitian sudah berakhir agar melaporkan ke BAPPEDA-LITBANG untuk mendapatkan surat keterangan selesai penelitian.

Demikian surat izin penelitian ini diberikan agar dapat dipergunakan sebagaimana mestinya.

Ditetapkan di Palangka Raya
pada tanggal 16 Juli 2026



Tembusan disampaikan Kepada Yth:

- Walikota Palangka Raya di Palangka Raya (sebagai laporan);
- Kepala BAPPEDA-LITBANG Kota Palangka Raya di Palangka Raya;
- Dekan Fakultas Ekonomi dan Bisnis Fakultas Ekonomi dan Bisnis Universitas Palangka Raya di Palangka Raya;
- Kepala Dinas Perdagangan, Koperasi, Usaha Kecil Menengah dan Perindustrian Kota Palangka Raya

Dalam rangka mewujudkan zona integritas menuju Wilayah Bebas Korupsi (WBK). DPMPTSP Kota Palangka Raya berkomitmen menegakan integritas, memberikan pelayanan berkualitas dan transparan. Pengaduan laporan Gratifikasi <https://dpmptsp.palangkaraya.go.id/whistle-blowing-system>

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FAKULTAS EKONOMI DAN BISNIS**

Kampus UPR Tunjung Nyaho Jl. Yos Sudarso Palangka Raya (73111A)
Telp/Fax (0536) 3223542 / (0536) 3222769.0812-22769 www.feb.upr.ac.id e-Mail: febuapr@gmail.com

SURAT KETERANGAN

Yang bertandatangan di bawah ini,

Nama : Dr. Vivy Kristinae, SE, M.Si
NIP 19840910 201504 2 001
Pangkat/golongan : Penata (III/c)
Jabatan : Ketua Jurusan Manajemen

Dengan ini menyatakan bahwa,

Nama : Johannes Ficher Sinaga
NIM 223020302195
Jurusan : Manajemen
Semester : Semester IX (Sembilan)
Tahun Akademik : 2026/2027
Alamat : J.L. Batu Hurun
Nomor telepon / HP : 082163634905

Adalah Mahasiswa Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Palangka Raya dan yang bersangkutan telah menyelesaikan Ujian Pengganti Skripsi dalam bentuk Naskah Artikel Jurnal Ilmiah, telah menyelesaikan revisi, dan artikelnya telah diterima untuk diterbitkan, yang dibuktikan dengan adanya *Letter of Acceptance* (LOA) dari pihak jurnal. Saat ini artikel tersebut akan diproduksi melalui Jurnal Investasi Islam (JII) secara online pada volume 11 nomor 2 Juli – Desember 2026.

Informasi terkait jurnal dapat diakses secara daring melalui tautan:

<https://journal.iainlangsa.ac.id/index.php/jii/article/view/16013>.

Demikian surat keterangan ini dibuat untuk melengkapi persyaratan Yudisium dan agar dapat dipergunakan sebagaimana mestinya.

Palangka Raya, 5 Agustus 2026

Dewan Penyunting

Langsa, July 26th 2026
Editor in Chief,


Tajul'Ula

Ketua Jurusan,


Dr. Vivy Kristinae, SE, M.Si
NIP.19840910 201504 2 001



KUESIONER PENELITIAN

Pengaruh Literasi Keuangan, *Financial technology*, Akses Pembiayaan Terhadap Keberlanjutan UMKM pada Sektor Kuliner di Kota Palangka Raya

I. IDENTITAS RESPONDEN

1.	Nama	:	
2.	Nama Usaha	:	
3.	Jenis Kelamin	:	
4.	Alamat	:	
5.	Umur	:	☐ 18 – 27 Tahun ☐ 28 – 37 Tahun ☐ 38 – 47 Tahun ☐ 48 – 57 Tahun ☐ > 58 Tahun
6.	Pendidikan	:	☐ SD/Sederajat ☐ SMP/Sederajat ☐ SMA/Sederajat ☐ Diploma(D1/D2/D3) ☐ Sarjana (D4/S1)
7.	Ukuran Usaha	:	☐ Mikro (Maksimal 300 Juta) ☐ Kecil (300 Juta – 2,5 M) ☐ Menengah (Lebih dari 2,5 M)
8.	Lama Berdirinya Usaha	:	☐ < 3 Tahun ☐ 3 – 5 Tahun ☐ 6 – 10 Tahun ☐ > 10 Tahun
9.	Fasilitas <i>Financial technology</i> / Pembayaran Digital	:	☐ QRIS ☐ OVO ☐ Gopay ☐ ShoppePay ☐ Dana ☐ M-Banking

II. PETUNJUK PENGISIAN KUESIONER

Jawablah pernyataan berikut dengan memberi tanda Chek List (☐) atau silang (x) pada kolom yang sudah disediakan. Setiap butir pernyataan berikut terdiri dari 5 pilihan jawaban. Adapun makna dari jawaban tersebut adalah:

No.	Tanggapan Responden	Skor
1	Sangat Setuju (SS)	5
2	Setuju (S)	4
3	Netral (N)	3
4	Tidak Setuju (TS)	2
5	Sangat Tidak Setuju (STS)	1

III. DAFTAR PERNYATAAN

A. Pernyataan Literasi Keuangan

NO.	PERNYATAAN	ALTERNATIF JAWABAN				
		(STS)	(TS)	(N)	(S)	(SS)
1.	Saya mempunyai pengetahuan umum terkait pengelolaan keuangan					
2.	Saya mempunyai pengetahuan terkait tabungan dan pinjaman					
3.	Saya mengetahui manfaat dari pengelolaan keuangan yang baik bagi kelancaran usaha saya.					
4.	Saya mempunyai pengetahuan terkait risiko keuangan, sehingga berhati-hati dalam mengambil pinjaman.					

5.	Saya selalu membuat perencanaan keuangan yang baik untuk masa depan mulai dari penganggaran dan penggunaan uang agar terhindar dari risiko kebangkrutan.					
6.	Dengan melakukan budgeting penganggaran dapat mendukung planning yang ada dalam usaha saya					

B. Pernyataan *Financial technology*

	PERNYATAAN	ALTERNATIF JAWABAN				
		(STS)	(TS)	(N)	(S)	(SS)
1	Dengan menggunakan <i>Financial technology</i> (teknologi keuangan) memudahkan konsumen untuk melakukan pembayaran.					
2	Dengan menggunakan layanan <i>Financial technology</i> (teknologi keuangan) memungkinkan saya bertransaksi dengan lebih cepat.					
3	Dengan adanya <i>Financial technology</i> (teknologi keuangan) proses transaksi bisnis saya menjadi lebih efisien.					
4	Dengan <i>Financial technology</i> (teknologi keuangan) saya lebih praktis dalam bertransaksi.					

D. Keberlanjutan Usaha

	PERNYATAAN	ALTERNATIF JAWABAN				
		(STS)	(TS)	(N)	(S)	(SS)
1	Usaha saya mengalami peningkatan penjualan setiap bulannya.					
2	Usaha saya mampu beroperasi meskipun menghadapi perubahan ekonomi.					
3	Usaha yang saya Kelola memperhatikan kesejahteraan karyawan, pemasok, pelanggan dan distributor					
4.	Usaha saya selalu menjaga hubungan yang baik dengan pelanggan, dan masyarakat sekitar untuk menjaga keberlanjutan usaha saya.					
5.	Usaha saya berupaya mengurangi penggunaan sumber daya yang dapat merusak lingkungan.					
6.	Usaha yang saya Kelola senantiasa memperhatikan kebersihan lingkungan, serta menerapkan pengelolaan limbah yang lebih ramah lingkungan.					

Responden

.....