

PENGARUH LITERASI KEUANGAN, MODAL USAHA DAN PERAN PEMERINTAH TERHADAP KEBERLANJUTAN USAHA BUMDES DI KABUPATEN KARANGASEM

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ABSTRAK

Jumlah BUMDes di Kabupaten Karangasem menunjukkan peningkatan secara kuantitas namun belum diimbangi dengan peningkatan kualitas dalam pengelolaan usaha. Beberapa BUMDes mengalami kerugian yang berpotensi mengancam keberlanjutan operasionalnya. Ketidakmampuan BUMDes dalam mempertahankan keberlanjutan usaha dapat menyebabkan kerugian yang berdampak pada pemangku kepentingan baik internal maupun eksternal.

Penelitian ini bertujuan untuk menguji pengaruh literasi keuangan, modal usaha, dan peran pemerintah terhadap keberlanjutan usaha BUMDes di Kabupaten Karangasem. Penelitian ini menggunakan pendekatan kuantitatif dengan instrumen berupa kuesioner. Populasi dalam penelitian ini adalah pengelola operasional BUMDes di Kabupaten Karangasem. Sampel ditentukan dengan metode *purposive sampling* berdasarkan kriteria tertentu, sehingga diperoleh 78 responden dari total populasi sebanyak 225 orang. Teknik analisis data yang digunakan meliputi analisis deskriptif, uji kualitas data, uji asumsi klasik, analisis regresi linear berganda, dan uji hipotesis menggunakan SPSS versi 22.

Hasil penelitian menunjukkan bahwa literasi keuangan, modal usaha, dan peran pemerintah berpengaruh positif dan signifikan terhadap keberlanjutan usaha BUMDes. Temuan ini mengimplikasikan bahwa peningkatan literasi keuangan pengelola, penyediaan modal usaha yang memadai, serta optimalisasi peran pemerintah dalam pembinaan dan pendampingan sangat penting untuk memastikan keberlanjutan usaha BUMDes.

Kata kunci: Literasi Keuangan, Modal Usaha, Peran Pemerintah, Keberlanjutan Usaha, BUMDes.

THE INFLUENCE OF FINANCIAL LITERACY, BUSINESS CAPITAL AND THE ROLE OF GOVERNMENT ON THE SUSTAINABILITY OF BUMDES BUSINESSES IN KARANGASEM REGENCY

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ABSTRACT

The number of BUMDes in Karangasem Regency shows an increase in quantity but has not been balanced by an increase in the quality of business management. Several BUMDes have experienced losses that have the potential to threaten the sustainability of their operations. The inability of BUMDes to maintain business sustainability can cause losses that have an impact on both internal and external stakeholders.

This study aims to test the influence of financial literacy, business capital, and the role of government on the sustainability of BUMDes businesses in Karangasem Regency. This study uses a quantitative approach with an instrument in the form of a questionnaire. The population in this study were BUMDes operational managers in Karangasem Regency. The sample was determined using the purposive sampling method based on certain criteria, so that 78 respondents were obtained from a total population of 225 people. Data analysis techniques used include descriptive analysis, data quality testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing using SPSS version 22.

The results of the study indicate that financial literacy, business capital, and the role of government have a positive and significant effect on the sustainability of BUMDes businesses. This finding implies that increasing financial literacy of managers, providing adequate business capital, and optimizing the role of government in coaching and mentoring are very important to ensure the sustainability of BUMDes businesses.

Keywords: *Financial Literacy, Business Capital, Role of Government, Business Sustainability, BUMDes.*