

**PERSEPSI PEDAGANG PASAR BANYUASRI
MENGENAI AKSES PERMODALAN INFORMAL
TERHADAP KEBERLANGSUNGAN USAHA**

Oleh

Ni Putu Rahayu Pratiwi, NIM 2217051137

Program Studi S1 Akuntansi

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Penelitian ini dilakukan untuk memahami bagaimana persepsi pedagang Pasar Banyuasri mengenai akses permodalan informal serta dampak dari akses permodalan informal terhadap keberlangsungan usaha pedagang Pasar Banyuasri. Pendekatan yang digunakan dalam penelitian ini adalah kualitatif dalam bentuk deskriptif. Data yang digunakan bersumber dari data primer maupun sekunder. Proses pengumpulan data dilakukan melalui observasi, wawancara, serta dokumentasi. Selanjutnya, data yang telah terkumpul dianalisis menggunakan tahapan analisis data yang meliputi reduksi data, penyajian data, serta penarikan dan verifikasi kesimpulan. Hasil penelitian ini menunjukkan bahwa (1) Persepsi pedagang Pasar Banyuasri mengenai akses permodalan informal yaitu diantaranya terdapat kemudahan dalam proses pinjaman, kecepatan ketersediaan dana, fleksibilitas pembayaran, dan hubungan berbasis kepercayaan. Serta persepsi mengenai tujuan pemanfaatan akses permodalan informal disesuaikan dengan kebutuhan dan kondisi usaha pedagang yaitu untuk modal usaha. (2) Akses permodalan informal dipersepsikan memberikan kontribusi positif terhadap keberlangsungan usaha pedagang Pasar Banyuasri, meskipun dengan pendapatan yang bersifat fluktuatif, Pedagang Pasar Banyuasri dapat menjaga aspek manajemen operasional, permodalan, dan adaptabilitas sehingga keberlangsungan usaha tetap terjaga.

Kata kunci: akuntansi usaha mikro, pedagang, akses permodalan informal

**PERCEPTION OF BANYUASRI MARKET TRADERS
ABOUT ACCESS TO INFORMAL CAPITAL
ON BUSINESS CONTINUITY**

By

Ni Putu Rahayu Pratiwi, NIM 2217051137

SI Accounting Study Program

Department of Economics and Accounting

ABSTRACT

This study was conducted to understand Banyuasri Market traders' perceptions of access to informal capital and the impact of informal capital access on the sustainability of their businesses. The research employed a qualitative, descriptive approach. Data were sourced from both primary and secondary sources. Data collection was conducted through observation, interviews, and documentation. The collected data were then analyzed using data reduction, data presentation, and drawing and verifying conclusions. The results of this study show that (1) The perceptions of Banyuasri Market traders regarding access to informal capital include ease of the loan process, speed of fund availability, payment flexibility, and trust-based relationships. As well as the perception of the purpose of utilizing informal capital access is adjusted to the needs and business conditions of traders, namely for business capital. (2) Access to informal capital is perceived to make a positive contribution to the business sustainability of Banyuasri Market traders, even though with fluctuating income, Banyuasri Market traders can maintain aspects of operational management, capital, and adaptability so that business continuity is maintained.

Keywords: *micro business accounting, traders, informal capital access*