

## ABSTRAK

### **PENGARUH FINANCIAL ACCESS TERHADAP FINANCIAL, MARKET, DAN ENTREPRENEURIAL PERFORMANCE YANG DIMEDIASI OLEH ENTREPRENEURIAL-ORIENTED FINANCE**

Penelitian ini memiliki tujuan utama untuk mengetahui pengaruh dari *financial access* terhadap *financial*, *market*, dan *entrepreneurial performance*, pengaruh dari *financial access* terhadap *entrepreneurial-oriented finance*, pengaruh dari *entrepreneurial-oriented finance* terhadap *financial*, *market*, dan *entrepreneurial performance*, dan pengaruh dari *financial access* terhadap *financial*, *market*, dan *entrepreneurial performance* yang dimediasi oleh *entrepreneurial-oriented finance*. UMKM pada umumnya dipandang sebagai suatu usaha yang tidak memiliki peluang untuk mendapatkan keuntungan yang besar karena ukurannya yang kecil, sehingga seringkali para pelaku usaha UMKM mengalami kesulitan dalam mendapatkan dana eksternal berupa pinjaman dari bank atau lembaga keuangan lainnya, meskipun demikian UMKM sendiri pada dasarnya memiliki peluang yang besar untuk dapat berkembang karena kebutuhan dananya yang kecil. Jenis penelitian ini termasuk kedalam jenis penelitian kuantitatif dengan desain penelitian kausal. Pengambilan sampel menggunakan teknik *non-probability sampling* dengan metode *convenience sampling* dan didapatkan 190 responden. Teknik pengumpulan data menggunakan kuesioner digital yang kemudian diolah dan dianalisis dengan teknik PLS-SEM menggunakan aplikasi SmartPLS. Hasil penelitian menemukan pengaruh yang positif dari *financial access* terhadap *financial*, *market*, dan *entrepreneurial performance*, dari *financial access* terhadap *entrepreneurial-oriented finance*, dari *entrepreneurial-oriented finance* terhadap *financial*, *market*, dan *entrepreneurial performance*, dan dari *financial access* terhadap *financial*, *market*, dan *entrepreneurial performance* yang dimediasi oleh *entrepreneurial-oriented finance*.

**Kata kunci:** *Financial Access, Entrepreneurial-Oriented Finance, Financial Performance, Market Performance, Entrepreneurial Performance.*

## ABSTRACT

### THE INFLUENCE OF FINANCIAL ACCESS ON FINANCIAL, MARKET, AND ENTREPRENEURIAL PERFORMANCE MEDIATED BY ENTREPRENEURIAL-ORIENTED FINANCE

This study has the main objectives to determine the effect of financial access on *financial*, *market*, and *entrepreneurial* performance, the effect of financial access on entrepreneurial-oriented finance, the effect of entrepreneurial-oriented finance on *financial*, *market*, and *entrepreneurial* performance, and the effect of financial access on *financial*, *market*, and *entrepreneurial* enterprise performance mediated by entrepreneurial-oriented finance. MSMEs are generally seen as a business that does not have the opportunity to earn large profits due to its small size, so that MSME business actors often have difficulty in obtaining external funds in the form of loans from banks or other financial institutions, although MSMEs themselves basically have the opportunity large to be able to grow because of the small need for funds. This type of research is included in the type of quantitative research with a causal research design. Sampling using non-probability sampling technique with convenience sampling method and obtained 190 respondents. The data collection technique used a digital questionnaire which was then processed and analyzed using the PLS-SEM technique using the SmartPLS application. The results of the study found a positive influence from financial access on *financial*, *market*, and *entrepreneurial* performance, from financial access to entrepreneurial-oriented finance, from entrepreneurial-oriented finance to *financial*, *market*, and *entrepreneurial* performance, and from financial access to *financial*, *market*, and *entrepreneurial* performance mediated by entrepreneurial-oriented finance.

**Keyword:** *Financial Access, Entrepreneurial-Oriented Finance, Financial Performance, Market Performance, Entrepreneurial Performance.*