

ABSTRAK

Kabupaten Sampang salah satu kabupaten termiskin di Jawa Timur, akan tetapi memiliki banyak UMKM yang menjadi nilai tersendiri untuk bisa membantu perekonomian agar bisa berkelanjutan dan bertahan. Oleh karena itu, penelitian ini menguji pengaruh financial capital, financial goal setting dan financial anxiety terhadap keberlanjutan UMKM di Kabupaten Sampang agar memiliki peran pada perekonomian Indonesia dan mengurangi tingkat pengangguran dengan menciptakan lapangan kerja dari UMKM. Tujuan penelitian ini untuk mengetahui pengaruh financial capital, financial goal setting dan financial anxiety terhadap keberlanjutan UMKM sehingga bisa diimplementasikan sebelum dan mempertahankan UMKM. Penelitian ini dianalisis menggunakan statistik deskriptif melalui software SPSS versi 25. Hasil penelitian menunjukkan financial capital, financial goal setting dan financial anxiety berpengaruh signifikan terhadap keberlanjutan UMKM di Kabupaten Sampang. Dapat disimpulkan bahwa para pemilik UMKM di Kabupaten Sampang memperhatikan modal awal, modal pinjaman, tabungan pribadi, akumulasi modal kemajuan teknologi, kemampuan investasi, perencanaan keuangan, perekonomian dan laporan keuangan dalam keberlanjutan UMKM yang bisa membantu mengurangi tingkat kemiskinan dan tingkat pengangguran di Kabupaten Sampang.

Kata Kunci : *Financial Capital, Financial Goal Setting, Financial Anxiety, Keberlanjutan UMKM*

ABSTRACT

Sampang Regency one of the poorest districts in East Java, but Sampang Regency has many MSMEs that are its own value to able help the economy sustainable and survive. Therefore, this study examines the influence of financial capital, financial goal setting and financial anxiety on sustainability of MSMEs in Sampang Regency in order to have a role in the Indonesian economy and reduce the unemployment rate by creating jobs from MSMEs. The purpose this study to test influence of financial capital, financial goal setting and financial anxiety on the sustainability of MSMEs so that they can be implemented before and after establishing MSMEs. This study analyzed using descriptive statistics through SPSS software versions 25. The results of study show that financial capital, financial goal setting and financial anxiety have significant effect on the sustainability of MSMEs in Sampang Regency. It can be concluded that MSMEs owners in Sampang Regency pay attention to initial capital, loan capital, personal savings, accumulated capital of technological advancements, investment capabilities, financial planning, economy and financial statements in the sustainability of MSMEs that can help reduce poverty and unemployment rates in Sampang Regency.

Key Word : *Financial Capital, Financial Goal Setting, Financial Anxiety, Sustainability of MSMEs*