

Analysis of Factors Affecting the Sustainability of Village-Owned Enterprise in the Province of West Sumatera

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Keywords: Financial Literacy, Village Owned Enterprise (BUMDes), Business Sustainability, Competitive Advantage.

Abstract: This study aims to examine the effect of financial literacy & competitive advantage on the sustainability of BUMDes from the perspective of improving the village economy. For the current situation, the existence of BUMDes to create an independent village economy is very much needed. Through BUMDes, it is hoped that institutions in rural areas will work together to maximize the welfare of the community and improve the village economy. This is quantitative descriptive verification research. This study uses primary data by distributing questionnaires and interviews. Researchers obtained 37 BUMDes whose data was complete for analysis. The results of this study show that financial literacy and competitive advantage have a significant effect on the sustainability of BUMDes, with a determination coefficient (Adj R²) of 69.90%. Partially, financial literacy has a positive and significant effect on the sustainability of BUMDes. This is also the same as the competitive advantage variable. The level of understanding of respondents' financial literacy is still not good. Socialization and financial literacy training is needed for BUMDES managers so that the goal of establishing BUMDES to improve the welfare of village communities can be achieved.


1 INTRODUCTION


Village-owned enterprises (BUMDes) are village business institutions managed by the government and village communities, which aim to strengthen the village economy. This BUMDes was formed based on the needs and potentials of the village. BUMDes capital comes from the Village Government, or it could be from government assistance both at the provincial and district/city levels, capital participation, or cooperation with other parties based on mutual benefit, it could also be through loans. So BUMDes is a business entity that can help the community in everything, including meeting daily needs, becoming business opportunities or employment opportunities, adding to the insight of the village community.


The government's commitment to developing BUMDes is stated in the regulations of Law No. 32 of 2004 concerning Regional Government and Government Regulation (PP) No. 72 of 2005

concerning the Village. This law states that "Villages can establish village-owned enterprises according to the needs and potential of the village". This is reinforced by other regulations listed in Government Regulation (PP) no. 71 of 2005 concerning the Village. The basic substance regulated in the Law and Government Regulation becomes a reference in the formulation of a regional regulation on guidelines for the formation and management of BUMDes. To be able to develop, BUMDes must be able to compete with other business entities and revive the economic sector of the village. 70% of the village economy is carried out in the agricultural, plantation, and other natural potential sectors. BUMDes business unit includes a variety of forms, including cooperatives, shops, tent rental business, and others.

Based on the data, the potential of the Village in 2019, 48 921 villages have at least one business unit BUMDes or 64.85% of the total villages in Indonesia. There was an increase of 7.44 from the percentage of the number of villages with at least one BUMDes

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business unit in 2018. This increase indicates that in the last year there was the development of 5,615 new villages with at least one BUMDes business unit. For West Sumatra, there was an increase in the number of UMDes by 14.74% from the previous year. (BPS, 2020).

BUMDes also fulfills 23% of total credit in the banking sector (BPS, 2020). The contribution of BUMDes to the regional economy is also becoming increasingly important. A higher per capita Gross Domestic Product (GDP) increases the contribution of BUMDes to the economy from an employment perspective. When compared to large-scale producers, BUMDes shows a more dynamic structure by being more innovative, producing higher quality products, being more responsive to customers. This situation will lead to the rapid growth of BUMDes, but also carries relative risks for BUMDes. Due to this risk, the bank's underdeveloped borrower relationship and petty cash flow cause the financial institutions that provide funds to set some limits resulting in increased operating costs. High borrowing costs ultimately lead managers only as stakeholders to abort the "essential in place" obligation to use more riskless and secure capital equity. (Adeyinka-Ojo, S.,2018). With all the activities that can be carried out by BUMDes, the ability of financial literacy and assistance can increase managerial and entrepreneurial skills for BUMDes administrators is important to be analyzed scientifically.

Based on the regional strata, the financial literacy index for urban areas reached 41.41% and the financial inclusion for urban communities was 83.60%, while the literacy index and financial inclusion for rural communities were 34.53% and 68.49% (OJK,2019). The OJK survey indicates that Indonesian people's financial literacy is in a low category. This is a special concern for the government to provide an understanding of financial literacy to the public, especially to MSME actors and BUMDes managers. With more attention to BUMDes administrators, it is hoped that they will have more knowledge, skills in managing finances and it's business so that they can take benefit of the competitive advantages they have for the sustainability of BUMDes to improve the village economy.

Business actors who have good financial literacy will be able to identify and respond to changes that occur in the business, economic and financial climate so that they can make the right business decisions to make innovative solutions and are also targeted for the sustainability of their business (Aribawa Dwitya,

2016). Furthermore, Puspitaningtyas (2017) said that if a business actor has good financial literacy, then he is considered capable of using financial knowledge in making the right business decisions, related to his competitive advantage so that the sustainability of BUMDes is guaranteed.

As is known, BUMDes can help the community and improve the village economy, but in some areas, most of the entities face closure and risk of bankruptcy every year. Especially in times of crisis, BUMDes experience difficulties with their financing related to working capital requirements. In addition, the high turnover of competitiveness, especially with similar businesses, makes the survival rate of BUMDes lower compared to larger companies.

This has become the main problem that often causes BUMDes to become suspended animation. According to the national economic census, 80% of newly established BUMDes have become stagnant within 5 years or less. About one-third of BUMDes face bankruptcy in the first 5 years of their life cycle. In addition, the low financial literacy skills of the community, in this case, BUMDes administrators, make him less able to read business opportunities & strategies that take advantage of their competitive advantages. In the end, this harms entrepreneurship which will threaten the sustainability of the BUMDes business because the fear of failure increases.

Good financial literacy is a basic need for every individual, especially BUMDes managers because it will be able to help make good financial decisions and be able to manage finances optimally. Besides that, competitive advantage is the ability obtained through the characteristics and resources of a company to have a higher performance than other companies in the same industry or market. This competitive advantage is the heart of a company's performance in a competitive market. BUMDes managers who have good financial literacy, increase competitive advantage will be able to achieve BUMDes goals, have a business development orientation so that they can survive in difficult economic conditions.

BUMDes managers must be able to manage finances which are indispensable for business performance and business continuity. In his research, Wise Sean (2013) stated that the increase in financial literacy leads to more frequent individuals making their business financial statements. The study found that entrepreneurs who more often produce better financial reports will have a higher level of profitability from their loan repayments and that their business continuity will be higher. Dahmen and Rodriguez (2014) also stated that it is important for business owners to understand financial knowledge to

have better company performance. So that it allows MSMEs to experience business growth. Based on this, the authors propose the first hypothesis, namely financial literacy has a positive and significant effect on the sustainability of BUMDes businesses.

Conceptually, competitive advantage is a strategy to create value for a company and is currently not being implemented by its potential competitors. In essence, the competitive advantage that a company has must be compared to other companies and does not have certain definite standards (Duray, Rebecca, 2000; Ireland & Hitt 2007). Day and Wensley (1988) stated that a competitive advantage is a form of strategy to help companies maintain their survival. This opinion is supported by Ferdinand (2003) which states that in a competitive market, the company's ability to produce sustainability, especially financial sustainability, is highly dependent on the degree of its competitive advantage. Based on this, the authors propose the second hypothesis of this study, namely the increase in competitive advantage has a positive and significant effect on the sustainability of BUMDes businesses.

We will also continue our analysis about descriptions of respondents' understanding of the four components of financial literacy, namely debt management, budgeting, banking, and bookkeeping.

This research was conducted in Pesisir Selatan Regency, West Sumatra, Indonesia. The reason the researchers chose this district is due to new tourist destinations (such as Mande tourist areas, beaches Carocok, Bukit Langkisau, and others) that promises better economic growth. If BUMDes is managed professionally, then this is a synergy for economic growth and community welfare.

2 METHODS

This type of research is causal-explanatory research (Coopers, D., 2014), we try to explain the relationship between the dependent and independent variables, which are quantitative in nature. Because this study seeks to verify several variables that have been tested by several previous researchers. The population of this study was BUMDes managers in Pesisir Selatan district (South Coast district), which has 54 active BUMDes. The sampling method is non-probability in the form of convenience sampling, in which information is obtained from members of the population that can be accessed by researchers, and finally, 37 BUMDes are obtained. Data collection was carried out using questionnaires and structured interviews. This method is chosen to be able to get the

right information and from the right people. The questionnaire used for data collection in this study is the development of several previous researchers. Before being distributed to respondents, the questionnaire was tested first to ensure the accuracy of the indicators and measures used.

2.1 Operationalization of Variables

The independent variables in this study are financial literacy and competitive advantage. Financial literacy is an individual who has the knowledge, understanding, and skills in managing finances and can make financial decisions. In this study, indicators for financial literacy focus on knowledge, skills, attitudes, and behaviours that are supported by previous research by Okello et al (2017), Atkinson & Messy (2014), Lusardi & Mitchell (2014).

Competitive advantage is the ability obtained through the characteristics and resources of an organization or a company to have a better performance than other companies in the same industry or market. In this study, competitive advantage is measured by 5 indicators, namely Cost Leadership Strategy, Differentiation Strategy, Innovation Strategy, Growth Strategy, and Alliance Strategy (Hestanto, 2020).

While the dependent variable in this study is the sustainability of village owned enterprise, meaning a business situation or condition, in which there are ways to maintain, develop and protect resources and meet the needs of the business. The indicators used for the sustainability variable of Village-Owned Enterprises (BUMDes) comes from research conducted by Widayanti, R., Damayanti, R., & Marwanti, F. (2017) and Rahayu, A., Y. & Musdolifah. (2017), there are:

1. Profits and assets that increase continuously and/or consistently.
2. Increased network, expanded coverage of targeted consumers through the ability to create various products and business units, and through the ability to create mutually beneficial collaborations between village owned enterprise and other parties.
3. Satisfaction of village owned enterprise managers,
4. Community satisfaction with the benefits of having a village owned enterprise such as opening jobs, increasing educational opportunities, improving access to transportation and others as well as preventing conflicts (due to competition with similar businesses in their respective villages).

2.2 Data Analysis Method

Before being analyzed, the research data was a check for validity and reliability. Before regression analysis, a classic assumption test is carried out so that the regression results are not biased. The "classical assumption is taken from normality testing, multicollinearity testing, and heteroscedasticity testing." The data were analyzed using the regression analysis method to test the hypothesis with SPSS 24. The form of the multiple regression equation can be formulated:

$$KU_i = \beta_1 + \beta_2 LKi + \beta_3 KB_i + e_i \quad (1)$$

Whereas:

KU = BUMDes Sustainability

LK = Financial Literacy

KB = Competitive Advantage

B = coefficient

e = error term

This study also analyzes the level of understanding of the financial literacy of village-owned enterprise actors. Researchers will determine the highest score with the following formula:

$$X = \text{Likert's Highest Scale} \times \text{number of respondents}$$

Furthermore, the total score of each option will then be assessed by using the formula: (Nazir, M,2005)

$$\text{Total Score} = \sum(T \times Pn) \quad (2)$$

Whereas: T = Likert's Scale
Pn = the number of respondents who chose the answer

Calculations to find the percentage of the total total answers used the formula: (Sugiyono, 2013)

$$P = x / \text{Total Score} \times 100\% \quad (3)$$

Whereas: P = Percentage
x = Highest Score

Then classified into qualitative form by using the following division (see Tabel 2).

Table 1: Classification Based on the research results Likert scale.

Percentage	Criteria
20% - 36%	Very Unprepared / Very Clueless
36,01% - 52%	Not Ready/Don't Understand
52,01% - 68%	Quite Ready / Quite Understanding
68,01% - 84%	Readily/Understood
84,01% - 100%	Very Ready / very notion

Source : Narimawati U, 2008

3 RESULTS AND DISCUSSION

3.1 Result

3.1.1 Descriptive Respondent

Respondents in this study were village-owned enterprise actors in the Pesisir Selatan district. The questionnaires distributed according to the number of village owned enterprise that are active 54, but not all of them are returned and cannot be processed as many as 17 (31.48%). Finally, 37 questionnaires (68.51) were obtained which could be processed. The characteristics of these respondents can be presented in table 2.

Table 2: Respondent Characteristics.

No	Characteristics	Number	Percentage
1	Gender	male	24, 64,86
		female	13, 35,14
2	The length of time the BUMDes operates	4 year	5, 13,51
		3 year	17, 45,95
		2 year	13, 35,14
		1 year	2, 5,41
3	Last education	Master	1, 2,70
		Graduate	13, 35,14
		Diploma	3, 8,11
		Senior High School	20, 54,05
4	Workshop	ever/yes	25, 67,57
		Never/no	12, 32,43

Source: Primary data that is processed

The validity test in this study uses the Pearson correlation. The question item is said to be valid if the significant value is less than 0.05. From the results of the validity test, all questions in this study have passed the validity test. So the data from the questionnaire can be declared valid.

The data analysis can be continued for the reliability test because the purpose of the validity test is to determine whether the data resulting from the questionnaire are appropriate to measure the research variables. The measurement of reliability in this study uses the Cronbach Alpha coefficient formula. The instrument is said to be reliable if r value > 0.6, not reliable if r value < 0.6. Reliability test results show that the instrument used is reliable.

3.1.2 Classic Assumption Test Results

The results of multiple regressions can be used as a good predictor and are not biased if they meet some

classical assumptions. The assumptions are normality, multicollinearity, heteroscedasticity, and autocorrelation. The results of the normality test using the Kolmogorov Smirnov test (0.721), produce the Asymp value. Sig. (2-tailed) is greater than the significant level 0.05, which means that the data is normally distributed.

“Furthermore, the multicollinearity test is based on the tolerance value and variance inflation factor (VIF). The research variable is free from multicollinearity cases if it has a greater tolerance value of 0.10 (>0.10) and (VIF) less than 10 (<10). The results of data analysis show that each independent variable in this study has a tolerance value greater than 0.10 and a VIF value of less than 10 (VIF financial literacy 1.412 & Tolerance 0.708 and competitive advantage VIF 1.419 & Tolerance 0.705). This means that there are no independent variables experiencing multicollinearity and there is no correlation between independent variables in this study.”

According to Ghozali (2016), the heteroscedasticity test aims to test whether there is an inequality/variance from the residuals of one observation to another in the regression model. Basic analysis:

- i. If a specific pattern, such as existing dots, forms a specific regular pattern (wavy, widened, then narrowed), there is heteroscedasticity.
- ii. If there is no clear pattern and the dots spread above and below the 0 on the Y axis, there is no heteroscedasticity.

3.1.3 Hypothesis Test Results

To test the hypothesis, the multiple linear regression method, the coefficient of determination (R²), and the test of significance of individual /partial parameters (t statistic test) are used. Results of Multiple Linear Regression Analysis can be seen in table 3.

Table 3: Results of Multiple Linear Regression.

Variable	Unstandardized Coefficients		t value	Sig.	Information
	Beta	Std Error			
(Constant)	1.315	3.243	.405	.688	
LK	.211	.068	3.096	.004	Significant
KB	.924	.163	5.673	.000	Significant
R	.846 ^a		F value	42.875	.000 ^b
R Square	.716		Sign F	.000 ^b	
Adjusted R Square	.699		α	0.05	
Dependent Variable	KU				

Source: Primary data that is processed by SPSS 24

From statistical data processing, we get multiple linear regression equation as follows:

$$KU = 1.315 + 0.211 LK + 0.924 KB + e \quad (4)$$

3.1.4 Financial Literacy

The analysis of financial literacy understanding of village-owned enterprise (BUMDes) actors as measured by the total score and classification in table 2.1. From the data analysis described in section 2.2, it is known that in general, the level of understanding of respondents' financial literacy is readily/understood, 69.72% (see table 2.1), which is obtained by the following formula:

Total Score from respondents' answers (X) = 1.651.
The highest score of the number of questions in the questionnaire and the number of respondents = 2.368

$$P = \frac{1.651}{2.368} \times 100\% = 69.72\% \quad (5)$$

Of the respondents, understanding of the financial literacy (69.72%), seen in the table respondent characteristics (Table 3.1) amounting to 67.57% of respondents had attended financial literacy workshops. Perhaps this is because more than half of the respondents have a senior high school only (54.05% see Table 2), so the level of understanding of financial literacy is relatively low.”

Financial literacy in this study consists of 4 components (see table 4) which describe the respondent's level of understanding of financial literacy. Understanding of debt management literacy is only 67.30% of these components and when compared to the overall financial literacy component (4 components), the level of understanding is only 30.16% (very unprepared). If we look at the level of understanding of financial literacy from all components, each component has a below standard level of understanding. However, if we look at the literacy understanding per component, the respondent's level of understanding is at the ready/understand (68% – 84%, see table 4)

Table 4: Level of understanding of financial literacy per component.

No	Components	Financial Literacy per component Literacy (%)	Financial Literacy as a whole (%)
1	debt management literacy	67,30	30,16
2	budgeting literacy	70,14	31,44
3	banking service literacy	76,35	13,69
4	bookkeeping literacy	68,92	24,71

Source: Primary data that is processed

3.2 Discussion

From the results of the regression analysis in table 3, it can be seen that the coefficient of determination (R²), that is used to measure how far the model is capable of explaining the variation of independent variables simultaneously to the dependent variable. The value of the adjusted R square is 0.699. This means that 69.9% of variations in village-owned enterprise sustainability variables are influenced by financial literacy and competitive advantage. The remaining 31.1% is influenced by other variables not included in this study.

“Statistical test F (F test) is conducted to test the feasibility of the model whether the model used is significant or not. The criterion for decision making is when the value of sig. is smaller than the degree of significance ($\alpha = 0.05$), then the regression equation obtained is reliable and feasible to use. The result of the data processing shows the value of F is equal to 42.875 and sig. 0.000 (sig 0,000 <0,05). This means that the regression equation obtained is reliable or the model used is feasible.”

Statistical test t is done to find out how big the influence of each independent variable to dependent variable. The default is to compare the value of significance produced with $\alpha 0.05$ and to compare the t value with the t table. The test results can be seen in table 3.

From the results of the hypothesis testing that has been conducted, this study concludes that financial literacy has a positive and significant effect on the sustainability of village-owned enterprise. This is consistent with several previous studies of Zinsari (2014), Wise (2013), Dahmen and Rodriguez (2014). Financial literacy affects the way a person thinks about financial conditions which can affect strategic decision making in terms of finances and better management for village-owned enterprise managers. Their ability to manage finances is very necessary for the performance and continuity of their business. Increased understanding of financial literacy causes them to make more frequent financial reports for their businesses. This study found that village-owned enterprise managers who more often produce better financial reports, will have a high level of profitability from loan payments and also for business continuity will be higher. Village-owned enterprise managers need to understand financial knowledge to have better company performance. So that it allows village-owned enterprise to experience business growth so that its business can continue.

Furthermore, for the competitive advantage variable, this study has proven that competitive

advantage has a positive and significant effect on the sustainability of village-owned enterprise. These results are consistent with some of the previous researchers Ferdinand A (2003), Duray, Rebecca (2000), Ireland & Hitt (2007), Yudi N Supriadi (2018). Competitive advantage is the company's way and model of placing a superior strategy in its operational practices. “Competitive advantage is the ability obtained through the characteristics and resources of the company to have a higher performance than competitors in the same market category.” Competitive advantage grows fundamentally from the value that allows village-owned enterprise to create value for their buyers beyond the costs involved in creating it. For the business to grow, village-owned enterprise of managers must be able to create their business competitiveness.

In this study, there are 4 components of financial literacy that are analysed. The first component is debt management literacy. Table 4 shows that the respondents' understanding of debt management is 67.30%, whereas when compared to the overall financial literacy, this component is only 30.16%. Budgeting literacy is better than debt, namely 70.14%. Likewise, when compared with overall financial literacy which has a proportion of 31.44%. Meanwhile, the respondents' understanding of banking literacy is 76, 35%, which is quite good even though when compared to the overall literacy level, the level of understanding is only 13.69%. While the respondents' understanding of bookkeeping literacy 68,92%, but when compared with the overall literacy rate of only 24.71%. From the results of this analysis, it can be concluded that the understanding of the respondents in this study for the four components of financial literacy has not yet reached the maximum (above 80%). This is why the understanding of the respondents' total financial literacy is also not very good.

4 CONCLUSIONS

The results of this study concluded that financial literacy and competitive advantage have a significant effect on the sustainability of village-owned enterprise, with a determination coefficient (Adjusted R²) of 69.90%. Partially, financial literacy has a positive and significant effect on the sustainability of village-owned enterprise. This is also the same as the competitive advantage variable.

The level of understanding of respondents' financial literacy is still not good. This is also

reflected in the 4 components of financial literacy which are used as indicators in this study.

“For academic purposes, the results of this study should be able to add information, the contribution of thought, and study in building theory related to subjects which related to variables in this research, such as marketing, accounting theory, and financial management.”

For the government, it is necessary to increase training and socialization on financial literacy and how to increase the competitive advantage of village-owned enterprise, so that the managers can work professionally. Finally, the sustainability of the village-owned enterprise will benefit rural communities and the progress of the rural economy, so that the government's goals will be achieved.

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APPENDIX

Appendix: Research Questionnaire

Kepada Yth,
Bapak/Ibu Pengelola BUMDES/BUMNAG
Di Tempat.

Assalamualaikum Warahmatullahi Wabarakatu.

Perkenalkan kami, Tim Peneliti Fakultas Ekonomi, Universitas Andalas, saat ini sedang melakukan penelitian tentang sustainabilitas BUMNAG/BUMNAG. Salah satu tujuan di dirikan BUMDES/BUMNAG adalah untuk meningkatkan perekonomian dan kesejahteraan masyarakat pedesaan. Namun, menurut survey ekonomi 2019, banyak BUMNAG/BUMNAG yang stagnan dan tidak mampu bertahan kurang dari 5 tahun. Kendala utama yang dihadapi pihak BUMDES/BUMNAG selain modal adalah penerapan manajemen yang profesional.

Penelitian ini bertujuan untuk menganalisis faktor faktor yang berpengaruh terhadap sustainabilitas BUMDES/BUMNAG. Hasil Penelitian akan memberikan kontribusi dan masukan untuk pembuatan kebijakan yang berkaitan dengan BUMDES/BUMNAG, seperti pemerintahan desa & kabupaten. Dengan adanya penelitian ini, diharapkan BUMDES/ BUMNAG makin dapat memberikan kontribusi dalam peningkatan perekonomian & kesejahteraan masyarakat.

Kami mengharapkan partisipasi Bapak/Ibu dalam mensukseskan penelitian ini. Informasi yang Bapak/Ibu sampaikan hanya akan digunakan untuk kepentingan penelitian semata, dan akan kami jaga kerahasiaannya.

Demikian kami sampaikan, atas partisipasi Bapak/Ibu kami ucapkan terima kasih banyak. Semoga Allah swt membalas semua kebaikan Bapak/Ibu.

Wassalamualaikum wr wb.
Ketua Tim Peneliti

ttd

Dr. Elvira Luthan, SE.MSi.AK.CA.

Profil BUMDES/BUMNAG & Responden
Mohon diisi data atau profil BUMNAG dan responden

1	Nama BUMNAG	
2	Jenis Usaha BUMNAG	
3	Umur/ Tahun berdirinya BUMNAG	
4	Alamat BUMNAG	
5	Nama Bapak/Ibu	
6	Jenis Kelamin &Usia Bapak/Ibu	
7	No. HP Bapak/Ibu	
8	Pendidikan Terakhir	
9	Jabatan di BUMNAG	
10	Apakah Bapak/Ibu pernah mengikuti pelatihan BUMNAG?	
		Ya pernah
		Tidak Pernah
11	Jika jawaban diatas Ya, berapa kali dan pelatihan BUMNAG tentang apa?	

Cara mengisi kuesioner

Mohon untuk memberikan tanda (✓) untuk setiap pernyataan yang dipilih :

Keterangan :

- *Sangat setuju = SS*
- *Setuju = S*
- *Tidak setuju = TS*
- *Sangat tidak setuju = STS*

Pertanyaan	SS	S	TS	STS
Kami selalu melunasi cicilan BUMDES tepat waktu				
Kami membandingkan syarat dan ketentuan berlaku dari berbagai kreditur sebelum memilih produk dan layanan untuk usaha BUMDES.				
Saya menggunakan lebih dari separuh pendapatan yang dihasilkan untuk melunasi pinjaman BUMDES				
Dengan kemampuan pengelolaan hutang, BUMDES dapat mengakses berbagai sumber keuangan untuk usaha BUMDES.				
Kami tahu dampak inflasi dan suku bunga pinjaman yang kami pinjam untuk usaha BUMDES				
Kami dapat menentukan secara akurat berapa total hutang pada usaha BUMDES.				
BUMDES mempersiapkan tujuan keuangan tertulis yang ingin dicapai dalam waktu satu tahun				
Kami mampu mempersiapkan perencanaan keuangan untuk rencana kegiatan usaha BUMDES.				
Kami membandingkan tujuan keuangan dengan kinerja usaha BUMDES secara berkala				
Kami menggunakan rencana anggaran untuk menetapkan target kinerja bagi karyawan BUMDES				
Kami menggunakan rencana anggaran untuk mengawasi pengeluaran pada usaha BUMDES				
BUMNAG menyetorkan hasil usahanya pada bank setiap hari				
Kami mampu menyiapkan laporan keuangan untuk usaha BUMNAG				
BUMDES menyetorkan hasil usahanya pada bank setiap hari				
Kami mampu melakukan analisis keuangan terhadap laporan keuangan BUMNAG				
Kami memiliki pengetahuan yang memadai tentang pemeliharaan buku kas				
Kami mampu memposisikan buku besar dalam laporan keuangan BUMNAG dengan seimbang (balance) dan akurat				
Kami mampu melakukan rekonsiliasi bank (penyesuaian perbedaan pencatatan pada bank dengan pencatatan pada usaha BUMNAG)				
Modal awal yang digunakan dalam mendirikan usaha BUMNAG telah berhasil diperoleh Kembali				

Pertanyaan	SS	S	TS	STS
Komplein dari konsumen menjadi masukan dan pedoman bagi Pengelola BUMNAG dalam memperbaiki Kinerja nya agar menjadi lebih baik kedepannya				
Pendapatan yang diperoleh BUMNAG sesuai dengan target yang ditetapkan.				
Jumlah pelanggan BUMNAG cenderung mengalami peningkatan setiap tahunnya				
Pelanggan BUMNAG cenderung menaikkan jumlah pembeliannya				
BUMNAG membuka lapangan kerja bagi masyarakat desa				
BUMNAG meningkatkan peluang masyarakat untuk melanjutkan pendidikan				
BUMNAG meningkatkan akses transportasi desa				
BUMNAG mencegah konflik antar usaha yang ada di desa.				
BUMNAG meningkatkan perkonomian masyarakat desa				
BUMNAG meningkatkan kesejahteraan pengelolanya				
BUMNAG senantiasa menawarkan harga yang kompetitif dibandingkan dengan pesaing				
BUMNAG senantiasa menawarkan produk yang berkualitas dibandingkan dengan pesaingnya				
BUMNAG senantiasa melakukan pengiriman barang kepada pelanggan tepat waktu				
BUMNAG senantiasa menyediakan produk sesuai dengan keinginan dan kebutuhan pelanggan dibandingkan pesaingnya				
BUMNAG senantiasa melakukan inovasi produk sesuai dengan kebutuhan pelanggan dibanding pesaingnya				
BUMNAG merupakan pionir dalam memperkenalkan produk baru kepada pelanggan				
BUMNAG bekerja sama dengan pihak lain dalam melakukan bisnisnya (Ekspedisi, Lembaga keuangan, transportasi online , dll)				
BUMNAG mendapat dukungan baik dari masyarakat desa				
Usaha BUMNAG sesuai dengan potensi sumber daya alam yang dimiliki masyarakat desa				
BUMNAG bisa bekerja sama dengan Lembaga social desa lainnya. Bundo kaudang (PKK), LKAM, Karang taruna, KAN, POKDARWIS.				
BUMNAG dikelola oleh masyarakat desa yang bekerja secara maksimal				
Masyarakat berperan aktif dalam memberikan saran untuk perbaikan usaha BUMNAG				

Catatan : Jika Bapak/Ibu pengelola BUMDES/BUMNAG berkenan, mohon berikan komentar atau saran tentang BUMDES/BUMNAG. (optional).