

# The Effect of Financial Knowledge and Financial Attitude on Business Sustainability in MSME Actors in Bogor City

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## Abstract

**Background** - MSMEs in Bogor City have increased every year from 2019-2023. Although it shows an increase every year, there are still various business problems, so that MSME actors in Bogor City are still few who maintain their businesses in critical times and require Financial Knowledge and Financial Attitude.

**Purpose** - This study was conducted to determine the effect of Financial Knowledge and Financial Attitude on Business Sustainability of MSME Actors in Bogor City. core section in the abstract. Contains sufficient information for the reader to understand what has been done, and answers to important research questions through the methods used.

**methodology** - This research is included in descriptive quantitative research. The population in this study were MSME actors in Bogor City who were recorded in the Government Agency Performance Report (LAKIP) of the Bogor City Cooperative and MSME Service amounting to 37,210 business units, the sampling technique used purposive sampling with the calculation of the slovin formula, obtained as many as 100 respondents. Data collection was carried out using a questionnaire method distributed to respondents and processed using IBM SPSS For Windows 27.

**Findings** - The results of this study indicate that 1) Financial Knowledge has no positive and insignificant effect on business continuity in MSME actors in Bogor City; 2) Financial Attitude has a positive and significant effect on business continuity in MSME actors in Bogor City; 3) Financial Knowledge and Financial Attitude have a positive and significant effect on business continuity in MSME actors in Bogor City.

**Originality** - The results of previous studies that have been explained have different research results. In addition, researchers did not find research on Business Continuity in MSME actors in Bogor City which were used by researchers as research objects.

Keywords: Financial Knowledge, Financial Attitude, Business Sustainability.

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