

ABSTRAK

Skripsi dengan judul “Analisis Strategi Keuangan dalam Mempertahankan Keberlanjutan Usaha Toko Pakaian Mitra Fashion Kecamatan Bandung” yang ditulis Agustina Fatimatul Choiriyah, NIM 126406202089, Prodi Manajemen Keuangan Syari’ah, Jurusan Bisnis dan Manajemen, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Fitrianiatsany, S.Sos., M.A.

Penelitian ini dilatar belakangi oleh keberlanjutan sebuah usaha yaitu Toko Pakaian Mitra Fashion Kecamatan Bandung yang mana owner toko tersebut tetap mempertahankan usahanya meskipun minat konsumen menurun dan semakin banyaknya pesaing disetiap tahunnya. Penelitian ini bertujuan menganalisis strategi pengelolaan keuangan yang diterapkan pada Toko Pakaian Mitra Fashion di Kecamatan Bandung, dan ntuk menganalisis strategi keberlanjutan usaha Toko Pakaian Mitra Fashion.

Penelitian ini menggunakan pendekatan kualitatif deskriptif, dengan pengumpulan datanya melalui wawancara, observasi, dan dokumentasi. Sumber data yang diperoleh yaitu sumber data primer dan sumber data sekunder. Pengecekan keabsahan temuan dengan menggunakan perbandingan dari hasil wawancara, pengamatan, gabungan dari triangulasi.

Hasil penelitian ini menunjukkan bahwa (1) Strategi manajemen keuangan di Toko Pakaian Mitra Fashion masih tergolong menggunakan strategi serta pengelolaan yang masih terbilang sederhana dan belum sesuai dengan standar akuntansi, (2) Strategi keberlanjutan usaha yang diterapkan oleh Toko Pakaian Mitra Fashion masih belum memenuhi standar-standar indikator keberlanjutan usaha dan kurangnya tenaga kerja dan pengelolaan dari pemilik membuat Toko Pakaian Mitra Fashion menjadi kurang dilirik oleh sebagian masyarakat.

Kata Kunci : Strategi, Manajemen Keuangan, Keberlanjutan Usaha

ABSTRACT

The thesis with the title "Analysis of Financial Strategy in Stressing the Business Sustainability of Fashion Partner Clothing Stores in Bandung District" written by Agustina Fatimatul Choiriyah, NIM 126406202089, Sharia Financial Management Study Program, Department of Business and Management, Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung which was supervised by Fitrianatsany, S.Sos., M.A.

This research is based on the sustainability of a business, namely the Bandung District Fashion Partner Clothing Store where the owner of the store continues to maintain its business even though consumer interest is declining and there are more competitors every year. This study aims to analyze the financial strategy applied to the Fashion Partner Clothing Store in Bandung District, and to analyze the business sustainability strategy of the Fashion Partner Fashion Clothing Store.

This research uses a descriptive qualitative approach, with data collection through interviews, observations, and documentation. The data sources obtained are primary data sources and secondary data sources.

Checking the validity of the findings by using comparisons from the results of interviews, observations, and a combination of triangulation. The results of this study show that (1) The financial management strategy at the Mitra Fashion Clothing Store is still classified as using strategies and management that are still fairly simple and not in accordance with accounting standards, (2) The business sustainability strategy implemented by the Fashion Mitra Clothing Store still does not meet the standards of business sustainability indicators and the lack of labor and management from the owner makes the Mitra Fashion Clothing Store less looked at by part of the community.

Keywords: Strategy, Financial Management, Business Sustainability