

**THE IMPACT OF FINANCING EFFORTS ON THE PERCEPTIONS OF  
FINACIAL RESOURCES AVAILABILITY AMONG BUSINESS OWNER  
SMEs FOOD AND BEVERAGE SECTOR IN PADANG CITY**

**THESIS**

Submitted as one of The Requirements to Obtain a Bachelor's Degree in  
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**The Impact of Financing Efforts on The Perceptions of Financial Resources Availability among Business Owner SMEs Food and Beverage Sector in Padang City**

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**ABSTRACT**

This study analyzes the impact of financing efforts through retained profit, personal savings, family friends support, supplier credit and bank loan on the perceptions of financial resources availability among business owner SMEs food and beverage sector in Padang City. Data was collected through online and offline questionnaires with as sample size of 166 respondent based on criteria. Data analysis was carried out using SmartPLS 4 with the PLS-SEM method. The results of the study indicated that retained profit and personal saving had significant impact on the perceptions of financial resources availability. However, family friends support, supplier credit and bank loan had insignificant impact on the perceptions of financial resources availability.

**Keywords:** Retained Profit, Personal Saving, Family and Friend Support, Supplier Credit, Bank Loan and The Perceptions of Financial Resources Availability.

This thesis is already examined and passed on June 18<sup>th</sup>, 2025. This abstract is already approved by supervisor and examiners.

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