



The Influence of Financial Literacy and Financial Inclusion on The Sustainability of Traders' Businesses in Pasar Baru Arengka Pekanbaru

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ARTICLE INFO

Article history:

Received Jan 18, 2024
Revised Jan 29, 2024
Accepted Feb 12, 2024

Keywords:

Financial Literacy;
Financial Inclusion;
Sustainability Of Traders.

ABSTRACT

The increasingly competitive business world requires strategies to win the competition. A business that is able to survive for a long time proves that the business can maintain business continuity. This research aims to determine and analyze the influence of financial literacy and financial inclusion on the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru. The research method used is quantitative. The research sample was 73 respondents using proportionate stratified random sampling technique. The data collection technique uses a questionnaire which is processed with parametric inferential statistics using SPSS 22. The research results obtained are that the higher level of financial literacy will also the higher the level of business sustainability, the higher level of financial inclusion will also the higher level of business sustainability, and the higher level of financial literacy and financial inclusion will also the higher the level of business sustainability of traders in Pasar Baru Arengka Pekanbaru.

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1. INTRODUCTION

The era of economic globalization shows how goods, industries, and services from one country can freely enter the territory of other countries. This makes the business world increasingly competitive, so strategies are needed to win the competition. Traders are one form of business actor in microbusinesses. Microbusinesses are synonymous with limitations and are a form of family business owned by individuals. Microbusiness capital usually comes from family contributions. This was confirmed by Diana (2019), who revealed that in the SE2016 results, the majority of MSEs used initial capital that came from their own coffers or loan shark sources. Microbusiness actors usually have high motivation for developing their businesses. Even with limited capital, microbusiness actors have high enthusiasm. The tendency is to manage your business as a whole, from collecting raw materials to production to marketing, which is done by just one person. This is an extraordinary strength for MSEs to continue to rise in every season.

In the business sector, sustainability is part of surviving and creating value in the economic circle (Susita et al., 2017). Business sustainability is an effort carried out over a long period of time with the same leadership so that the business can be maintained (Rahmi, 2022). Most businesses today are 'unsustainable' because they think that capital is everything. Money plays many roles in business activities, so the assumption arises that there is no money, no movement, no games, and no hope. Many of us fight because of money, where money becomes the order of power, the order of instruction, and the order of success (Sukaharsono & Andayani, 2021). The importance of business sustainability is because the goal of the business itself is to seek profit and gain profit in order to maintain the continuity of the business being run. This goal is a demand for business actors to carry out strategies and implement certain policies so that the business they run is able to compete and continue to exist as time goes by (Meliza, 2023). A business that is able to survive for a long time proves that the business is increasingly successful in maintaining business continuity (Khairunnisa, 2022).

Financial literacy can be defined as part of the knowledge that coexists with skills and beliefs that will direct attitudes and behavior so that it can motivate decision-making and improve the quality of financial management (Arianti, 2022). The existence of financial literacy is a form of implementing financial management with financial knowledge and skills that everyone must have (Arfianty, 2023). Financial inclusion is no less important than financial literacy. Wismantoro et al. (2021) state that in OJK regulation No. 76/POJK.07/2016, financial inclusion is defined as a financial system that can guarantee access for the community to obtain various financial services and financial products commensurate with their needs and abilities in achieving community welfare, which is increasing (Gunawan, 2023). Access to various financial services, such as credit loans, and financial products, such as savings, is expected to improve people's welfare (AFI, 2015). The availability of this access is able to provide capital assistance to MSMEs in particular.

Current technological developments make it easy for business actors to gain access and increase their business capital (Aritonang et al., 2023). However, not many business actors know the requirements provided by lending institutions, so their financial reports do not meet the data required by services and financial institutions, so capital loans will be difficult to obtain. According to Wardhono et al. (2018), the main problem in financial inclusion is the lack of inclusion, which stems from a lack of demand for financial service institutions as well as the existence of individual and company problems that arise due to obstacles in accessing services. So, financial inclusion is a hope that can help business sustainability (Hilmawati dan Kusumaningtias, 2021).

The existence of financial literacy and inclusion, which are so important for society, has given impetus to the government to intensively carry out various efforts that can increase public understanding of the financial sector and access to finance. This effort is also carried out with the aim of saving society from various fraudulent investments that are widely spread. The government, in this case, the OJK, conducted a survey compiled in the National Survey of Financial Literacy and Inclusion (SNLIK) that we can see in OJK 2013, 2016, 2017, 2022. Currently, the survey conducted by the OJK has entered SNLIK 2022. Indonesian society still lacks financial literacy, which can be seen in the millennial generation, which has a consumerist lifestyle. Even so, the increase in Indonesian financial literacy that can be seen in the Indonesian literacy index for 2022 occurs among Indonesian people. Based on the 2022 SNLIK results, it shows that the Indonesian people will experience an increase in the index in 2022 of 11.65%. The financial inclusion index in 2022 will also increase, namely 8.91%. This SNLIK data was obtained from 14,634 respondents spread across 34 provinces, covering 76 cities and districts. Even though there has been an increase, through this data, we can see that there are still Indonesian people who have not studied financial literacy and

financial inclusion. The data above shows that among 100 residents, there are still 50 who have not yet reached financial literacy, and for every 100 residents, there are 25 who have not implemented financial inclusion.

According to SNLIK, Riau Province (OJK, 2022) as a financial literacy level of 67.27% and a financial inclusion level of 85.19%. This shows that people in Riau Province have the potential to understand financial institutions and finances. So, in this way, business actors also have the potential to be more productive in terms of the sustainability of their business. Almost all people in Pekanbaru City earn income for survival through trading. One of the places that is the center of trade is the market. The existence of Pasar Baru Arengka is classified as one of the quite large traditional markets in Pekanbaru City, especially in Marpoyan Damai District

The classification of traders at Pasar Baru Arengka Pekanbaru means that trading places consist of two categories, including tables and kiosks. The results of initial observations made by researchers assume that there are problems with the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru. Researchers suspect that financial literacy and financial inclusion are part of what influence the sustainability of traders' businesses. This became an attraction for researchers to raise the title *The Influence of Financial Literacy and Financial Inclusion on the Sustainability of Traders' Businesses in Pasar Baru Arengka Pekanbaru*. The research problem formulation includes: (1) How does financial literacy affect business sustainability? (2) Does financial inclusion affect business sustainability? (3) Do financial literacy and inclusion affect business sustainability? traders at the New Arengka Market, Pekanbaru. The aim of this research is to determine and describe the influence of financial literacy and financial inclusion on the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru. Based on considerations of the problem formulation, the researcher has a hypothesis, including: H1: The higher the level of financial literacy, the higher the business sustainability. H2: The higher the level of financial inclusion, the higher the business sustainability. H3: The higher the level of financial literacy and financial inclusion, the higher the level of business sustainability.

From the explanation above, the gaps in previous research that are the focus of this research are as follows: **Lack of Specific Research in Pasar Baru Arengka Pekanbaru:** Perhaps there is no specific research that explores the impact of financial literacy and financial inclusion on the sustainability of traders' businesses in Pasar Baru Arengka Pekanbaru. This becomes a gap if previous research is more general in nature and not focused on the market context. **Limited Measurement of Financial Inclusion:** If previous research focuses more on financial literacy and ignores the dimensions of financial inclusion, this could be a gap. The measurement of financial inclusion can be expanded to include access to various financial services and the extent to which traders are able to utilize them. **The Role of Moderating Factors:** Previous research may not have considered moderating factors, such as trader characteristics or market conditions, which may influence the relationship between financial literacy, financial inclusion, and business sustainability. **Lack of Understanding of Trends and Change:** Gaps can emerge if previous research does not explore trends or changes in financial literacy and financial inclusion over time, thereby not providing a complete picture of market dynamics. **Limitations in Taking Social and Environmental Impacts into Account:** If research focuses more on financial aspects, gaps may emerge if the social and environmental impacts of financial literacy and financial inclusion do not receive sufficient attention. **Lack of Action and Implementation Recommendations:** If previous research has focused more on analysis without providing concrete action recommendations or implementation strategies, this could be a gap that needs to be filled to provide practical added value.

Through further research that fills these gaps, a more comprehensive and contextual understanding of the influence of financial literacy and financial inclusion on

the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru can be obtained.

2. RESEARCH METHOD

This type of research is quantitative and conducted using a survey approach. The research location is in Pasar Baru Arengka Pekanbaru. The population is determined before determining the sample. A population can be interpreted as a subject whose size and characteristics have been determined so that it can be studied and conclusions drawn (Unaradjan, 2019). The population of this study was 276 people who were traders at Pasar Baru Arengka. After determining the population, the researcher can determine the sample. Samples are members of a population who have certain characteristics and circumstances that want to be studied (Unaradjan, 2019). The sample size in this study was calculated using the Slovin formula, so the total research sample was 73 people. Obtaining research data comes from primary data received through questionnaires and secondary data quoted through the OJK, previous research, and market managers. The data collection technique in this research is a questionnaire with a Likert scale measuring instrument with a score of 1 to 5.

3. RESULTS AND DISCUSSIONS

The achievement of the analysis through processing research data in detail was found to be that there are essentially more female traders (59%) than male traders (41%). This also shows that the majority of traders' ages are in the 36–45 year range, which is classified as productive age. In addition, the majority of traders have a high school or equivalent education level (73%). The types of merchandise are very diverse, but there are more traders with meat, fish, or chicken merchandise (25%). Among many traders, 63% have had business experience of more than 10 years. Most traders enter the trading business for reasons of their own desires (85%). In setting up a business, 71% of traders use their own capital. The diversity of types of merchandise makes 44% of the number of similar businesses one of the obstacles to business.

Traders at the Arengka Pekanbaru New Market are traders who have relatively good financial literacy, with an average score of 3.60. However, if we look in more detail, there are still traders who lack financial literacy, especially in indicators that are in the quite good category. Not a few traders are found who have not separated personal finances from business finances. Traders still do not maintain financial records that can describe business financial activities. Not inferior to financial literacy, the financial inclusion of traders at Pasar Baru Arengka Pekanbaru is also relatively good, with an average score of 3.54. However, if we look in more detail, there are still traders who lack financial inclusion, especially in indicators that are categorized as quite good. It is not uncommon to find traders who have difficulty getting access to financial institution services that suit their business needs. The existence of financial institution services is not enough to help traders with business financial transactions.

The business sustainability of traders at Pasar Baru Arengka Pekanbaru is considered good, with an average score of 3.45. However, if we look in more detail, there are still traders who lack business sustainability, especially in indicators that are categorized as quite good. Traders are still not maximizing sales. There are still traders who set prices that are less than market prices. Determining the use of shopping baskets is still not implemented enough, so more improvements must be made. The research instruments used have been tested for validity and reliability, which can be seen in the table below.

Table 1. Validity test results

Variabel	Item	r Count	r Table
financial literacy	X1.1	0,797	0,230
	X1.2	0,789	0,230
	X1.3	0,762	0,230
	X1.4	0,779	0,230
	X1.5	0,662	0,230
	X1.6	0,721	0,230
	X1.7	0,824	0,230
	X1.8	0,774	0,230
	X1.9	0,783	0,230
financial inclusion	X2.1	0,730	0,230
	X2.2	0,830	0,230
	X2.3	0,821	0,230
	X2.4	0,737	0,230
	X2.5	0,830	0,230
	X2.6	0,858	0,230
	X2.7	0,850	0,230
	X2.8	0,858	0,230
	X2.9	0,850	0,230
business sustainability	Y.1	0,803	0,230
	Y.2	0,771	0,230
	Y.3	0,791	0,230
	Y.4	0,610	0,230
	Y.5	0,767	0,230
	Y.6	0,831	0,230
	Y.7	0,742	0,230
	Y.8	0,663	0,230
	Y.9	0,653	0,230

Table 2 above describes each research variable, adopting nine statement items. Each calculated r value for each item is $> r$ table 0.230. This value means that each statement item used in research is valid, meaning it is suitable for use in research (Sugiyono, 2013).

Table 2. Reliability test

No	Variabel	Cronbach's Alpha	determination value
1	Financial literacy	0,910	0,60
2	Financial Inclusion	0,937	0,60
3	Business Sustainability	0,894	0,60

Source: processed data SPSS 22, 2023

Table 3 above describes the three research variables, which include: (1) financial literacy with a Cronbach's alpha value of $0.910 > 0.60$; (2) financial inclusion with a Cronbach's alpha value of $0.937 > 0.60$; and (3) business sustainability with a Cronbach's alpha value of $0.894 > 0.60$.

This value states that the statement items used are reliable, so it can be stated that this research instrument is suitable for use. This research uses statistical tests calculated using SPSS 22 (Ismanto, 2021). Tests carried out include simple and multiple linear analyses. A simple linear analysis was carried out on financial literacy testing for business sustainability, which showed a picture of the equation: $Y = 13.173 + 0.532X$. Meanwhile, the analysis of the determination coefficient test results can be seen in the table below.

Table 3. Test of the coefficient of determination of financial literacy on business sustainability

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.545 ^a	.297	.287	5.29612

a. Predictors: (Constant), Financial Literacy

These two test results show that (1) there is a positive influence of financial literacy on business sustainability. (2) If financial literacy is assumed to be 0, then business sustainability is 13.173. (3) Every 1 unit increase in financial literacy will increase the business sustainability of traders in the market. Baru Arengka Pekanbaru is 0.532; (4) the magnitude of the influence of financial literacy on the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru is 29.7%.

Meanwhile, the calculation results from the partial test stated that the calculated t value for financial literacy was 5.472 with a sig value of 0.00. So it can be interpreted that the t count is $5.472 > t$ table 1.993, and the sig value is $0.00 < 0.05$. So H_1 , with the sound "the higher the level of financial literacy, the higher the level of business sustainability," can be accepted. Simple linear analysis testing was also carried out on financial inclusion and business sustainability, which showed an equation: $Y = 15.816 + 0.498X$

Meanwhile, the analysis of the date determination coefficient test results can be seen as follows:

Table 4. Test of the coefficient of determination of financial inclusion on business sustainability

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.538 ^a	.289	.279	5.32322

a. Predictors: (Constant), Inklusi Keuangan

Source: processed data SPSS 22, 2023

The two test results above show that (1) there is a positive influence of financial inclusion on business sustainability; (2) if financial inclusion is assumed to be 0, then business sustainability is 15.816; and (3) every 1 unit increase in financial literacy will increase the business sustainability of traders in the market. Baru Arengka Pekanbaru is 0.498; (4) the magnitude of the influence of financial inclusion on the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru is 28.9%.

Meanwhile, the calculation results from the partial test state that the calculated t value for financial literacy is 5.377 and the sig value is 0.00. So it can be interpreted that the t count is $5.377 > t$ table 1.993, and the sig value is $0.00 < 0.05$. Therefore, H_2 with the sound "the higher the level of financial inclusion, the higher the level of business sustainability" can be accepted. Apart from simple linear regression analysis, researchers also tested multiple linear regression analysis between financial literacy and financial inclusion on business sustainability. Based on the test results, the equation is obtained: $Y = 11.808 + 0.324X_1 + 0.287X_2$

Meanwhile, the analysis of the date determination coefficient test results can be seen in the table below.

Table 5. Test of the coefficient of determination of financial literacy and financial inclusion on business sustainability

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589 ^a	.347	.329	5.13818

a. Predictors: (Constant), Financial Inclusion, Financial Literacy

Source: processed data SPSS 22, 2023

The two test results above reveal the details: (1) if financial literacy and financial inclusion are assumed to be 0, then the business sustainability value of traders at Pasar Baru Arengka Pekanbaru is 11.808, and (2) if the financial literacy variable increases by 1 unit, it will increase the sustainability of traders' businesses at the market. Baru Arengka Pekanbaru is 0.324; (3) if the financial inclusion variable increases by 1 unit, it will increase the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru

by 0.287; (4) the simultaneous magnitude of financial literacy and financial inclusion on the sustainability of traders' businesses at the market in New Arengka Pekanbaru was 34.7%. Meanwhile, the results of the calculations from the simultaneous test stated that the calculated F value was 18.622, accompanied by a significance value of 0.000. So it means that the F count is $18.622 > F \text{ table } 3.128$ and the sig value is $0,00 < 0.05$. So, H_3 sounds like the higher the level of financial literacy and financial inclusion, the higher the level of business sustainability that can be accepted.

a. The Influence of Financial Literacy on Business Sustainability

Testing of the financial literacy variable on business sustainability shows the results of a positive influence between financial literacy and business sustainability in Pasar Baru Arengka Pekanbaru, with a strength of relationship of 29.7%. The t count is 5.472, and the t table is 1.993, followed by a significance value of $0.00 < 0.05$, which means that the influence of financial literacy on business sustainability is significant. Apart from that, the hypothesis that states "the higher the level of financial literacy, the higher the level of business sustainability in Pasar Baru Arengka Pekanbaru" can be accepted. The results of this research are encouraged by the results of previous research conducted by researchers Abidin (2023), Miswanto (2024), Sugita and Ekayani (2022), and Surya (2023) who stated that financial literacy has a positive and significant effect on business sustainability.

b. The Effect of Financial Inclusion on Business Sustainability

Research testing on the financial inclusion variable on business sustainability shows the results of a positive influence of financial inclusion on the business sustainability of traders at Pasar Baru Arengka Pekanbaru with a strength of relationship of 28.9%. t count has a value of 5.377 > t table has a value of 1.993 followed by a significance value of $0.00 < 0.05$, which means that financial inclusion has a significant effect on business sustainability. Apart from that, the hypothesis reads, "The higher the level of financial inclusion, the higher the level of business sustainability in Pasar Baru Arengka Pekanbaru" is acceptable. The results of this research were encouraged by the results of previous research conducted by researchers Surya (2023), Kusuma et al. (2021), and Sugita and Ekayani (2022), who stated that financial inclusion has a positive and significant effect on business sustainability.

c. The Influence of Financial Literacy and Financial Inclusion on Business Sustainability

Tests on the variables of financial literacy and financial inclusion on business sustainability show the results of the influence of financial literacy and financial inclusion on business sustainability, with a strength of relationship of 34.7%. The calculated F value is $18.622 > F \text{ table } 3.128$ followed by a significance value of $0.00 < 0.05$, which means that financial literacy and financial inclusion have a significant effect on business sustainability. Apart from the hypothesis, which states "the higher the level of financial literacy and financial inclusion, the higher the level of financial literacy and financial inclusion." the higher the level of business sustainability in Pasar Baru Arengka Pekanbaru," this is acceptable. The results of this research are driven by Surya's (2023) previous research, which stated that both financial literacy and financial inclusion have a positive and significant effect on business sustainability.

4. CONCLUSION

The conclusions of the research are: (1) financial literacy influences the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru positively and significantly; (2)

financial inclusion influences the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru positively and significantly. (3) Financial literacy and financial inclusion simultaneously influence the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru positively and significantly. Suggestions: (1) The author suggests that traders at Pasar Baru Arengka Pekanbaru start separating personal finances from business finances and maintain business financial records. This is done to avoid mistakes regarding business financial movements. (2) The author suggests that traders at Pasar Baru Arengka Pekanbaru implement more of the existence of financial service institutions in business finance. (3) The author suggests that traders pay more attention to product sales and implement more alternative uses of shopping baskets to reduce the use of plastic. (4) The author suggests that traders can better maintain and improve financial literacy and financial inclusion in order to achieve business sustainability.

Research on the influence of financial literacy and financial inclusion on the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru has various implications and contributions that can provide in-depth understanding and practical benefits. The following are some of the implications and potential contributions of this research: Academic Contribution: This research can be an important contribution to academic literature related to financial literacy, financial inclusion, and business sustainability in traditional markets. The results can enrich academic understanding of the relationships between these variables. Deeper Understanding of Pasar Baru Arengka: This research can provide deeper insight into the characteristics, dynamics, and challenges faced by traders at Pasar Baru Arengka Pekanbaru, which can be used as a basis for developing local policies or economic strategies. Development of Financial Education Strategies: Research findings can be used to design and implement more effective financial education programs among traders. This can help improve their financial literacy and have a positive impact on business financial management. Improved Financial Inclusion Policies: Research can provide useful information for authorities to improve financial inclusion policies at the local level. This could include efforts to expand merchants' access to financial services that suit their needs. Increasing Trader Awareness: Research results can be used to increase trader awareness regarding the importance of financial literacy and financial inclusion. This can provide encouragement for them to utilize better financial services and improve their financial skills. Local Economic Empowerment: By strengthening financial literacy and financial inclusion among traders, this research can contribute to local economic empowerment. Traders who are more financially capable have greater opportunities to develop their businesses and contribute to regional economic growth. Development of Sustainable Business Models: Traders who have financial literacy and better access to financial services can more easily develop sustainable business models. This can create an environment that supports the growth and sustainability of their business.

Through a better understanding of the factors that influence the sustainability of traders' businesses at Pasar Baru Arengka Pekanbaru, this research can provide a basis for implementing real actions and strategies that have a positive impact on local business actors and the regional economy as a whole.

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