THE EFFECT OF FINANCIAL LITERACY, FINANCIAL BEHAVIOR, DIGITAL PAYMENT, AND THE ABILITY TO PREPARE FINANCIAL REPORTS ON THE PERFORMANCE OF MSMES IN LHOKSEUMAWE CITY

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Abstract

This study aims to determine the influence of Financial Literacy, Financial Behavior, Digital Payment, and the Ability to Prepare Financial Reports on the Performance of MSMEs in Lhokseumawe City for the period 2019-2023. The population in this study were MSMEs registered with the Lhokseumawe City Trade, Industry, Cooperatives, and SMEs Office, with a sample of 100 MSMEs selected using Purposive Sampling techniques, namely sample selection based on certain criteria. The data collection technique used in this study was a questionnaire. Data analysis was carried out using descriptive percentage analysis, instrument testing, classical assumption testing, and hypothesis testing. Instrument testing consisted of validity and reliability tests, while classical assumption testing included normality tests, multicollinearity tests, and heteroscedasticity tests. Hypothesis testing in this study was carried out using multiple linear regression analysis, partial tests (t-tests), and coefficient of determination (R^2) tests. The results of the study indicate that financial literacy, financial behavior, digital payments, and the ability to prepare financial reports partially have a positive and significant effect on the performance of MSMEs in Lhokseumawe City. This suggests that the better the financial understanding, financial habits, adoption of digital payment systems, and financial reporting skills, the better the performance of MSMEs in the area.

Keywords: *Financial Literacy, Financial Behavior, Digital Payment, Ability to Prepare Financial Reports, MSME Performance.*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in Indonesia's economic growth, accounting for 99% of all existing business units. By 2023, the number of MSMEs is estimated to reach around 66 million. MSMEs contribute 61% to Indonesia's Gross Domestic Product (GDP), equivalent to Rp9,580 trillion. Furthermore, MSMEs employ around 117 million workers, representing 97% of the total workforce (Kadin.id, 2024). Although MSMEs have received various economic stimulus packages, many have not yet utilized this assistance optimally. This is believed to be due to limited financial literacy, ineffective financial management habits, minimal adoption of digital payments, and low financial reporting skills. Lhokseumawe City also felt the impact of the economic recession caused by the pandemic, particularly in the economic sector, which experienced a decline. Over the past five years (2019-2023), Lhokseumawe's economic growth has increased over time, especially without oil and gas. However, this economic growth also experienced a contraction in 2020 compared to the previous year (Bappeìda lhokseumaweì.id, 2024).

The main factors that influence the performance of MSMEs include Financial Literacy, which is an understanding of financial products and concepts with the help of information and advice, as an ability to identify and understand financial risks in order to make appropriate financial decisions.(Hidayat & Yuningsih, 2024).Financial literacy is a crucial aspect for MSMEs to ensure their business continuity. This is because financial management impacts performance, existence, and business continuity (Kusuma et al., 2021). The second factor that influences MSME performance is financial behavior, namely good financial decisions will produce a good level of profitability which is also compiled based on financial management, financial planning and working capital as well as investment decisions. MSMEs make an important contribution in driving the economic growth of a country,

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including Indonesia. However, if a person has low financial skills or exhibits poor financial behavior, this can have a negative impact on the sustainability and future of the business.(Rusnawati et al., 2022). The third factor that influences the performance of MSMEs is Digital Payment, Digital Payment is an online payment method which requires users to use network software and virtual accounts that change cash into a cashless payment method through many choices of communication devices and cashless payment systems (Musthofa et al., 2020). According to the FASB, the objective of financial reporting is to provide information that can be used to make business and economic decisions. The FASB bases the formulation of reporting objectives on three fundamental aspects of thought, namely that: The objectives of financial reporting are determined by the economic, legal, political and social environment in which accounting is applied. The objectives of financial reporting are influenced by the characteristics and limitations of the information that can be conveyed through the financial reporting mechanism. MSMEs who have the ability to prepare financial reports properly in accordance with financial accounting standards will be wiser in distributing the funds they have to advance their business and become calculation data in determining how much capital must be spent and how much profit will be obtained. So, to achieve successful business performance, it is necessary to keep transaction records, financial management, and credit management from financial reports.

According to researchSuheindra Winarso & KurniawatiTitled "The Influence of the Ability to Prepare Financial Reports, MSME Competence and Educational Background on MSME Performance" States that the Ability to Prepare Financial Reports has a Positive Influence on MSME Performance. This is because by having the ability to prepare financial reports, business actors will be able to make valid and credible financial reports so that they can be relied on as a basis for decision making, evaluation, and planning in the future. Meanwhile in research(Astriani & Deìwi, 2022), Entitled "the ability to prepare financial reports and motivation as factors that influence the performance of Islamic MSMEs in Tegal City (Case Study on MSMEs in Tegal City)" States that the ability to prepare financial reports does not have a significant effect on the performance of MSMEs.This is caused by MSME actors paying less attention to financial management because the impact is not clearly visible on the continuity of their business, MSME actors in improving their business performance prioritize experience rather than making financial reports as evidence of their performance and because of a lack of accounting knowledge.

LITERATURE REVIEW

2.1. MSME Performance

Performance is the achievement of certain job requirements which are directly visible from the output produced, both in quantity and quality.Indonesian Republic Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises in Article 3 concerning the performance objectives of UIMKM, namely "Micro, Small, and Medium Enterprises aim to develop and develop their businesses in order to build a national economy based on democratic economic justice." Meìnuìruìt Heìndrawan (2019) The performance of UìMKM (Micro, Small, and Medium Enterprises) is the result of a series of processes involving planning, implementation, monitoring, and evaluation of various aspects in small business operations.

Meìnuìruìt Nikolic (2019) in his research stated that there are several factors that impact the performance of UIMKM, including the following:

1. The individual characteristics of UìMKM owners related to demographic aspects, one of which is related to the ability to manage a business.
2. One of the characteristics of non-individual internal characteristics is related to the age of the established MKM.
3. Non-individual economic characteristics, such as location of business places and infrastructure.

The indicators contained in the performance of UìMKM are asuìmdikan meìnuìruìt Aribawa, 2016, that there are 4 indicators used in the performance of UìMKM:

1. Peìrtuìmbuìhan Eìkonomi
2. Sales Profitability
3. Customer Gain
4. Gain a large amount of assets

2.2. Financial Literacy

Meìnuìruìt peìneìlitian Amanita Novi Yuìshita in (Luìsardi, 2019) states that financial literacy consists of a fair amount of ability and knowledge regarding the finances owned by a person. A person can actually manage or use a certain amount of money to improve his or her standard of living which will ultimately result in achieving prosperity. The Financial Services Authority (OJK) said that the benefits of Financial Literacy are that increasing the

level of financial literacy will create a level of consumerism or the community will have the ability to determine products and services. Finance that is in line with wealth and capabilities that will help improve the standard of living and make financial conditions better (Financially Being). Meìnuìruìt Huìston (2010) in(Suìmarni eìt al., 2024)There are several factors that can influence financial habits such as friends, family, economics, cognitive abilities, habits, institutions and society.

Adapuìn indicator of financial literacy Meìnuìruìt(Aprayuìda & Dalam, 2022)namely:

1. Financial Knowledge
   This knowledge includes the ability to understand financial information and make decisions based on that information.
2. Finance Application
   Financial application refers to a person's ability to apply financial knowledge to everyday life. This includes wise money management practices, such as budgeting, managing expenses, saving for future needs, and avoiding unnecessary debt.

2.3. Financial Behavior

Meìnuìruìt peìneìtian Ricciardi & Simon in (Safuìra Azizah, 2020) peìrilakuì keìnancial is the result of the structure of various sciences, the first structure is psychology which analyzes the process of behavior and thought, how this psychic process is influenced by the physical, external environment of humans.The second scientific structure is finance, which includes the financial system, distribution, and use of resources. According to (Azizah, 2020), financial behavior can be measured using indicators, namely habits, capital, and change.

Meìnuìruìt (Suìryanto, 2017) financial behavior can be influenced by three factors, including:

1. Financial Literacy is a person's ability to implement the knowledge they have learned to the financial well-being of individuals and companies.
2. Numeracy (the ability to calculate) is the ability that a person has that is related to addition, subtraction, multiplication and division in the form of mathematical numbers.
3. The quality of education is the implementation of education in an institution, where education in an institution achieves success.

2.4. Digital Payment

Digital paymeìnt is a payment system with the transfer of a sum of money from the payer to the recipient, starting from the money deposited, the transaction process and receipt of money are carried out through digital information, as well as Transfers can only be made using electronic payment devices with special software such as electronic payment (Tarantang et al., 2019).Ramadan & Aita's (2018) research concluded that the use of digital payment can satisfy consumers, which in turn will have a positive impact on loyalty and purchase intentions. The indicators of Digital Payment satisfaction (Suryantoeit et al., 2022) are: Perception of ease of use, perception of benefits, perception of credibility, social influence, behavioral intentions.

The benefits of digital payments for micro, small and medium-sized businesses (UMMKM) include:

1. Transaction Efficiency: Digital payments speed up the transaction process, reducing the time spent on cash payments and queues.
2. Market Expansion: UìMKM can reach a wider range of customers, both local and international, thanks to the ease of online transactions.
3. Security: Digital payment systems offer greater security with features such as encryption and fraud detection, reducing the risk of money loss.
4. Reducing Operational Costs: Reducing the need to manage cash and related costs, such as storage and accounting.
5. Increased sales: Adoption of digital payments is often associated with increased sales volume and revenue for UIMKM.

2.5. Ability to Prepare Financial Reports

Meìnuìruìt(Peìtruìs eìt al., 2024)stating that the Financial Report is a report that shows the financial condition and results of a company's business in a certain period or period of time.Information in financial reports has a central role in achieving success in business, and also applies to Micro, Small and Medium Enterprises. The purpose of financial reports is to provide information on the financial position and performance of a company that is useful for the benefit of most users in making economic decisions by anyone who is not in a position to request a specific

financial report to meet the needs of the information. Meìnuìruìt Kasmir (2015). A financial report is a report that shows the financial condition of a company at the present time or at a certain period. UMKM actors in good intellectual capabilities make UìMKM actors able to prepare financial reports well, which will ultimately have a good impact on UìMKM financial performance. Indicators of meìnuìt intellectual capabilities (Robbins and Juìdgeì, 2016) include:

1. The ability to calculate / record, namely being able to record and calculate all transactions.
2. Entrepreneurial speed, namely being able to group transactions into a financial record book, being able to summarize groupings in a summary list, being able to write financial statements.
3. Verbal understanding, namely being able to read the contents of financial reports.
4. Deductive and inductive reasoning, namely being able to analyze the contents of financial reports.
5. Visualization of space, namely being able to take conclusions from the results of the analysis.
6. Memory, namely the ability to collect evidence of transactions.

RESEARCH METHODS

The type of data used in this study is quantitative data, which is based on primary data. The primary data in this study is in the form of questionnaire data that will be distributed to the actors of UIMKM. The population in this study is Micro, Small and Medium Enterprises (UIMKM) engaged in the trade business sector in Lhokseumawe City, which amounts to 2,812 UIMKM in the trade business sector. The method used in sampling is purposive sampling. The data collection technique in this study uses a questionnaire or survey in the form of closed questions and the questionnaire will be distributed directly to the UIMKM actors.

RESEARCH RESULTS AND DISCUSSION
4.1. Results
4.1.1. Multiple Linear Regression Analysis

Regression analysis is used to predict how far the value of the related variable changes in relation to the independent variable. Based on the results of the multiple linear regression equation above, it is shown that the constant value is 0.828, which means that Financial Literacy, Financial Behavior, Digital Payment, and Financial Reporting Ability will also be constant at 0.828%. The following are the results of the analysis from SPSS:

Table 4.1 Results of Multiple Regression Analysis

	Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig
		B	**Std Error**	**Beta**		
1	(Constant)	0.828	0.773		1,071	0.287
	Financial Literacy	0.790	0.108	0.594	7,316	0,000
	Financial Behavior	0.212	0.093	0.183	2,284	0.025
	Digital Payment	0.188	0.065	0.143	2,897	0.005
	Keìmampuìan Meìnyuìsuìn Laporan Keìangan	0.103	0.044	0.096	2,339	0.021
	a. Deìpeìndeìnt VariabeìlY					

Suìmbeìr: Data Hasil Analisa SPSS Veìrs 24 Tahunìn 2025

4.1.2. t-test

The t-test is used based on the probability value. If the sig value is <0.05 (5%) it means that the proposed hypothesis is declared sig. Then if the sig value is >0.05 (5%) it means that the proposed hypothesis is said to be not sig or rejected (Ghozali, 2018). The following table shows the results of the t-test:

Table 4.2 t-Test Results

	Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig
		B	Std Error	Beta		
1	(Constant)	0.828	0.773		1,071	0.287
	Financial Literacy	0.790	0.108	0.594	7,316	0,000
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	Keìmampuìan Meìnyuìsuìn Laporan Keìangan	0.103	0.044	0.096	2,339	0.021
	a. Deìpeìndeìnt Variabeìl: Y					

Suìmbeìr: Data Hasil Analisa SPSS Veìrs 24 Tahunìn 2025

Based on the partial test results in table 4.19 above, the following results were obtained:
1. The sig value of
2. The sig value of
3. The sig value of
4. The sig value of UìMKM.

4.1.3. Results of Determinant Coefficient (R2) Test

Results pThe definition coefficient can be seen in the table below. The coefficient of determinant (R2) essentially measures how far and how much the independent variable can explain the determinant. The results of the coefficient of determinant test can be seen in the table below.

Table 4.3 Results of Determinant Coefficient (R2) Test

Capital	R	R Squìareì	Adjuìsteìd R Squìareì	Std. Eìrror of theì Eìstimateì
1	,967a	0.936	0.933	1,424
a. Predictors: (Constant), Financial Literacy, Financial Behavior, Digital Payment and Ability to Perform Financial Report of UìMKM				

Suìmbeìr: Data Hasil Analisa SPSS Veìrs 24 Tahunìn 2025

Based on table 4.15 above, the determination coefficient can be seen in the Adjuìsteìd R Squìare value, which is around 0.933. So it can be concluded that the variables Financial Literacy (X1), Financial Behavior (X2), Digital Paymeìnt (X3), Ability to Create Financial Reports (X4) have the ability to assess the impact Regarding the UIMKM

performance variable, it is around 93.3%. While the remaining 6.7% is explained by other factors outside the research model.

4.2. Discussion

4.2.1. The Influence of Financial Literacy on MSME Performance

Based on the results of testing, the hypothesis shows that the significance of the results is around 0.000 with a calculated t value of around 7.316. So the results obtained indicate that H1, acceptance or Financial Literacy has a significant positive impact on the performance of UIMKM. Financial literacy has a positive influence on the performance of UìMKM, with a positive regression coefficient, which means that if the variable regarding financial literacy is higher, the performance of UìMKM will also be better, and vice versa, if financial literacy is lower, it will involve the performance of UìMKM will also be increasingly decreasing.

4.2.2. The Influence of Financial Behavior on MSME Performance

Based on the test results, this hypothesis has a significance level of around 0.025 with a calculated t value of 2.284, so the results of this research show that Financial Behavior has a significant positive impact. A person can significantly increase his or her ability to handle financial problems more efficiently through a better understanding of financial principles. However, in Lhokseumawe City, there is no strong understanding of finance, so they cannot improve their skills in making wise financial decisions. Therefore, with financial literacy and financial behavior, this can help individuals prepare their finances well in the future, with the hope of achieving financial success and stability. Increasing broader and deeper knowledge about individual behavior in carrying out UìMKM performance. Which in turn will make it easier for them to achieve financial success.

4.2.3. The Impact of Digital Payments on MSME Performance

Based on the results of this hypothesis testing, which has a significance level of 0.005 with a calculated t-value of 2.897, the results of this study found that Digital Payment has a significant positive effect. The use of Digital Payment simplifies transactions and feels safe for business actors. Digital Payment also contributes to increasing revenue, financial performance, and sales volume of UIMKM. Adopting digital payment systems offers numerous benefits for small and medium-sized businesses. Government support and technological innovation also play a crucial role in driving growth in this sector, making it a key pillar of the national economy. With the continued development of technology, it is hoped that more and more UIMKM will take advantage of Digital Paymeìnt to achieve greater success in UIMMKM performance in the future.

4.2.4. The Influence of the Ability to Prepare Financial Reports on the Performance of MSMEs

Based on the results of this hypothesis testing, it has a significant level of 0.021 with a calculated t value of 2.339, so the results of this study found that the ability to write financial reports has a significant positive effect.The ability to prepare financial reports has a significant impact on the performance of UìMKM.). Good and accurate financial reports provide a clear picture of the financial condition of a business, which in turn has an impact on strategic and operational decision-making. The ability to prepare financial reports has a significant impact on the performance of UìMKM. Good financial reports not only provide important information for decision-making but also improve access to financing and help identify the health of the business.

CONCLUSION

Based on the research results, it can be concluded that Financial Literacy has a positive and significant impact on the performance of UìMKM in Lhokseumawe City. The higher the understanding of business actors towards financial concepts, the better the performance of their businesses in financial management and business decision making. Financial Behavior has a positive and significant impact on the performance of UìMKM. Business actors who have good financial behavior tend to be wiser in managing cash flows, saving money and avoiding waste, which has an impact on improving performance uìbusiness. Digital Paymeìnt has a positive and significant impact on UIMKM performance. The use of digital payment methods facilitates the transaction process, increases operational efficiency, as well as expands UIMKM market access. The ability to prepare financial reports has a positive and significant impact on the performance of UìMKM. UìMKM actors who are able to prepare financial reports well can carry out financial evaluations accurately, gain access to financing, and plan business development in a more structured manner.

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