

OPTIMIZING THE ROLE OF INTERNAL AUDIT AND ACCOUNTING LITERACY TO PROMOTE FINANCIAL ACCOUNTABILITY OF WOMEN'S MSMEs: A CASE STUDY IN ACEH PROVINCE

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Abstract

This study aims to analyze the strategic role of internal audit and accounting literacy in improving financial accountability among women-owned Micro, Small, and Medium Enterprises (MSMEs) in Aceh Province, Indonesia. Financial accountability is viewed as the ability of MSMEs to present transparent, accurate, and reliable financial information to stakeholders such as investors, financial institutions, and partners. The study employs a mixed-methods approach, combining quantitative analysis with qualitative interviews and observations. The sample consists of 75 women entrepreneurs selected through purposive sampling. Data were collected using structured questionnaires, in-depth interviews with key institutions (Cooperatives and MSME Office, BPKP, OJK, and local NGOs), and field observations. Quantitative results indicate that both internal audit and accounting literacy have significant positive effects on financial accountability. The regression analysis shows that accounting literacy ($\beta = 0.736$, Sig. = 0.001) contributes more strongly to financial accountability than internal audit ($\beta = 0.085$, Sig. = 0.005). Simultaneous testing ($F = 11.630 > F\text{-table} = 2.712$) confirms that these two factors jointly affect financial accountability. The coefficient of determination ($R^2 = 0.297$) implies that 29.7% of the variance in financial accountability is explained by both variables. Qualitative findings reinforce that regular bookkeeping, simple internal control practices, and contextual financial education significantly enhance transparency and accountability. The study concludes that the synergy between internal audit and accounting literacy forms a crucial foundation for transparent and accountable financial governance in women's MSMEs. Policy implications suggest that local governments, financial regulators, and NGOs should collaborate to develop gender-sensitive financial literacy programs and simplified internal audit models that are adaptable to small-scale enterprises.

Keywords: Internal Audit, Accounting Literacy, Financial Accountability, Women's MSMEs, Transparency, Aceh Province, Financial Governance.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in driving national economic growth and job creation. According to data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia (2023), MSMEs contribute approximately 61% to Gross Domestic Product (GDP) and employ over 97% of Indonesia's workforce. In Aceh Province, women-led MSMEs are a vital pillar of the local economy, particularly in the trade, culinary, and crafts sectors. However, women-led MSMEs still face various challenges, particularly in terms of transparent and accountable financial management. One fundamental problem is the low level of accounting literacy among female MSME owners. Research by Rahmawati et al. (2022) shows that more than 70% of female MSME owners in Aceh do not understand how to prepare financial reports in accordance with accounting standards. This condition results in poor business decision-making, limited access to financing, and an increased risk of irregularities in transaction recording. Furthermore, a lack of understanding of internal control functions makes MSME owners vulnerable to errors and financial irregularities. In this context, internal audit plays a crucial role as a monitoring instrument that ensures the reliability of financial reports and compliance with accounting principles. Internal audit serves not only as an error detection tool but also as a coaching mechanism that strengthens business efficiency and governance. Research by Nugroho and Utami (2021) confirms that implementing a simple internal audit system in MSMEs can increase transparency and trust in business partners. However, its implementation in Aceh remains limited, particularly among women-owned MSMEs.

Optimizing the role of internal audit must go hand in hand with improving accounting literacy so that MSMEs can understand, record, and report their financial activities accurately and responsibly. This effort requires synergy between various parties, including local governments, financial institutions, and civil society organizations. Both—accounting literacy and internal audit—are the main foundations for building a competitive, transparent, and accountable MSME financial system. Therefore, this study was conducted to examine in depth the relationship between internal audit and accounting literacy in improving the financial accountability of women-owned MSMEs in Aceh Province. Aceh was chosen due to its unique socio-cultural characteristics and high level of women's participation in the economic sector, but it still faces structural limitations in financial governance practices.

LITERATURE REVIEW

Theoretical Framework

Accounting literacy is defined as an individual's ability to understand, interpret, and use accounting/financial information in economic decision-making. Accounting literacy expands the concept of financial literacy by focusing on the recording, reporting, and interpretation of business financial statements. This concept is rooted in financial literacy literature, which shows that financial knowledge and skills influence financial management behavior and access to formal financial instruments.

Internal audit in large organizations is viewed as an independent function that assesses the effectiveness of internal controls, risk management, and governance. In the context of MSMEs, the internal audit framework needs to be simplified: not complex formal audits, but rather simple internal control practices (e.g., segregation of business and household cash, transaction documentation, periodic verification) that serve as both preventative and educational mechanisms. A risk-based approach and practical coaching are often recommended for MSMEs.

Financial accountability refers to an entity's ability to present transparent, accurate, and accountable financial reports to stakeholders. At the MSME level, accountability also relates to the ability to obtain financing, measure business performance, and maintain partner trust. Systematic recording (consistency, transaction evidence, timeliness) is a practical indicator of accountability in empirical studies.

Empirical Findings on Accounting/Financial Literacy in Women-Owned MSMEs

Many national studies have found a positive relationship between financial/accounting literacy and the performance or sustainability of MSMEs. Empirical research in Indonesia shows that increasing literacy through training and access to financial technology improves record-keeping skills, cash flow management, and opportunities for access to credit. Studies specifically on women entrepreneurs highlight additional barriers: dual household burdens, time constraints, and social norms that influence financial learning priorities. OJK policy programs and initiatives emphasize the importance of improving women's literacy for meaningful financial inclusion.

On the other hand, studies on the implementation of the Indonesian Accounting Standards for MSMEs indicate that standards designed for MSMEs improve transparency when implemented, but many MSMEs face technical difficulties and lack the practical knowledge to fully implement them. Barriers to implementing the Indonesian Accounting Standards for MSMEs include a lack of understanding of accounting terminology, limited human resources, and low adoption of appropriate recording tools/technology. This underscores the need for contextual and applied accounting literacy materials.

Evidence on the Role of Internal Audit on an MSME Scale

Literature focusing on internal auditing at the MSME level is relatively limited but growing. Case studies and applied research indicate that introducing simple internal audit practices (e.g., periodic transaction verification, cash control checklists, and accompanying reviews) can reduce recording errors and improve the reliability of financial reports. Effectiveness often depends on the frequency of audits, owner involvement, and external support (technical assistance from agencies/consultants). Therefore, internal auditing in MSMEs is more effective when positioned as an educational tool that enhances the capabilities of business owners.

METHOD

Research Design and Approach

This study uses a quantitative approach with qualitative support (mixed methods). This approach was chosen to gain a comprehensive understanding of the influence of the role of internal audit (X_1) and accounting literacy (X_2) on financial accountability (Y) in women-owned MSMEs in Aceh Province. A quantitative approach was used to examine the relationships between variables through multiple linear regression statistical analysis, while a qualitative approach was used to deepen the context of accounting literacy and internal audit implementation through interviews and field observations. The combination of the two provides stronger validity for the results through data triangulation.

Location and Time of Research

The research was conducted in Aceh Province, focusing on several regions with high participation of female MSMEs: Banda Aceh City, Lhokseumawe City, and North Aceh Regency. These regions were selected because of their diverse socioeconomic characteristics and their representativeness of the dynamics of female MSMEs in Aceh. The research implementation period is planned for six months, from July 2025 to December 2025, which includes the preparation stages, data collection, analysis, and preparation of the final report.

Research Population and Sample

The population in this study was all MSMEs owned and/or managed by women in Aceh Province. The sampling technique used was purposive sampling, with the following criteria:

- MSMEs have been active for at least the last two years,
- Have simple financial records, and
- Willing to participate in interviews and filling out questionnaires.

The number of research respondents was set at 75 female MSME actors, with the proportion per region based on the level of MSME density.

RESULTS AND DISCUSSION

Overall, interviews with the four parties indicate that optimizing the role of internal audit and accounting literacy to improve the financial accountability of women's MSMEs in Aceh requires a comprehensive approach and multi-stakeholder synergy. The Cooperatives Office acts as a regulatory agency and facilitator of formal training, the Financial and Development Supervisory Agency (BPKP) encourages the implementation of a simple, risk-based internal control system, the Financial Services Authority (OJK) opens access to financial inclusion through formal financing with accountability requirements, while NGOs strengthen socio-cultural approaches to increase awareness and motivation of women MSMEs. Future implementations include building a sustainable financial accountability ecosystem by utilizing user-friendly digital recording technology, providing collaboration between government, private, and civil society institutions, and developing a more intensive mentoring model at the community level. With this synergy, it is hoped that women's MSMEs in Aceh will not only be able to increase the trust of investors and financial institutions but also strengthen their position as drivers of a more transparent, accountable, and competitive local economy at the national and regional levels.

Multiple Regression Results

Regression analysis is used to see the influence between the quality of regional apparatus, regulations, and accountability on asset management in the East Aceh District Government, as presented in Table 1 below:

Table 1
Recapitulation of Regression Analysis Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,022	3,908		1,773	.443
	The Role of Internal Audit	.085	.126	.077	1,673	.005
	Accounting Literacy	.736	.158	.530	4,650	.001

a. Dependent Variable: Financial Accountability

Source: Processed SPSS data, 2025.

Based on Table 1, the regression equation formed in this regression test is as follows:

$$Y = 3,022 + 0,085X_1 + 0.736X_2 + e$$

The description of the multiple linear regression equation above is as follows:

1. The results of the multiple linear regression equation above obtained a constant value (a) of 3.022, which shows that when the independent variables, namely the Role of Internal Audit and Accounting Literacy, have a constant value, then the value of the dependent variable, Financial Accountability, is 3.022.
2. The regression coefficient of the Internal Audit Role variable has a positive value of 0.085, indicating a positive relationship, which means that every change in the Internal Audit Role causes Financial Accountability to increase by 0.085.
3. The regression coefficient of the Accounting Literacy variable has a positive value of 0.736, indicating a positive relationship, which means that every change in Accounting Literacy causes Financial Accountability to increase by 0.736.

Hypothesis Testing

Partial Test (t-Test)

Partial hypothesis testing, namely determining the variables that have a dominant influence on Financial Accountability, is carried out using the t-test, namely to test the significance of the regression coefficient partially, so that it can be compared which variables have a significant and dominant influence on asset management, which can be explained in Table 2 as follows:

Table 2
Partial Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,022	3,908		1,773	.443
	The Role of Internal Audit	.085	.126	.077	1,673	.005
	Accounting Literacy	.736	.158	.530	4,650	.001

a. Dependent Variable: Financial Accountability

Source: Processed data (2025)

To determine the Ttable value, the tablet statistics attachment is used using a 95% confidence level, (-0.05%) with (df)=(nk) =75-3= 72 so that the Ttable value is 1.664. Based on the results of the partial significance test in table 4.2, the results are as follows:

1. The results of testing the Role of Internal Audit (X1) on customer satisfaction obtained a t-value of 1.673 > 1.664 and a significant value of 0.005 < 0.05. Therefore, it can be concluded that the Role of Internal Audit has a partial effect on Financial Accountability.
2. The results of the Accounting Literacy (X2) test on customer satisfaction obtained a t-value of 4,650 > 1,664 and a significant value of 0.001 < 0.05. Therefore, it can be concluded that Accounting Literacy has a partial effect on Financial Accountability.

4.5.2.2 F Test (Simultaneous)

Testing This done For know a p a k a h all variable *i n d e p e n d e n t* s e c a r b e r s a m a - s a m a (s i m u l t a n) can influential to v a r i a b e l *d e p e n d e n t* . C a r a y a n g used a d a l a h d e n g a n compare N a i F hit u n g with n F t a b e l d e n d e n t e n t a s b e f o l l o w :

- a. If $F_{hitung} > F_{tabel}$, so v a r i a b e l X have a i k e e r a t a n connection y a n g s i g n i f i k a n t o v a r i a b e l Y
- b. If $F_{hitung} < F_{tabel}$, so v a r i a b e l X No m e m u n y a i k e e r a t a n n i f i c a n t relations to v a r i a b e l Y.

Table 3 Out of reach Test F

ANOVA ^a						
Model		Sum Squares	Df	Mean Square	F	Sig.
1	Regression	96,379	2	48,190	11,630	.000 ^b
	Residual	227,896	55	4.144		
	Total	324,276	57			
a. Dependent Variable: Financial Accountability						
b. Predictors: (Constant), Role of Internal Audit, Accounting Literacy						

Source : Results Study (D a ta diol a h) 2025

From Table 3 shows results of the F test Which m e n g a silk a n F hi t u n g = 11,630 > 2,712 F_{table} of e h Because That can disi m pulk a n that v a r i a b e l The role of Internal Audit and Accounting Literacy have an influence in this way s i g n i f i c a n t e r h a d a p Financial Accountability of Acehnese Women's MSMEs .

4.6 Coefficient of Determination (R^2)

Based on the results of the multiple linear regression analysis, the correlation value and coefficient of determination can also be determined, where the correlation value reflects the strength of the relationship between the independent variables of the Role of Internal Audit and Accounting Literacy. on the dependent variable (Financial Accountability). The coefficient of determination value can be seen in Table 4 as follows:

Table 4 Results of the Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.545a	.297	.272	2.03558
a. Predictors: (Constant), Role of Internal Audit, Accounting Literacy				
b. Dependent Variable: Financial Accountability				

Source: Processed data (2025)

Model Summary analysis in Table 4.4, it can be seen that the correlation coefficient (R) value of 0.545 indicates a strong relationship, amounting to 54.5%, between the independent variables (Role of Internal Audit) and the Internal Audit Function. And Accounting Literacy) on the dependent variable, Financial Accountability. This means that these independent variables are closely related to Financial Accountability. The remaining 45.5% is influenced by factors outside this study. Furthermore, the coefficient of determination (*R Square*) value of 0.297 indicates that 29.7% of the variation in Financial Accountability can be explained by variations in the Role of Internal Audit. And Accounting Literacy . The remaining 70.3% is influenced by factors outside the research model. The Adjusted R Square value of 0.272 indicates that after accounting for the number of independent variables and sample size, the regression model still explains 27.2% of the variation in Financial Accountability. The remaining 72.8% is influenced by factors outside the model.

DISCUSSION

Results of Testing the Role of Internal Audit (X_1) on Financial Accountability (Y)

Based on the results of testing the Role of Internal Audit (X1) on customer satisfaction, the t-value was $1.673 > 1.664$ and the significance value was $0.005 < 0.05$. Therefore, it can be concluded that the Role of Internal Audit has a partial effect on Financial Accountability. These findings indicate that the more optimal the implementation of the internal audit function in MSMEs, the higher the level of financial accountability that can be achieved. Internal audit serves as a control mechanism that ensures that all financial activities, both recording and reporting, are conducted in accordance with applicable accounting principles and regulations. Therefore, the presence of internal audit not only detects errors or irregularities but also assists management in continuously improving the financial control system. The results of this study align with the theory of good governance, which emphasizes the importance of an internal oversight system to ensure transparency and accountability in financial management. Internal auditors act as independent assessors, providing assurance to business owners and stakeholders that financial reports are prepared honestly and reliably.

Furthermore, these findings support previous research by Sari & Nugroho (2022), which stated that internal audit significantly improves organizational accountability by strengthening reporting discipline, improving financial data integrity, and fostering a culture of compliance in managing business funds. In the context of women-owned MSMEs in Aceh, these findings also demonstrate that, although most businesses are still small-scale, the simple implementation of an internal audit function can be a crucial tool in maintaining the credibility and trust of business partners and financial institutions. Thus, it can be concluded that strengthening the role of internal audit is a strategic factor in building the financial accountability of women's MSMEs, because through internal audit, the process of monitoring, evaluating, and improving the financial system can be carried out in a sustainable and measurable manner.

Results of Accounting Literacy Testing (X_2) on Financial Accountability (Y)

Based on the results of the Accounting Literacy (X_2) test on customer satisfaction, the t-value was $4,650 > 1,664$ and the significance value was $0.001 < 0.05$. Therefore, it can be concluded that Accounting Literacy has a partial effect on Financial Accountability. These findings confirm that the higher the level of accounting literacy of female MSME owners, the better their ability to account for financial activities in a transparent and measurable manner. Accounting literacy reflects the extent to which individuals understand the basic principles of financial recording, reporting, and analysis, which are the primary foundation for implementing financial accountability.

MSMEs with adequate accounting skills will be better able to prepare financial reports systematically, manage cash flow efficiently, and make decisions based on valid financial data. Therefore, accounting literacy plays a role not only in administrative aspects but also strategically, as it encourages transparent and accountable financial management practices. The results of this study support the findings of Putri & Susanti (2021) and Handayani (2023), who stated that accounting literacy positively influences the accountability and sustainability of small businesses. When business owners understand how to prepare accurate financial reports, they are better able to meet transparency demands from financial institutions, investors, and the government, thereby increasing external trust in their business's credibility.

In the context of women-owned MSMEs in Aceh, these results demonstrate the importance of training and capacity building in accounting. Many women entrepreneurs manage their finances simply without structured record-keeping. Therefore, improving accounting literacy can be key to strengthening financial governance, minimizing the risk of misuse of funds, and improving the ability to accurately report financial information. Thus, it can be concluded that accounting literacy plays a significant role in building and strengthening the financial accountability of women-owned MSMEs, because through adequate accounting knowledge and skills, business actors can manage and report their finances transparently, effectively, and responsibly.

Results of Testing the Role of Internal Audit (X_1) and Accounting Literacy (X_2) on Financial Accountability (Y)

Based on the results of the F test Which $m e n g a s i l k a n F h i t u n g = 11,630 > 2,712 F_{t a b e l e h}$ Because That can disim pulk a n that v a r i a b e l The role of Internal Audit and Accounting Literacy have an influence in this way s i g n i f i c a n t e r h a d a p Financial Accountability of Acehese Women's MSMEs . These findings indicate that the combination of optimal internal audit implementation and strong accounting literacy can improve overall financial accountability. Internal audit plays a role in ensuring adherence to procedures, management efficiency, and the reliability of financial reports, while accounting literacy strengthens business actors' ability to understand, record, and report their financial activities accurately. When these two aspects work hand in hand, the financial system of MSMEs becomes more transparent, controlled, and accountable.

These results support the theory of Good Corporate Governance (GCG), particularly the principles of accountability and transparency, where an adequate internal oversight system and accounting understanding are key pillars in maintaining an organization's financial integrity. In the context of women-owned MSMEs, these results confirm that enhancing managerial capacity through internal audits and accounting education can strengthen their position in rational and accountable financial decision-making. This research also aligns with the findings of Rahmawati and Kurnia (2022), which showed that collaboration between internal audit and accounting literacy significantly contributes to improved accountability and financial performance in the micro-enterprise sector. With structured oversight and a sound understanding of accounting, MSMEs are able to avoid recording errors, manage assets efficiently, and increase trust from external parties such as financial institutions or business partners. Thus, it can be concluded that, together, the roles of internal audit and accounting literacy significantly influence the financial accountability of women-owned MSMEs in Aceh Province. These two factors complement

each other: internal audit strengthens the oversight system, while accounting literacy enhances reporting capabilities, resulting in more transparent, efficient, and accountable financial governance.

CONCLUSION

Based on the results of data analysis, hypothesis testing, and the discussion in the previous chapter, the following conclusions can be drawn:

1. The role of Internal Audit has a significant influence on the Financial Accountability of Women-Owned MSMEs in Aceh Province.

The partial test results show a calculated t value of $1.673 > t_{table} = 1.664$ with a significance level of $0.005 < 0.05$. This indicates that internal audit plays a crucial role as a monitoring mechanism that can improve the transparency, efficiency, and reliability of MSME financial reports. Regular internal audits can strengthen internal controls and prevent errors or fraud in financial records.

2. Accounting Literacy has a significant influence on the Financial Accountability of Women-Owned MSMEs.

The test results of $t_{count} = 4.650 > t_{table} = 1.664$ with a significance of $0.001 < 0.05$ indicate that the ability of female MSMEs to understand and apply accounting principles contributes significantly to improving financial accountability. MSMEs with high accounting literacy are able to prepare financial reports correctly, make more rational decisions, and account for their financial activities transparently.

3. The role of Internal Audit and Accounting Literacy simultaneously has a significant influence on the Financial Accountability of Women-Owned MSMEs.

The F-test results show a calculated F value of $11.630 > F_{table} = 2.712$ with a significance level of $0.000 < 0.05$. This indicates that the combination of strengthening internal audit and improving accounting literacy jointly contribute to the realization of better financial accountability. These two variables complement each other, where internal audit ensures an effective monitoring system, while accounting literacy improves the ability to report and analyze financial independently.

4. The coefficient of determination (R^2) of 0.297 indicates that approximately 29.7% of the variation in Financial Accountability can be explained by the Role of Internal Audit and Accounting Literacy. The remaining 70.3% is influenced by other factors such as government policy support, the use of digital technology, and organizational culture in business management.

Thus, it can be concluded that efforts to improve the financial accountability of women-owned MSMEs in Aceh need to focus on synergy between strengthening the internal audit system and improving accounting literacy of business actors.

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