

The Influence Of Financial Literacy On The Digital Financial Inclusion Of MSMEs In The City Of Binjai

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Abstract: This study aims to determine the effect of financial literacy on digital financial inclusion for MSMEs in Binjai City. The City of Binjai is a city engaged in services and SMEs. There are only a few natural resources in the City of Binjai. But human resources can be expected for the progress of the City of Binjai. The problem is that many MSMEs do not understand financial literacy well, as a result many MSMEs have gone out of business and are unable to manage their business properly. MSMEs in Binjai City have not exploited digital financial inclusion, some of them are worried about the security of digital transactions, have not experienced the convenience and benefits of managing finances in the digital era, there are still many MSMEs who are concerned about the halalness of financial products and services, as well as cultural factors and refuse understanding new. The formulation of the problem in this study is whether financial literacy affects digital financial inclusion for MSMEs in Binjai City. This research uses a quantitative research method, using primary data sources. Data collection uses a questionnaire. The results of this study are that there is a positive and significant influence on the study entitled "The Influence of Financial Literacy on MSME Digital Financial Inclusion in Binjai City". So it can be concluded that this can be seen from the results of the t test above the tcount value of 4.373 and ttable 1.68195 with a significant level of $0.00 < 0.05$. Because the significant level is greater than 0.05 and $t \text{ count} > t \text{ table}$ ($v > 1.68195$) which means H_0 is rejected and H_a is accepted, the financial literacy variable has a significant effect on the dependent variable digital financial inclusion. the coefficient of determination R Square is 0.623, which means that the effect of financial literacy on digital financial inclusion is 62.3% and the rest ($100 - 62.3 = 37.7\%$) is influenced by other variables unknown to researchers.

Keywords: Financial Literacy, Financial Inclusion, MSME in Binjai City

Introduction

Indonesia is one of the countries with a wealth of natural resources that are very decisive for human life. This is because humans cannot live without natural resources. Human dependence on natural resources influences the pattern of utilization and management of existing natural resources. Natural wealth, culture and existing human resources are often neglected and not seen as a major capital in economic development. The creative economy is part of the surge in the service sector which is currently developing. In the hands of several people, creativity can be converted into a commodity that has quite high business value (Winarto, 2020).

In the economic field, Indonesia is challenged to increase economic growth in a quality and sustainable manner, so that it can reduce its lagging behind developed nations. This is expected to form an economic system that has strong human resources in producing products that have high added value and are globally competitive (Haekal, 2017).

The development of MSMEs also requires MSME actors to be ready to compete with other MSMEs. This is so that MSME actors create new and different businesses besides that MSMEs are also expected to have good performance. Even though MSMEs have a potential role, in reality there are still many problems encountered in their development. . One of the problems faced by MSMEs today is problems with business management (Winarto, 2020).

MSMEs often experience delays in their development, this is due to various conventional problems that have not been completely resolved such as human resource capacity issues, ownership, financing, marketing and various other problems related to business management. Therefore, there is a need for strategic efforts to improve the performance of MSMEs (Harahap et al., 2019).

A country's economic growth is inseparable from the role of Micro, Small and Medium Enterprises (MSMEs) which have an important and crucial role. According to Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (UMKM), the aim of MSMEs is to grow and develop businesses in the framework of building a national economy based on a just economic democracy. MSMEs in Indonesia themselves have a significant contribution or role in expanding and absorbing new workers, the formation of Gross Domestic Product (GDP) and business safety nets for low-income communities in carrying out productive economic activities (Harahap, 2016).

According to the Financial Services Authority, financial literacy is knowledge, beliefs and skills that influence attitudes and behavior to improve the quality of decision-making and financial management in order to achieve prosperity. With this definition, it is hoped that financial service businesses, product consumers and the general public will not only know and understand financial services, but also be able to improve their ability to make financial decisions and change attitudes and behavior in managing finances so as to improve their welfare.

There are various problems faced by MSME entrepreneurs in increasing their business, one of which is the lack of capital, both the amount and the source of funds (Radityatama et al., 2016). Indonesia has a Financial Services Authority to help finance business for business people, namely the OJK which in 2014, issued Circular Letter No.1/SEOJK.07/2014 concerning the implementation of education in order to increase financial literacy to consumers and the public, the implementation of education must be based on 4 principles, namely inclusive, systematic and measurable, easy access and collaboration.

Financial literacy is a skill or level of understanding of individuals or communities about how they manage their finances effectively according to the needs and economic conditions they face. In Indonesia, the Financial Services Authority (OJK) has established a vision, mission and principles of financial literacy. The vision of financial literacy is to enable Indonesian people to have a high level of financial literacy so that they can choose and use finances to achieve prosperity. Meanwhile, the mission of financial literacy is to educate people so they can manage their finances intelligently; and expanding access to

both information and use of financial products and services by developing infrastructure that supports financial literacy (Harahap & Dewi, 2020).

Those who are literate will have many advantages. The statement made by Hidajat et al. in (Sulianta, 2020) that financial literacy programs can be a cure for various diseases related to the financial crisis. Some of the positive sides for those who have high financial literacy will be having skills in financial management, making financial decisions that are relevant to information and minimizing opportunities for making financial mistakes, investing in the capital market, and being able to minimize and overcome financial problems that will eventually arise. beneficial for a prosperous, healthy and happy life.

Hidajat et al in (Sulianta, 2020) those who have low finances will have a small amount of savings, do not have a pension plan for old age, tend to owe at high interest rates and have little portfolio diversification. Communities have barriers in accessing financial institutions. The high number of unbankable people is caused by poverty between provinces, low MSME financing, high microcredit interest rates, asymmetric information, inadequate MSME management capabilities, bank monopoly in the micro sector, and limited distribution channels of financial services. This is the reason for the urgency of implementing financial inclusion.

Indonesia has several excellent programs to support this financial inclusion program including the procurement of People's Business Credit (KUR), the KU Savings Program, E-Money, Telkomsel Cash, the "To the Bank" program, and improving microfinance services. This program was created among other things to make it easier for the public to access financial service programs. The Financial Services Authority, explained that increasing financial literacy and inclusion is believed to be able to develop Micro, Small and Medium Enterprises (MSMEs) because MSME actors can better understand the basic concepts of financial products, carry out better financial planning and management, and protect them from fraud and business. unhealthy in financial markets.

In addition, financial literacy also provides great benefits to sectors such as financial services and society, namely: selection and use of financial products and services according to needs, skills in financial planning better; as well as avoiding harmful activities such as investing in unclear financial instruments (Financial Services Authority, 2016).

The scope of financial literacy includes various material or knowledge related to finance itself, such as: (1) understanding of economic transactions and various types of practices; (2) knowing economic resources, which include natural resources and human resources; (3) introducing the concept of shopping as meeting basic needs, which includes priorities, simple lifestyle and consumer science; (4) understand the concept of traditional and modern saving including saving, insurance and investment; (5) understand the concept of sharing which includes charity and taxes; and (6) understand the concept of unhealthy financial practices, as well as financial crimes such as corruption, fraudulent investment or other financial crimes (Samantha & Almalik, 2020).

The importance of increasing knowledge will make MSME entrepreneurs familiar with access to formal finance such as banking. Similarly, what was expressed by (Chorisnawati, 2022) that financial knowledge theory has a close relationship with financial literacy because it can be taught and understood through financial education. So that the provision of financial education can increase financial knowledge, and can reduce the occurrence of financial problems in the future, and increased financial knowledge will

also increase the ability of entrepreneurs to use financial services at existing financial institutions.

The increase or decrease in economic growth in Indonesia is influenced by various factors, one of which is the involvement of UMKM. country's economic growth. Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs currently reaches 64.19 million with a contribution to GDP of 61.97% or IDR 8,573.89 trillion. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4% of total investment (Usrotun et al., 2019).

The problem of the high number of people who do not yet have banking financial services is due to the poverty gap, low MSME financing, high microcredit interest rates, bank monopoly in the micro sector, and limited financial service distribution channels which make financial literacy a support for the development of skills and financial products for entrepreneurs. MSMEs according to their needs, these conditions are the reason for the importance of increasing financial inclusion. Terzi in (Akyuwen & Waskito, 2018), that financial inclusion is also included in the financial literacy program where the higher the increase in financial inclusion will increase the economic stability for a country.

A low literacy level makes a person have no financial goals and is confused about how to use his money and doesn't think about his financial condition in old age. He has no financial planning, so the term investment is not included in his dictionary. Four causes result in low financial literacy among MSMEs, namely there is no time to search for information, financial institution products are difficult to understand, they do not have confidence in using one or several financial institution products, and monthly income is considered too small. This has an impact on the use of financial institution products such as savings, loans, investments and insurance (Herdjiono et al., 2016). Therefore it is necessary to have contributions from each party related to the problem of the level of financial literacy, starting from society, government, and as well as financial institutions in an effort to increase the level of financial literacy, especially among MSMEs.

Binjai City is a city engaged in services and MSMEs. There are only a few natural resources in Binjai City. But human resources can be expected for the progress of Binjai City. The problem is that many MSMEs do not understand financial literacy properly, as a result many MSMEs do bankrupt and unable to manage their business properly. MSMEs in Binjai City have not exploited digital financial inclusion, some of them are worried about the security of digital transactions, have not experienced the convenience and benefits of managing finances in the digital era, there are still many MSMEs who are concerned about the halalness of financial products and services, as well as cultural factors and refuse understanding new. Based on the background of the problems above, the researcher is interested in researching with the title "The Influence of Financial Literacy on MSME Digital Financial Inclusion in Binjai City".

Method

The type of research used in this research is quantitative research. The quantitative research method is a type of research whose specifications are systematic, planned and clearly structured from the start to the creation of the research design. 651 people. In one study, observations were generally made not on the population, but carried out on a

sample of 42 people. Data collection techniques were methods used to obtain data and information needed in research. The research instrument was a a tool used to collect data in a study. This research is basically measuring social phenomena, so in this study there must be the right tools. The instruments used in this study are as follows:

1. The instruments used are observation, interviews, and closed method questionnaires, where possible answer choices have been determined in advance and respondents are not given alternative answers.
2. The indicators for the two variables are then translated by the author into a number of statements in order to obtain qualitative data.

This data will be analyzed with a quantitative approach using statistical analysis. While the measurement technique used is the Likert Scale technique or attitude scale. The definition of the Likert Scale according to Sugiyono is, "The Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2019). In this attitude scale, respondents expressed their approval and disapproval of a number of statements related to the object being examined.

The data collection technique used is the Questionnaire, which is a data collection technique by giving a set of questions or written questions to the respondent to answer. The type of questionnaire that the author uses is a closed questionnaire, namely a questionnaire whose answers have been provided, while the reasons for the authors use a closed questionnaire. Research Variables According to Sugiyono explains the meaning of variables, namely: "A research variable is an attribute or characteristic or value of a have certain variations determined by researchers to be studied and conclusions drawn" (Arikunto, 2012). In this study the authors measured the presence of a variable using research instruments. After that the writer will continue the analysis to look for the influence of a variable with other variables.

Result and Discussion

a. Validity Test

Validity test is a test used to show the extent to which the measuring instrument used in a measure measures what is being measured. The other side of the notion of validity is the aspect of measurement accuracy. A valid measuring instrument can carry out its measuring function precisely, also has high accuracy.

Table 1
Variable X Validity Test Results

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1	20,88	3,229	,155	,515	,493
X2	21,12	2,400	,569	,396	,266
X3	21,05	2,534	,444	,525	,336
X4	21,21	2,709	,350	,396	,393
X5	21,40	3,661	-,133	,718	,669
X6	21,00	3,073	,321	,630	,424

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The results above can show the level of validity or not the relationship of each item. To find out how the number of the relationship is, previously we already know that the number of respondents was 10 people interviewed, whether questions can be continued to be given to 42 respondents. Then look at the r table, using the 5% significance level (0.05) the value of r table = 0.2512 is obtained. Judging from the r table value, the t count result is higher than the r table 0.2512, so this indicates that the validity test is declared valid.

Tabel 2
Variable Y Validity Test Results

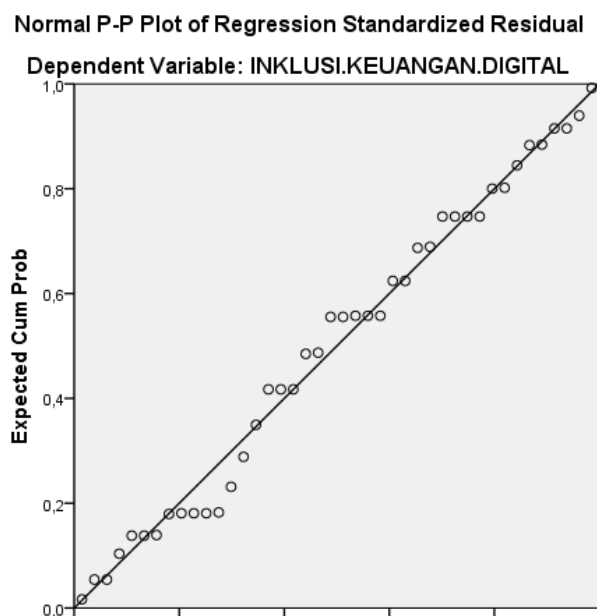
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Y1	15,69	3,682	,342	,385	,662
Y2	15,74	3,320	,544	,528	,566
Y3	15,86	4,077	,305	,362	,670
Y4	15,60	3,857	,375	,267	,644
Y5	15,60	3,125	,579	,525	,545

From the results of observations on r table Based on the results of the validity test it was found that all instruments of the financial literacy variable, namely all of them produced a value (r count) > than r table of 0.2512. In addition, the instruments of digital financial inclusion variables all produce a value (r count) > than r table so it can be concluded that all the instruments in this study can be said to be valid.

b. Uji Normalitas

Normality test is a test that is carried out with the aim of assessing the distribution of data in a group of data or variables, whether the data distribution is normally distributed or not. The Normality Test is useful for determining the data that has been collected is normally distributed or taken from the normal population.

Gambar 1. Hasil Uji Normalitas



Based on the results of Figure 4.5 above, it can be concluded that the points spread around the diagonal line and the spread of data points in the direction of the diagonal line indicate that the assumed regression model meets the normality assumption and the regression model is feasible for analyzing the effect of the independent variables on the dependent variable.

c. Reliability Test

Reliability test is how much the degree of the test consistently measures the target being measured. Reliability is expressed in the form of numbers, usually as a coefficient. A high coefficient means high reliability.

Tabel 3
Case Processing Summary

Case Processing Summary			
		N	%
Cases	Valid	42	100,0
	Excluded ^a	0	,0
	Total	42	100,0
a. Listwise deletion based on all variables in the procedure.			

Pengolahan Data SPSS 22 Tahun 2022

Tabel 4
Realibility Result

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,694	,528	6

Pengolahan Data SPSS 22 Tahun 2022

The results above in the Case Processing Summary table show that Cases are valid for all respondents (100) or 100%, meaning that all are valid, so nothing is excluded (Excluded a) so that the total is 100%. In the Reliability Statistics table in the Cronbach's Alpha column, it is obtained with a large number of items 6 and 5 per questionnaire and the number of respondents is 60 people, a reliable value of 0.694 is obtained. This value is really very good or classified as very strong. So it can be concluded that the questionnaire can be distributed to respondents, because the measurement results can be trusted based on the reliability value obtained by 69.4%.

2. Hipotesis Test

a. T Test

To test the effect of the independent variable on the dependent variable partially, the t statistical test (t test) is used. If the calculated t value > t table value, then Ho is rejected then Ha is accepted, conversely if the calculated t value < t table value, then Ho is accepted and Ha is rejected. The results of partial hypothesis testing can be seen in the table below:

Tabel 5
T Result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,820	3,853		,732	,469
	LITERASI.KEUANGAN	,663	,152	,569	4,373	,000

a. Dependent Variable: INKLUSI.KEUANGAN.DIGITAL

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From the results of the t test above it can be concluded based on the results of data calculations obtained that the value of tcount is 4.373 and ttable 1.68195 with a significant level of 0.00 < 0.05. Because the significant level is greater than 0.05 and t count > t table ($v > 1.68195$) which means Ho1 is rejected and Ha1 is accepted, the financial literacy variable has a significant effect on the dependent variable digital financial inclusion.

b. Uji Koefisien Determinasi (R²)

The Coefficient of Determination Test (R²) is used to determine the percentage of the independent variables that together can be explained by the dependent variable. The value of the coefficient of determination can be seen from the Model Summary table.

Tabel 6
R Result

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,569 ^a	,623	,607	1,902

a. Predictors: (Constant), LITERASI.KEUANGAN

b. Dependent Variable: INKLUSI.KEUANGAN.DIGITAL

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Based on table 4.12, it is known that the coefficient of determination R Square is 0.623, which means that the effect of financial literacy on the digital financial inclusion variable is 62.3% and the rest ($100 - 62.3 = 37.7\%$) is influenced by other unknown variables researcher.

3. Analisis Regresi Linear Sederhana

Simple regression analysis is used to test the effect of the independent variable, namely financial literacy, on digital financial inclusion. Estimation of this multiple linear regression model uses SPSS software and the following output results are obtained:

Tabel 7
Simple Linear Regression Test Results

Coefficients ^a			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	2,820	3,853
	LITERASI.KEUANGAN	,663	,152

a. Dependent Variable: INKLUSI.KEUANGAN.DIGITAL

SPSS Data Processing 22 Year 2022

From the table above, the constant number of unstandardized coefficients. In this case, the value is 2,820. This figure is a constant number which means that if there is no financial literacy (X), then the consistent value of digital financial inclusion (Y) is 2,820. B = financial literacy regression coefficient, the value is 0.663, this number means that by adding 1% to the total level of financial literacy, digital financial inclusion (Y) increases by 0.663.

Because the value of the regression coefficient is positive (+), it can be said that financial literacy (X) has a positive effect on digital financial inclusion (Y). So the regression equation is:

$$Y = 2.820 + 0.663 X.$$

The conclusion in this simple linear regression test is that H₀ is rejected and H_a is accepted. This means that there is a positive effect of financial literacy on digital financial inclusion in MSMEs in Binjai City.

The first hypothesis is accepted, the financial literacy variable (X₁) has a significant effect on the digital financial inclusion variable (Y). This can be seen from the results of the t test above the tcount value of 4.373 and ttable 1.68195 with a significant level of 0.00 < 0.05. Because the significant level is greater than 0.05 and t count > t table (v > 1.68195) which means H₀1 is rejected and H_a1 is accepted, the financial literacy variable has a significant effect on the dependent variable digital financial inclusion. the coefficient of determination R Square is 0.623, which means that the effect of financial literacy on digital financial inclusion is 62.3% and the rest (100-62.3 = 37.7%) is influenced by other variables unknown to researchers.

The results of this study are almost the same as relevant research, namely research by Risa Nadya Septiani, Eni Wuryani entitled The Effect of Financial Literacy and Financial Inclusion on the Performance of MSMEs in Sidoarjo. The results of this study show that the higher the level of financial literacy, the higher the development of MSME performance in the Sidoarjo region. Thus, the level of financial literacy is very important for the development of a business, because a good business needs to be supported by good financial management as well.

This is consistent with the theory that financial inclusion is the ability of individuals or groups to have access to financial products and services. The services in question are formal, useful and affordable, and able to meet their needs, such as transactions, payments, savings, credit and insurance. responsible and sustainable. Gerdeva & Rhyne (2011) defines “Financial inclusion is a condition when all people have access to financial products and services” Meanwhile, according to Wahid

(2014) financial inclusion is “an inclusive financing plan whose main objective is to provide various services finance for the poor and low-income people.

Conclusion

1. Based on the formulation of the problem, hypothesis and research results, it can be concluded that there is a positive and significant influence on the research entitled "The Influence of Financial Literacy on MSME Digital Financial Inclusion in Binjai City". So it can be concluded that this can be seen from the results of the t test above the tcount value of 4.373 and ttable 1.68195 with a significant level of $0.00 < 0.05$. Because the significant level is greater than 0.05 and $t \text{ count} > t \text{ table}$ ($v > 1.68195$) which means H_0 is rejected and H_a is accepted, the financial literacy variable has a significant effect on the dependent variable digital financial inclusion. the coefficient of determination R Square is 0.623, which means that the effect of financial literacy on digital financial inclusion is 62.3% and the rest ($100 - 62.3 = 37.7\%$) is influenced by other variables unknown to researchers.
2. The suggestions that can be given are as follows:
3. 1. For future researchers, it is hoped that they can conduct research with a wider scope, by adding other variables outside of this research.
4. 2. For MSMEs, in order to increase financial literacy. Because the results of this study prove that there is an effect of financial literacy on digital financial inclusion.

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