

The Impact of Financial Literacy and Inclusion on MSME Performance in Talang Babat: An Empirical Approach to Driving Local Economic Growth

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economy, yet their performance in regions like Talang Babat Subdistrict remains suboptimal due to low financial literacy and limited financial inclusion. This study investigates the individual and simultaneous effects of financial literacy and financial inclusion on MSME performance using a quantitative causal approach with multiple linear regression analysis. Data were collected from 89 MSME actors selected through cluster random sampling. The results demonstrate that both financial literacy and financial inclusion significantly and positively influence MSME performance, explaining 68.8% of its variance. The study highlights the synergistic impact of these variables, emphasizing the importance of integrating financial education with improved access to formal financial services. Findings also underscore the practical importance of separating personal and business finances and structured financial record-keeping in enhancing business sustainability. The study contributes to MSME literature by providing an integrative model and offers policy recommendations for local governments and financial institutions to support MSME development through holistic financial capacity building and inclusion strategies.

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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute a highly significant sector in Indonesia's economy. MSMEs have become the backbone of the national economy, contributing substantially to the Gross Domestic Product (GDP), labor absorption, and income distribution among the population. Data from the Ministry of Cooperatives and MSMEs of the Republic of Indonesia indicates that MSMEs accounted for approximately 61.07% of the total national GDP in 2021 and absorbed 97.33% of the workforce, totaling around 116.9 million people (Ariyani et al., 2024; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025). The continuous annual growth in the number of MSMEs demonstrates that this sector holds considerable potential to drive inclusive and sustainable economic development. Financial literacy is a crucial aspect that MSME actors must possess to manage their businesses effectively and efficiently. According to the Organisation for Economic Co-operation and Development (OECD), financial literacy is a combination of awareness, knowledge, skills, attitudes, and behaviors necessary to make informed financial decisions aimed at achieving financial well-being. In the context of MSMEs, financial literacy plays an important role in managing cash flow, accessing financing, financial planning, and making investment decisions that support business continuity.

However, low levels of financial literacy remain a major challenge among MSMEs in Indonesia. Research conducted by Bank Indonesia reveals that the majority of MSMEs lack proper financial record-keeping and long-term financial planning, and many still mix personal and business finances. This situation hinders MSME actors in evaluating business performance, determining the feasibility of expansion, and managing economic risks, ultimately threatening business sustainability. In addition to financial literacy, financial inclusion is also a key factor influencing MSME performance (Abidin, 2024). The World Bank defines financial inclusion as access to useful and affordable financial products and services delivered responsibly and sustainably to meet the needs of individuals and businesses. For MSMEs, financial inclusion relates to the extent to which business actors can access and utilize formal financial products, such as credit, savings, and insurance, which are essential for supporting business operations and expansion (Fajri, Abidin, & Lestari, 2024).

Despite its importance, the level of financial inclusion among MSMEs in Indonesia remains low, with a financing gap exceeding half of the total financing needs of MSMEs. This gap has led many business actors to resort to informal financing sources with high interest rates, thereby increasing financial burdens and reducing profitability (Fajri et al., 2024; Ismail & Musthofa, 2024). Factors such as lack of collateral, high transaction costs, complex documentation requirements, and low financial literacy serve as major barriers to accessing formal financial services. Empirical studies have demonstrated that both financial literacy and financial inclusion significantly affect MSME performance (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024; Syariah, 2024). Research conducted in various regions shows that improving financial literacy and inclusion can foster growth, sustainability, and competitiveness of MSMEs. However, the implementation of these aspects is still uneven across Indonesia, especially in areas outside Java Island, where literacy and inclusion levels are relatively lower (Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024).

East Tanjung Jabung Regency, particularly Talang Babat Subdistrict, has substantial MSME potential with a growing number of businesses across diverse sectors. Nevertheless, data indicate that MSME performance in this area remains suboptimal, influenced by low levels of financial literacy and inclusion. The majority of MSMEs have experienced stagnant or declining performance in recent years, necessitating focused attention to address these challenges. Based on this background, this study is important to analyze the influence of financial literacy and financial inclusion on MSME performance in Talang Babat Subdistrict. The findings are expected to contribute both theoretically and practically to MSME development and provide a basis for stakeholders to formulate policies that strengthen

MSME actors' financial management capabilities and access to financing, thereby promoting sustainable local economic growth.

2. METHODS

This study employs a quantitative approach with a causal research design aimed at examining the cause-and-effect relationship between financial literacy and financial inclusion on the performance of MSMEs (Micro, Small, and Medium Enterprises) in Talang Babat Subdistrict. The quantitative approach was chosen because the primary focus of the research is to measure and analyze the influence of these variables objectively using numerical data. This causal research does not involve manipulation of variables but rather observes the natural relationships among variables to determine whether financial literacy and financial inclusion significantly affect MSME performance. In this study, financial literacy and financial inclusion serve as independent variables, while MSME performance is the dependent variable. Data analysis using multiple linear regression will be conducted to test the partial and simultaneous effects of these variables.

The population of this study comprises all MSME actors in Talang Babat Subdistrict, totaling 377 business units, consisting of 324 micro enterprises, 43 small enterprises, and 10 medium enterprises. The sample was selected using cluster random sampling, dividing the population into three clusters based on business type to ensure representativeness of the data. Based on Arikunto's guidelines, a sample size of 89 respondents was chosen, approximately 23.6% of the total population, deemed sufficient to produce valid and reliable data. The sample size for each cluster was determined proportionally using a specific formula, resulting in 77 respondents from micro enterprises, 10 from small enterprises, and 2 from medium enterprises. Simple random sampling within each cluster was conducted to reduce bias and enhance the accuracy of the research results.

The data used in this study consist of primary and secondary data. Primary data were obtained directly from MSME actors through questionnaires distributed to 89 selected respondents. The questionnaire employed a Likert scale to measure respondents' levels of agreement with statements related to financial literacy, financial inclusion, and MSME performance. The Likert scale provided numerical values ranging from 1 to 5, reflecting respondents' attitudes from strongly disagree to strongly agree, thereby producing quantitative data suitable for statistical analysis. Additionally, secondary data were obtained from relevant institutions such as the Cooperative and MSME Office, which provided supporting data for analysis and discussion (A. A. Saputra, 2023). The use of valid and reliable instruments was crucial to ensure that the data accurately represent the actual conditions in the field.

Each variable investigated has clear conceptual and operational definitions. Financial literacy is defined as an individual's ability to understand and apply financial knowledge in daily life, measured through indicators such as basic financial knowledge, savings and loans, investments, and financial management behavior. Financial inclusion is defined as access to and use of formal financial services that are of quality and meet needs, measured by indicators of access, availability of services, product usage, and quality of financial services. Meanwhile, MSME performance is measured based on sales growth, profit, capital, and workforce. All variables were measured using questionnaires consisting of 16 items per variable, rated on a Likert scale and analyzed according to specific score interpretation criteria.

Data analysis in this study consists of two types: descriptive statistics and inferential statistics. Descriptive statistics are used to describe the characteristics of the collected data, such as mean, median, mode, standard deviation, as well as maximum and minimum values, to provide an overview of the conditions of the studied variables. Subsequently, inferential statistics will be used to test the

research hypotheses, particularly to examine the influence of financial literacy and financial inclusion on MSME performance through multiple linear regression analysis. With this approach, the study is expected to provide valid conclusions regarding causal relationships and serve as a basis for recommendations to enhance financial management capabilities and financing access for MSMEs in Talang Babat Subdistrict.

3. FINDINGS AND DISCUSSION

The table below presents the results of classical assumption tests and multiple linear regression analysis conducted to ensure the validity of the research model and to examine the influence of financial literacy and financial inclusion variables on MSME performance. The classical assumption tests include the normality test using the Kolmogorov-Smirnov method, autocorrelation test with Durbin-Watson, multicollinearity test using the Variance Inflation Factor (VIF), and heteroscedasticity test employing the Glejser method. All results indicate that the data meet the required classical assumptions, such as normal data distribution, absence of autocorrelation and multicollinearity, and no heteroscedasticity.

Table 1 the results of analysis

Aspect/Variable	Statistics/Data	Value	Percentage (%) / Description
Normality(Kolmogorov-Smirnov)	Asymp. Sig	0.200	$> 0.05 \rightarrow$ The data is normally distributed.
Autokorelasi (Durbin-Watson)	Durbin-Watson	1.325	$-2 < DW < 2 \rightarrow$ No autocorrelation detected.
Multikolinearitas	VIF Financial Literacy (X1)	1.056	$< 5 \rightarrow$ No multicollinearity detected.
	VIF Financial Inclusion (X2)	1.056	$< 5 \rightarrow$ There is no multicollinearity.
Heteroskedastisitas (Glejser)	Sig. Financial Literacy (X1)	0.307	$> 0.05 \rightarrow$ There is no heteroskedasticity
	Sig. Financial Inclusion (X2)	0.129	$> 0.05 \rightarrow$ No heteroskedasticity detected
Multiple Linear Regression			
Constant	B	20.920	
Financial Literacy (X1)	Coefficient (B)	0.343	Positive and significant ($p=0.000 < 0.05$)
	t-value	7.715	$> t\text{-tabel (1.662)}$
Financial Inclusion (X2)	Coefficient (B)	0.300	Positive and significant ($p=0.000 < 0.05$)
	t-value	9.319	$> t\text{-tabel (1.662)}$
Simultaneous Test (F-Test)	F-value	94.683	$p = 0.000 < 0.05 \rightarrow$ The independent variables have a significant joint

			effect on MSME performance
Coefficient of Determination (R^2)	R	0.829	
	R Square (R^2)	0.688	68.8% The variation in MSME performance is explained by financial literacy and financial inclusion

Classical assumption tests were conducted to ensure the validity of the regression model. Based on the normality test using the Kolmogorov-Smirnov method, the Asymp. Sig value was 0.200, which is greater than 0.05, indicating that the data are normally distributed. The autocorrelation test using the Durbin-Watson statistic yielded a value of 1.325, which falls within the range of -2 to 2, suggesting that there is no autocorrelation in the regression model. Subsequently, multicollinearity was tested by examining the Variance Inflation Factor (VIF) values for each independent variable. The VIF values for financial literacy (X1) and financial inclusion (X2) were both 1.056, below the threshold of 5, indicating no multicollinearity issues among the independent variables in the model. To test for heteroscedasticity, the Glejser test was employed, resulting in significance values of 0.307 for financial literacy and 0.129 for financial inclusion, both greater than 0.05. Thus, it can be concluded that heteroscedasticity was not present in the data (Dewi & Febrianto, 2023; Djaja et al., 2023; Hidayat, Hardi, Sucipto, & Sunarti, 2023).

The multiple linear regression analysis showed that the model constant was 20.920. The regression coefficient for financial literacy (X1) was 0.343 with a t-value of 7.715, which is greater than the critical t-value of 1.662, and a p-value of $0.000 < 0.05$, indicating a positive and significant effect of financial literacy on MSME performance. Similarly, financial inclusion (X2) had a coefficient of 0.300 with a t-value of 9.319 and a p-value of $0.000 < 0.05$, meaning that financial inclusion also positively and significantly influences MSME performance. The simultaneous test (F-test) produced an F-value of 94.683 with a p-value of $0.000 < 0.05$, indicating that the independent variables together have a significant effect on MSME performance. The coefficient of determination (R^2) was 0.688, suggesting that 68.8% of the variation in MSME performance can be explained by financial literacy and financial inclusion variables, while the remaining 31.2% is influenced by other factors outside the model.

This study makes a significant contribution to the literature on MSME management by comprehensively highlighting the role of financial literacy and financial inclusion in enhancing MSME performance in Kelurahan Talang Babat. The main novelty of this research lies in integrating these two variables within a single analytical model, demonstrating that financial literacy and financial inclusion not only have individual effects but also simultaneously exert a significant impact on the success of micro, small, and medium enterprise management. This finding fills a gap in previous studies that often separated the analyses of financial literacy and financial inclusion, despite the fact that these factors practically coexist in the financial management context of MSMEs (Munip et al., 2024; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

An in-depth analysis of financial literacy reveals that MSME actors' understanding of financial concepts such as debt management, investment, and accurate financial record-keeping is crucial for optimizing business performance. The results indicate that financial literacy goes beyond basic competence; it constitutes a strategic foundation enabling entrepreneurs to make wiser and more efficient decisions. This knowledge helps MSMEs reduce unnecessary losses and maximize profit potential through optimal management of financial resources. These findings confirm prior theories while adding new perspectives that financial literacy is closely related to business stability and long-

term sustainability. From the perspective of financial inclusion, this study strengthens the argument that access to formal financial services is a key factor in MSME development. The research shows that MSMEs with easier access to financial products such as credit, savings, and insurance are better equipped to face financing challenges and business risks. Such access allows them to reduce dependence on informal financing, which is often burdensome and risky. This insight sheds new light on how financial inclusion not only improves business liquidity but also serves as a safeguard against unforeseen financial risks, thereby reinforcing the overall financial foundation of MSMEs (Karnadjaja, 2023; Mustofa, 2023; Nuri, Junaidi, & Achmad, 2024).

Simultaneous analysis combining financial literacy and financial inclusion reveals that these variables work synergistically to drive MSME performance. This finding is significant because it demonstrates that improving MSME performance cannot be achieved by focusing on a single aspect; rather, a holistic approach involving financial education and expanded access to formal financial services is necessary (Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023). The study advocates for policies that integrate programs to enhance literacy with efforts to broaden financial inclusion so that MSMEs can build stronger financial capacity and adapt to evolving market dynamics. Findings that highlight the dominant role of financial inclusion over financial literacy in certain aspects of MSME performance add a new dimension to the discourse on MSME management. This suggests that while financial knowledge is vital, tangible access to financial facilities is a primary differentiating factor in business success. Consequently, MSME development strategies should emphasize increasing inclusive access to financial services, particularly in areas like Kelurahan Talang Babat, which possess great potential but may still face limitations in capital access (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Kadarsih, Munip, Aminah, & Rahmy, 2023; Musthofa & Wulandari, 2024).

Another contribution of this study is the affirmation of the importance of separating personal and business finances and maintaining structured bookkeeping as part of financial literacy that significantly influences MSME performance. These practices encourage efficient capital management and sound financial planning, enabling MSME actors to make more targeted investment and expenditure decisions. This approach offers a new insight that financial literacy encompasses not only theoretical knowledge but also practical skills that directly affect day-to-day business operations (Musthofa, 2024; A. E. Saputra & Susanti, 2024). The research also highlights the aspect of business sustainability achievable through strengthening financial literacy and inclusion. Improved MSME performance is seen not only in terms of increased revenue but also in their ability to sustain operations in competitive and volatile market conditions. Thus, financial literacy and inclusion serve as vital instruments that help MSMEs not only survive but also thrive sustainably while reducing the high failure rates that have long plagued the sector (Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024; Susanto, Putra, & Nisak, 2024).

Overall, the study's results provide clear policy implications for decision-makers, especially local governments and financial institutions. Developing financial literacy training programs combined with expanding access to formal financial services should be a top priority in supporting MSMEs in Kelurahan Talang Babat and similar regions. The integrative model proposed in this research can serve as a reference for designing more effective, sustainable MSME development strategies that have a broad impact on local economic growth. In conclusion, this study not only confirms the relevance of financial literacy and inclusion in improving MSME performance but also adds new insights into the importance of the synergy between these two aspects in the context of holistic business management (Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024; Fia, Musthofa, & Devi, 2024; Rahma, Musthofa, & Fatimah, 2024). These findings open opportunities for further research to explore the implementation mechanisms of programs that integrate financial education and access simultaneously, aiming to strengthen MSMEs as the backbone of the national economy.

4. CONCLUSION

This study aimed to examine the influence of financial literacy and financial inclusion on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Talang Babat Subdistrict. The research addressed the problem of suboptimal MSME performance attributed to low levels of financial literacy and limited access to formal financial services in the region. The findings revealed that both financial literacy and financial inclusion have positive and significant effects on MSME performance, both individually and simultaneously. Financial literacy equips MSME actors with essential knowledge and skills for managing finances, such as debt control, investment decisions, and accurate bookkeeping, which collectively optimize business outcomes. Financial inclusion facilitates access to formal financial products like credit, savings, and insurance, enabling MSMEs to overcome financing challenges and mitigate risks associated with informal funding sources. The simultaneous effect of these variables explained 68.8% of the variance in MSME performance, indicating a strong combined influence. The novelty of this research lies in the integration of financial literacy and financial inclusion into a single analytical model, demonstrating their synergistic role in enhancing MSME performance. Unlike previous studies that often examined these variables separately, this study confirms that addressing both aspects concurrently yields a more comprehensive understanding of MSME financial management. Furthermore, this research highlights the critical importance of separating personal and business finances and maintaining structured financial records as practical components of financial literacy that significantly impact business success and sustainability. The study's implications for policy and practice are substantial. It recommends that local governments and financial institutions prioritize programs that simultaneously enhance financial literacy and expand access to formal financial services for MSMEs. Such integrative strategies are essential to strengthen MSMEs' financial capacity, improve business resilience, and promote sustainable economic growth in Talang Babat and similar regions. This research also opens avenues for further studies to explore effective implementation frameworks for combined financial education and inclusion programs, aiming to reinforce MSMEs as the backbone of the national economy.

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