



The Influence of Literacy, Inclusion, Financial Performance, Information Technology, and Entrepreneurial Characteristics on the Sustainability of Women Msme in Banjarsari Surakarta District

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ABSTRACT: Various government grants and programs, an important strategy implemented by MSME actors is to become tech-savvy entrepreneurs, strengthen networks and innovations that are not only focused through product development but also through network formation, and strong financial skills and access to venture capital companies are needed. This study aims to analyze the influence between financial literacy, financial inclusion, financial performance, information technology, entrepreneurial characteristics on the sustainability of women MSMEs in Banjarsari District. This type of research is a quantitative research whose population of female MSME economic actors in Banjarsari District, Surakarta registered with the Surakarta City Small and Medium Enterprises Cooperative Office amounts to 601 Women MSMEs. The data used are primary data collected using the slovin technique and sampling technique using convenience sampling. The data analysis technique used in this study is multiple linear regression analysis. The results showed that financial literacy, information technology, entrepreneurial characteristics have a significant influence on the sustainability of women's MSME businesses in Banjarsari District. Meanwhile, financial inclusion and financial performance have no influence on the business sustainability of Women MSMEs in Banjarsari District.

Keywords: Financial literacy; financial Inclusion; financial performance; information technology; entrepreneurial characteristics; sustainability of women MSMEs in Banjarsari Surakarta District

I. INTRODUCTION

The economic crisis in Asia that occurred in the late 1990s and impacted Indonesia in June 1997, from the value of the rupiah to a fall, private corporate debt that reached US \$ 75 billion. Since this incident, Indonesia is considered experienced in overcoming the crisis which made Indonesia a member of the G-20, since then economic growth in Indonesia has continued to increase and in 2016 to 2019 economic growth in Indonesia has always been above 5 percent respectively, namely 5.03 percent, 5.07 percent, 5.17 percent, and 5.02 percent (Prakoso and Prabu 2021). In Indonesia, the MSME sector is one of the sectors that affects this growth with the number reaching 99% of all business units. The contribution of MSMEs to GDP also reached 60.5%, and to labor absorption was 96.9% of the total national employment (KEMENKOPEREKONOMIAN 2022).

The number of MSMEs in Indonesia in 2019 was 65.5 million units, an increase of 25.7 million units since 1997 (23 years), with an average growth of 2.3%. However, the number of micro enterprises dominates the business scale in Indonesia, which is as many as 64.6 million. Small enterprises are only 798.7 thousand (1.22%),

medium enterprises are getting smaller again, namely 65.5 thousand (0.1%), and large businesses are the least, only 5.6 thousand (0.01%) (Ministry of Cooperatives and Small and Medium Enterprises (KEMENKOPUKM 2019). Of the 65.5 million MSME units, 64.5% are managed by women (Central Statistics Agency [BPS] 2021).

In the center of Central Java, where development is happening so fast, women can find employment and work experience in the formal economic sector difficult to obtain. This has an impact on women, who are in risky circumstances, especially widows. However, in some areas, women are more economically active, increasing their income to supplement family income mainly through small-scale household enterprises.

Quoting from the press release of the Financial Jassa Authority, SP02/DHMS/OJK/I/2023 that the increase in financial literacy and inclusion is mentioned, OJK will carry out *affirmative action* by intensifying financial education to *vulnerable groups*, one of which is the women's group. The role of women in the MSME sector is generally related to trade and processing industries such as: food stalls, small shops (compounding), food processing and handicraft and fashion industries, because this business can be done at home so as not to forget the role of women as housewives.

The emergence of *financial technology* applications that are easily accessible to all users to increase public access to financial products and services (financial inclusion) is inseparable from the ability and knowledge of public finance (Bakhtiar et al. 2022). Financial literacy is a unity of intuition, abilities, knowledge, attitudes, and actions needed in making decisions related to finance so that an individual's financial well-being is achieved (OECD 2016). Financial literacy relates to a person's ability to manage and plan to manage finances (Remund and David L 2010).

Meanwhile, financial inclusion according to the (World Bank 2016) is defined as access to useful and affordable financial products and services in meeting the needs of the community and its business, in this case transactions, payments, savings, credit and insurance that are used responsibly and sustainably. Financial performance is an analysis conducted to see the extent to which the company has made a financial statement that has met the standards and provisions in the Financial Accounting Standards (Financial Accounting Standards) SAK. As revealed by (Irham, 2018:142) that financial performance is an analysis carried out to see how a company has implemented using financial implementation rules properly and correctly.

According to Alannita (Trihastuti, Desi, and Rachmawati 2021), information technology can provide changes in organizations and business processes. Technology can be considered as a practical approach that helps overcome current conditions and manage them more easily, (Munawar et al. 2021) because technology-based innovations are applied in business (Rukmana et al. 2021). With the widespread adoption of digital technology, such as the use of *cloud computing* in financial management (Harto et al. 2018), many aspects of society have shifted to *online* (Munawar et al. 2021). So that the use of information technology is very important for the sustainability of MSME activities and can even be a major factor if the use of information technology is very high which can support MSME actors to carry out business activities such as the use of sales sites, social media accounts and utilizing service products on a marketplace that can support the sale and promotion of MSME products themselves.

The nature of daring to take risks and being independent in all things is a character that needs to exist in the person of MSME actors. This refers to the characteristics of entrepreneurship in general that can describe the uniqueness of individuals or their psychology which is composed of aspects of values, attitudes, and needs. Entrepreneurial characteristics can determine the success of a business (Dwiastanti, Anis, and Mustapa 2020).

II. MATERIAL AND METHODS

2.1. Resource Based Theory

The theory was first presented by Wernfelt in 1984 in the research "*A Resource-based View of the Firm*", namely resources as a component in a company that has a source of strengths and weaknesses. An important point in RBT theory is stated that a company can achieve a sustainable performance advantage and competitive advantage if it obtains good quality resources, has valuable capabilities that have no substance and cannot be imitated, and the company must have the ability to absorb and apply it (Barney 1991). Competitive advantage can be achieved by practicing value creation strategies where competitors cannot easily replicate and there is no

substitute (Barney 1991).

2.2. Business Continuity

Sustainability comes from the word direct. According to the Big Dictionary Indonesian is directly a verb to continue (up to some time, to far, and so on). But continuity has meaning in the class of nouns or nouns so that continuity can express the name of a person, place, or all things and things. In this context, the meaning of the word sustainability is about the progress of an MSME. Business sustainability is a condition when the company has sufficient assets and is able to carry out and develop its business (Aulia et al., 2021).

2.3. Financial Literacy

Financial literacy in short can be interpreted as financial literacy. In other words, financial literacy is also the knowledge of how to manage and design finances. Financial literacy is also a unity of intuition, abilities, knowledge, attitudes, and actions needed in taking steps related to finance so as to achieve an individual's financial well-being (OECD, 2016). And *The Association of Chartered Certified Accountants* states that the financial literacy component includes insight into concepts from finance, understanding of communication about a financial concept, financial management capabilities both personal and within a company, and skills and accuracy in making financial decisions in every situation (Hilmawati, Ninin, and Kusumaningtias 2021). According to research conducted by (Hilmawati, Ninin, and Kusumaningtias 2021) and (Nasar 2021), it shows that financial literacy affects business sustainability. Based on this, the hypotheses in this study are as follows:

H1: Financial literacy affects the sustainability of the business

2.4. Financial Inclusion

Financial Inclusion is a comprehensive study to remove various barriers related to the use and utilization of financial institution services by the public (Yanti, 2019). Financial understanding for MSME players makes it easier to manage and access financial products. Research conducted by (Kusuma et al. 2022) and also Yunus, et al (2022) states that financial inclusion affects business sustainability. Based on this, the hypotheses in this study are as follows:

H2 : Financial inclusion affects business sustainability

2.5. Financial Performance

According to Hery in (Nasar, 2021), financial performance is an action to evaluate the efficiency and effectiveness of the company in bringing profits and generating certain cash positions that are used as a means of improving the company's operational activities in the next period. The same thing was stated by Das Prena & Komang Wahyu Diarsa (2019) where financial performance is an analysis carried out to see the extent to which the company has made a financial statement that has met the standards and provisions in the (Financial Accounting Standards) SAK. The explanation above is supported by research conducted by (Nasar, 2021) and Nur ikzan (2020) both found that financial performance affects business sustainability. Based on the description above, the following hypothesis can be concluded:

H3: Financial performance affects business continuity

2.6. Information Technology

The use of information technology is a utility expected from information system users when implementing tasks or behaviors of using technology at work (Wijana in Trihastuti & Rachmawati, 2021). Previous research conducted by Trihastuti and Rachmawati 2021 stated that information technology affects business sustainability. And research conducted by (PERDANA, 2017) states that the use of information technology affects business sustainability in small and medium enterprises in Banyumas Regency. Based on the description above, the following hypothesis can be concluded:

H4 : Information technology affects business continuity

2.7. Characteristics of Entrepreneurship

Entrepreneurial characteristics that are internal success factors show characteristics such as high work ethic,

willingness to innovate, assumption of the best responsibility, superiority and willingness to take risks (Dari et al., 2022). Setyawati (2013) said that the characteristics of entrepreneurship are eternal qualities or traits that can be used as characteristics to identify a person, as well as objects, events, and the integration or synthesis of individual traits in the form or unity and personality of a person, considered from an ethical and moral point of view. Islam, et all (2011) concluded that the characteristics of entrepreneurs are a factor that greatly determines the success of MSME businesses. Research on the influence of entrepreneurial characteristics on business sustainability has been conducted by Dwiastanti and Mustapa (2020) and (Rizaldi 2022) which stated that entrepreneurial characteristics affect business sustainability. Based on this, the hypotheses in this study are as follows:

H5 : Entrepreneurial characteristics affect business sustainability

III. RESEARCH METHODS

The data used in this study are primary data and secondary data. The primary data of this study is data obtained directly in the field related to this research, namely women MSME economic actors in Banjarsari District, Surakarta. While secondary data is data obtained from a second source or secondary source of data needed. The secondary data sources used in this study were obtained from the Surakarta Cooperative and MSME Office, especially for Banjarsari District and also from literature, books, research journals, scientific magazines related to research problems and objectives.

The sample in this study is women MSME economic actors in Banjarsari District, Surakarta. For determination of the number of samples using the slovin technique and sampling techniques using *convenience sampling*. The sample in this study was 86 female MSMEs in Banjarsari District.

Measurement of Operational Variables

In this study, variable measurements use the Likert scale. According to Sugiyono (2017), the Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. The variables to be measured using the Likert scale are financial literacy, financial inclusion, financial performance, information technology, characteristics entrepreneurship and business continuity. With likert scale, the variables to be measured will be described into variable indicators which can be questions. The answers of the respondents in each indicator have gradations from very positive to very negative, namely 1 means strongly disagree (STS) to 5 means strongly agree (SS).

Table 1 contains indicators for each variable in detail. The following are the indicators:

Table 1 : Measurements Variable Operational

Variables	Code	Indicator
Bussiness Continuity (KU)	KU.1	Production growth
	KU.2	Business plan update
	KU.3	Analyze competitors
	KU.4	Ease of doing new business
	KU.5	Risk calculation
Financial Literacy (LK)	LK.1	Financial Knowledge
	LK.2	Financial Skills
	LK.3	Financial Behavior
	LK.4	Financial Attitude
	LK.5	Financial Experience
Financial Inclusion (IK)	IK.1	Financial access
	IK.2	Use of financial services
	IK.3	Quality of financial services
	IK.4	Welfare

Financial Performance (KK)	KK.1	Sales Growth
	KK.2	Profit Growth
	KK.3	Growth of total assets
	KK.4	Decrease in fixed costs
	KK.5	Ability to manage working capital
Information Technology (TI)	TI.1	Use for promotional means
	TI.2	Enhance effectiveness and develop job performance
	TI.3	Influencing business because it makes a profit
	TI.4	Does not require high costs
Characteristics Entrepreneurship (KA)	KA.1	Have high discipline
	KA.2	Risk-taking pleasure
	KA.3	Willing to learn from mistakes
	KA.4	Always on the lookout for new opportunities
	KA.5	Be polite to others

Data Analysis Techniques

The analysis technique used in this study is multiple linear regression analysis technique. This analysis was used to test the hypothesis used in this study. This analysis is carried out by the following formula:

$$KU = \alpha + \beta_1 LK + \beta_2 IK + \beta_3 KK + \beta_4 TI + \beta_5 KA + \epsilon$$

This study used data quality tests in the form of validity tests and reliability tests. Classical assumption tests are carried out in the form of normality tests, multicollinearity tests and heteroscedasticity tests then hypothesis testing is carried out.

IV. RESULT AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistical analysis is a part of statistical science that is tasked with studying the procedures for collecting, recording, compiling, and presenting research data in the form of frequency tables or graphs and then measuring statistical values such as arithmetic mean/mean, median, mode, standard deviation and so on.

Table 2. Descriptive Statistics Test Results

Variabel	N	Minimum	Maximum	Mean	Std. Deviaton
LK	157	29.00	48.00	39.6178	4.01844
IK	157	27.00	45.00	38.7134	4.26833
KK	157	28.00	47.00	39.3312	4.12215
TI	157	28.00	48.00	40.2293	3.76024
KA	157	27.00	47.00	39.2548	4.33812
KU	157	29.00	47.00	39.3567	3.89446

Source: SPSS Data Processing

Based on the descriptive statistical test in the table above, it shows the number of samples (N) as many as 157 data.

Validity and Reliability Test Result

The validity test is a test used to determine the extent to which a measuring instrument (questionnaire) guarantees the level of accuracy of a measuring instrument. The test results show that all statement items of the six variables have a correlation value greater than r table with an $\alpha = 0.05\%$ level and with 157 respondents, the r table value is greater than 0.1318 so that all statement items submitted are declared valid and suitable for

analysis.

This research reliability test uses the Cronbach's Alpha value. If the Cronbach alpha value > 0.60 then the variable is declared reliable and if the Cronbach alpha value < 0.60 then the variable is declared unreliable. Based on the results of the research conducted, it shows that LK with a Cronbach's Alpha value of 0.614. IK with a Cronbach's Alpha value of 0.634. KK with a Cronbach's Alpha value of 0.643. IT with a Cronbach's Alpha value of 0.600. KA with a Cronbach's Alpha value of 0.643. KU with a Cronbach's Alpha value of 0.618. Because the Cronbach's Alpha value of the variables above is > 0.60 , it can be concluded that all questions in the questionnaire are reliable.

Classical Assumption Test

Normality Test

The normality test aims to find out whether the regression model has residual values that are normally distributed from residual values. The normality test in this study uses the Kolmogorov Smirnov test to conduct quantitative research and can be used to test with large amounts of data. With the Komogorov Smirnov Test if the probability value ≥ 0.05 then the residual data is normally distributed, otherwise if the probability value is < 0.05 then the residual data is not normally distributed.

Table 3. Normality Test Results

Variable	Equation		Information
	Asymp. Sig. (2-tailed)		
Unstandardized Residual	0,200		Usual

Source: SPSS Data Processing

Based on the results of the normality test in the table above, it shows that the equation above produces the value of Asymp. Sig. (2-tailed) of 0.200 or greater than 0.05. It can be concluded that the data is normally distributed.

Multicollinearity Test

Multicollinearity test is a test performed with the aim of showing a strong correlation or relationship between independent variables. It is said that multicollinearity occurs in multiple regression models if the value of Tolerance < 0.1 and Variance Inflating Factor (VIF) > 10 .

Table 2. Multicollinearity Test

Variable	Equation		Information
	Tolerance	VIF	
LK	0,315	3,178	No multicollinearity
IK	0,263	3,795	No multicollinearity
KK	0,284	3,519	No multicollinearity
IT	0,348	2,871	No multicollinearity
KA	0,373	2,678	No multicollinearity

Source: SPSS Data Processing

Based on the multicollinearity test in the table above, it shows that the independent variables LK, IK, KK, TI, and KA in the equation above have a tolerance value of > 0.10 and VIF < 10 , it can be concluded that multicollenierity does not occur.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in regression there is an inequality of variance of the residuals of one observation with another observation. A regression model can be said to be good if the variance of residuals between one observation and another observation is the same or fixed, which is called

homoscedasticity. The heteroscedasticity test in this study was tested using the spearman test. If the significance value > 0.05 then heteroscedasticity does not occur.

Based on the heteroscedasticity test in the table above, it shows that all variables in the equation above all variables have a significance value, namely LK of 0.838; IK of 0.704; KK of 0.987; IT of 0.557; KA of 0.814 > 0.05 then it can be concluded that all variables in the regresi model do not occur heteroscedasticity.

Autocorrelation Test

The autocorrelation test aims to test whether the linear regression model has a correlation between the confounding in period t and the fault of the confounding in period $t-1$ or the previous period. To detect autocorrelation, namely by using Durbin Watson (DW) testing. The criteria set to find out a data free from autocorrelation are as follows:

- 1) A D-W number below -2 means that there is a positive autocorrelation.
- 2) A D-W number between -2 to +2 means that it is free from autocorrelation.
- 3) A D-W number above 2 means that there is a negative autocorrelation.

Table 3. Autocorrelation Test Results

Durbin-Watson
Equation
1,999

Source: SPSS Data Processing

Based on the results of the autocorrelation test in the table above shows that the equation above produces a Durbin-Watson value of 1.999. Therefore, it can be concluded that the regression model used satisfies the assumption of DW values between (-2) to 2, so it can be said that there is no autocorrelation.

Model Accuracy Test

F Test

The F test is performed to test whether the regression model used is fit. The F test can be done by looking at the significance value of F in the output of regression results using SPSS with a significance level of 0.05 ($\alpha=5\%$) if the probability value is greater than α means that the regression model is not fit. If the probability value is less than α it means the regression value is fit.

Table 4. F Test Results

	F	Sig.
Regression	65.125	.000 ^b

Source: SPSS Data Processing

Based on the results of the F statistical test in the table above, it shows the magnitude of the F value in the equation above of 65.125 with a significance value of 0.000. This shows that simultaneously the sustainability of Women MSMEs (KU) can be explained by Financial Literacy (LK), Financial Inclusion (IK), Financial Performance (KK), Information Technology (IT), and Entrepreneurial Characteristics (KA).

The Coefficient of Determination (R² Test)

The coefficient of determination (R^2) is used to measure how far the model is able to explain the variation of the dependent variable. The R^2 value is between zero and one. A small R^2 value means that the ability of independent variables to explain dependent variable variation is very limited.

Table 5. R2 Test Results

R	R Square	Adjusted Square	Std. Error of the Estimate
.827 ^a	.683	.673	2.22803

Source: SPSS Data Processing

Based on the results of the adjusted R2 test in the table above, it shows the magnitude of the adjusted value of R2 of 0.673, which means the dependent variable that can be explained by the independent variable is 67.3%. This shows that 67.3% of the sustainability of Women MSMEs (KU) can be explained by Financial Literacy (LK), Financial Inclusion (IK), Financial Performance (KK), Information Technology (IT), and Entrepreneurial Characteristics (KA) while the remaining 32.7% is influenced by other variables that were not studied in this study

Multiple Regression Analysis

Multiple liner regression is a test used to determine how one or more independent variables affect the dependent variable

Table 6. Multiple Regression Analysis

Variable	Equation		
	Beta	T	Sig
Constant	4.028	2,002	0,047
LK	0,257	3,249	0,001
IK	0,089	1,088	0,278
KK	0.084	1,030	0,305
IT	0,223	2,769	0,006
KA	0,241	3,585	0,000
Adjusted R ²	0,673		
F	65,125		
Sig	0,000		

Source: SPSS Data Processing

Based on the results of the regression test in the table above, the regression equation can be written as follows:

$$KU = 4.028 + 0.257 LK + 0.089 IK + 0.084 KK + 0.223 TI + 0.241 KA + e$$

Partial Test (t Test)

Partial test is used to show how far each independent variable is from the dependent variable. The test was conducted using *significance* level 0.05 ($\alpha = 5\%$). The hypothesis is accepted if the significant value of $t < 0.05$ (significant regression coefficient).

Table 7. t Test Results

Variabel	B	t	sig
(Constant)	4,028	2,002	,047
LK	,257	3,249	,001
IK	,089	1,088	,278
KK	,084	1,030	,305
TI	,223	2,769	,006
KA	,241	3,585	,000

Source: SPSS Data Processing

The Financial Literacy (LK) variable produces a significant value of 0.001 which means a significant value of less than 0.05. It is also known that the value of t calculated for the Financial Literacy (LK) variable is 1.660. Since the calculated t value is $3.249 > t$ table is 1.660, it can be concluded that the hypothesis is accepted. This shows that Financial Literacy (LK) has a significant effect on the sustainability of Women MSMEs (KU). Financial literacy is needed by MSME actors, especially in the process of preparing their business financial statements. An MSME needs financial literacy to facilitate financial control so that business performance will be better. The success of MSMEs is influenced by the skills and abilities of business actors and in an entrepreneurial process human resources and finance are needed. One of the categories that is expected to contribute is financial capital, so every MSME needs to pay attention to the knowledge of human resources concerned related to financial management. Financial literacy allows a person to be able to take rational and effective decisions related to finance and its economic resources. The results of this study are in line with research conducted by (Ruli, Hilmawati, and Kusumaningtias 2021) and (Nasar, 2021) which shows that financial literacy affects business sustainability.

The Financial Inclusion (IC) variable yields a significant value of 0.278 which means a significant value of more than 0.05. It is also known that the value of t calculated for the Financial Inclusion (IK) variable is 1.660. Since the calculated t value is $1.088 < t$ table is 1.660, it can be concluded that the hypothesis is rejected. This shows that Financial Inclusion (IK) does not affect the sustainability of Women MSMEs (KU).

Financial Performance (CoW) produces a significant value of 0.305 which means a significant value of more than 0.05. It is also known that the value of t calculated for the Financial Performance (KK) variable is 1.660. Since the calculated t value is $1.030 < t$ table is 1.660, it can be concluded that the hypothesis is rejected. This shows that Financial Performance (KK) does not affect the sustainability of Women MSMEs (KU). This can be interpreted that women MSMEs still often face problems related to capital and marketing processes. Access to financial services from MSMEs is still difficult. Ease of access to financial institution services will make it easier for the public and business people to get capital to run every business process. Financial inclusion is a process that facilitates access, availability, and benefits of the formal financial system for all economic actors. The results of this study are not in line with research conducted by Kusuma et al. (2022) and also Yunus, et al (2022) which states that financial inclusion affects business sustainability.

The Information Technology (IT) variable produces a significant value of 0.006 which means a significant value of less than 0.05. It is also known that the value of t calculated Information Technology (IT) variables is 1.660. Because the calculated t value is $2.769 > t$ table is 1.660, it can be concluded that the accepted hypothesis This shows that Information Technology (IT) has a significant effect on the sustainability of Women MSMEs (KU). This can be interpreted that information technology for women MSMEs in Banjarsari Surakarta District is very useful in encouraging their business. The higher the level of information technology utilization, it supports MSME players to continue to run their business activities that can support various sales promotions of their products. The research is in line with research conducted by Trihastuti and Rachmawati (2021) which states that information technology affects business sustainability.

The Entrepreneurial Characteristics (KA) variable produces a significant value of 0.000 which means a significant value of less than 0.05. It is also known that the value of t calculated variable Entrepreneurial Characteristics (KA) is 1.660. Because the calculated t value is $3.585 > t$ table is 1.660, it can be concluded that the hypothesis is accepted This shows that the Entrepreneurial Characteristics (KA) have a significant effect on the sustainability of Women MSMEs (KU). This can be interpreted that women MSMEs in Banjarsari Surakarta District have unique characteristics and have advantages in running their businesses, MSMEs must always be optimistic and creative to face very dynamic changes. The characteristic of entrepreneurship is a quality or trait that remains continuous and eternal that can be used as a characteristic of its business. This research is in line with research conducted by Dwiastanti and Mustapa (2020) and Rizaldi, et al (2022) which shows that entrepreneurial characteristics affect business sustainability.

V. CONCLUSION

Based on the results of the study, it can be concluded that the variables of financial literacy, information technology, entrepreneurial characteristics have a significant influence on the sustainability of women's MSME businesses in Banjarsari District. As for the financial inclusion variable, financial performance does not have a significant effect on the business sustainability of Women MSMEs in Banjarsari District.

The sample in this study is limited to the scope of women MSMEs in Banjarsari District, Surakarta City so that the results of this study cannot be representative and generalized to all existing female MSMEs. This study only uses 5 independent variables so that other factors that affect business sustainability have not been studied. It is very important for further researchers to expand the sample of women MSMEs in Banjarsari District and other sub-districts or add to the research sample in order to obtain better results. Further researchers are expected to be better prepared in the process of taking and collecting and everything so that research can be carried out better. Further research is expected to be supported by interviews with sources that match the profile of MSMEs on the variables studied.

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