

The Role of Financial Literacy, Accounting Literacy, and Digital Literacy in Improving the Managerial Ability of MSMEs

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ABSTRACT

Understanding financial management, accounting reporting, and digital technology utilization can enhance the quality of business managerial capabilities. This study examines the role of financial literacy, accounting literacy, and digital literacy in improving managerial capabilities of MSMEs. Partial results demonstrate that financial literacy, accounting literacy, and digital literacy exert positive and significant effects on managerial capabilities of MSMEs in Medan City. Simultaneous results indicate that financial literacy, accounting literacy, and digital literacy collectively exert positive and significant effects on managerial capabilities of MSMEs in Medan City. MSMEs in Medan City gain greater opportunities to strengthen their competitiveness and business sustainability. The Adjusted R Square value reaches 45.1%, while the remaining 54.9% stems from variables beyond the research model, including entrepreneurial behavior among others. Research findings necessitate support from local governments, educational institutions, and relevant stakeholders to enhance training and mentoring programs in financial, accounting, and digital literacy for MSMEs, thereby strengthening managerial capacity and fostering economic growth in Medan City.

ABSTRAK

Pemahaman tentang pengelolaan keuangan, pelaporan akuntansi, dan pemanfaatan teknologi digital dapat meningkatkan kualitas kemampuan manajerial bisnis. Penelitian ini mengkaji peran literasi keuangan, literasi akuntansi, dan literasi digital dalam meningkatkan kemampuan manajerial UMKM. Hasil parsial menunjukkan bahwa literasi keuangan, literasi akuntansi, dan literasi digital memberikan pengaruh positif dan signifikan terhadap kemampuan manajerial UMKM di Kota Medan. Hasil simultan mengindikasikan bahwa literasi keuangan, literasi akuntansi, dan literasi digital secara kolektif memberikan pengaruh positif dan signifikan terhadap kemampuan manajerial UMKM di Kota Medan. UMKM di Kota Medan memperoleh peluang lebih besar untuk memperkuat daya saing dan keberlanjutan usaha mereka. Nilai Adjusted R Square mencapai 45,1%, sedangkan 54,9% sisanya bersumber dari variabel di luar model penelitian, termasuk perilaku kewirausahaan dan lainnya. Temuan penelitian mengharuskan adanya dukungan dari pemerintah daerah, institusi pendidikan, dan pemangku kepentingan terkait untuk meningkatkan program pelatihan dan pendampingan literasi keuangan, akuntansi, dan digital bagi UMKM, sehingga memperkuat kapasitas manajerial dan mendorong pertumbuhan ekonomi di Kota Medan.

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1. Introduction

Economic prosperity remains a crucial objective in economic development, with Micro, Small, and Medium Enterprises (MSMEs) playing a strategic role in driving economic growth. During economic recovery periods, many individuals continue experiencing economic hardship, including unemployment and layoffs, resulting in drastic income decline. MSMEs serve as drivers of local economic growth, job creation, and reduction in economic inequality. The government has recognized the significant role and potential of MSMEs, implementing various policies in recent years to strengthen MSME capacity, enabling growth and transformation into medium-sized enterprises. The MSME sector plays a significant role and strongly supports economic development (Saskia & Yulhendri, 2020). Therefore, advancing and developing

MSMEs becomes necessary to encourage economic growth and improvement (Hutabarat *et al.*, 2023). However, MSMEs frequently experience developmental delays due to their short-term orientation (Hilmawati, 2021). MSMEs in Medan City often encounter challenges in sustainable internal management, including limited knowledge of financial management, systematic accounting records, and digital technology utilization for market expansion and operational efficiency. Many MSMEs in Medan City operate informally, failing to separate business income from personal funds, relying solely on experience. Consequently, business decisions often lack support from financial data, systematic accounting records, or digital technology utilization, making it difficult for MSMEs to increase efficiency, face competition, and develop their businesses sustainably, despite significant market potential.

Such phenomena make it difficult for many MSMEs to make appropriate managerial decisions, potentially reducing productivity and competitiveness amid global competition and economic digitalization. Limited managerial capabilities among MSMEs are characterized by insufficient ability to optimally carry out management functions, including business planning, resource organization, financial control, and strategic decision-making. The managerial capabilities of MSMEs refer to the capacity of business actors to carry out management functions—planning, organizing, implementing, and controlling the business. These capabilities encompass decision-making, financial and resource management, operational oversight, and strategy formulation to achieve goals and business sustainability, illustrating that better managerial skills, such as strategic decision-making and risk management, can increase company profitability. The managerial capabilities of MSMEs involve the ability of business actors to plan business activities and manage finances effectively. In financial matters, MSMEs must manage cash flow, plan budgets, manage working capital, and make appropriate investment or financing decisions to ensure business liquidity and sustainability. Managerial capabilities include systematic recording of accounting transactions, the ability to prepare financial reports, and analyzing business performance to accurately assess profitability (Hutabarat *et al.*, 2023), cost efficiency, and the business's financial position. Strong integration between financial management and accounting enables MSMEs to plan, control, and make strategic decisions based on data, thereby increasing management effectiveness and business sustainability. Furthermore, these capabilities include strategic decision-making, utilizing digital technology and information to increase efficiency, expand markets, and maintain business sustainability, as limited managerial capabilities often hinder MSMEs' growth and competitiveness amid increasingly complex business dynamics.

The managerial capabilities of MSMEs in managing their businesses can be influenced by several factors, including financial literacy, accounting literacy, and digital literacy. Low financial literacy remains a major obstacle in MSME management, leading to difficulties in accessing financing (Yatimin, Widiyastuti, & Jama, 2025), financial planning, and accurate financial record-keeping. Low financial literacy exemplifies problems with accounting understanding, financial perspectives, and public financial behavior (Bidasari, Goso, and Hamid 2023), reflecting concerning issues related to financial knowledge, views, and behavior within society (Nurdyanto & Ismail, 2024). Minimal accounting literacy results in MSMEs being unable to record transactions correctly and consistently, producing low-quality financial reports (Widiyastuti *et al.*, 2025) that fail to reflect the true state of the business (Susilawati *et al.*, 2025). Low-quality financial reports can weaken MSMEs' managerial capabilities, as they lack the accurate information base for planning, controlling, evaluating performance, and making strategic decisions, ultimately hindering business development and sustainability. Furthermore, limited digital literacy also hinders the utilization of e-commerce and digital technology as a means of business development in the digital economy era. Financial literacy, accounting literacy, and digital literacy are viewed as critical factors that can improve the managerial capabilities of MSMEs. Therefore, this study examines the role of financial literacy, accounting literacy, and digital literacy in improving the managerial capabilities of MSMEs in Medan City, with implications for local economic growth and MSME competitiveness in facing the dynamics of the modern economy.

2. Literature Review

2.1 Managerial Capabilities of MSMEs

Managerial capabilities of MSMEs represent the abilities of business actors to plan, organize, direct, and control business resources effectively and efficiently to achieve business objectives. These capabilities encompass decision-making, financial management, operational control, and business development, enabling MSMEs to survive and grow sustainably. MSME managerial capabilities constitute the manager's skills in planning, organizing, and controlling business operations, including financial management, resources, marketing, and innovation. These capabilities enable MSMEs to face challenges, capitalize on opportunities, improve performance, achieve growth, and maintain positive relationships with customers and business partners (Nurdyanto & Ismail, 2024). Managerial capabilities involve the ability to manage a business through various activities, such as planning, organizing, motivating, supervising, and evaluating. Therefore, MSMEs require skills in financial management, marketing, and risk management (Agustiani, 2025).

2.2 Financial Literacy, Accounting Literacy, and Digital Literacy

Financial literacy proves crucial for MSMEs in cash flow management, capital planning, investment decisions, and financing (Hutabarat, Wulandari, *et al.*, 2025). Financial literacy represents the ability or skill to understand, respond to, and make appropriate decisions related to financial matters (Agustiani, 2025), defined as a conceptual understanding and the ability to effectively manage personal or business finances, leading to sound economic decision-making (Hutabarat *et al.*, 2024). Accounting literacy relates to the ability to systematically manage and record transactions, which impacts the availability of information for performance evaluation and access to formal financing. Accounting literacy constitutes the ability of business actors to understand and apply basic accounting principles, including recording transactions, preparing financial reports, and interpreting data for decision-making. Lack of accounting literacy has the potential to compromise reporting accuracy and access to formal financing. Accounting literacy is defined as the knowledge and skills needed to manage financial aspects and improve the quality of decision-making (Fadilah, 2024). Digital literacy is becoming increasingly important in the era of digital transformation. The use of digital technology in marketing, payment for each transaction, data management, and communication plays a significant role in increasing the efficiency and competitiveness of MSMEs. Digital literacy represents an individual's ability to use digital technology effectively and responsibly (Nurdyanto & Ismail, 2024). Digital literacy encompasses the ability to effectively use digital technology in business operations, marketing, and communications, enhancing MSMEs' ability to utilize digital platforms to expand their markets and increase operational efficiency. Digital literacy is defined as the skill of utilizing digital technology and tools to search, process, combine, analyze, and review information (Kurnia & Indriani, 2025).

3. Methodology

This quantitative descriptive study examines financial literacy, accounting literacy, and digital literacy as independent variables, with managerial capabilities of MSMEs as the dependent variable. The study population comprised 38,343 MSMEs registered in the SIMDAKOP UMKM application in Medan City as of the end of 2022. Sampling employed a simple random sampling technique, utilizing primary data obtained through questionnaires distributed directly to research respondents. Measurement of respondent perceptions utilized a five-point Likert scale, consisting of Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1). The collected data was analyzed using multiple linear regression analysis with SPSS 26 software, following several analytical stages: research instrument testing, classical assumption testing, coefficient of determination testing, and hypothesis testing (Hutabarat, Harahap, *et al.*, 2025).

The instrument test encompassed validity and reliability assessments. Classical assumption testing included data normality testing using the Kolmogorov-Smirnov test, multicollinearity testing using tolerance values and Variance Inflation Factor (VIF), and heteroscedasticity testing using the Glejser test. Hypothesis testing consisted of partial significance testing (t-test) and simultaneous significance testing (F-test), with independent variables declared to have a significant effect on the dependent variable when the probability of significance was less than 0.05. The study employed an alpha value of 5% or 0.05. The research model can be expressed as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where:

- Y = Managerial Capabilities of MSMEs
- X₁ = Financial Literacy
- X₂ = Accounting Literacy
- X₃ = Digital Literacy
- a = Constant
- b = Regression Coefficient
- e = Standard Error.

4. Results

4.1 Data Quality Testing

The validity test compared the calculated r value with the table r value to prove the validity of the research questionnaire. Each variable obtained a Sig. (2-tailed) value of less than 0.05, with the calculated R value greater than the table R value (Wahyono *et al.*, 2023). Research statements that obtained a Sig. (2-tailed) value of less than 0.05, with a corrected item correlation value tending to be greater than the table R value, indicated that the data distribution for each statement was suitable for use and valid (Purwadisastra *et al.*, 2024). The reliability test utilized Cronbach's alpha, with a variable considered reliable if its α value is ≥ 0.60 . Table 1 presents the reliability test results, showing that each Cronbach's alpha value is ≥ 0.600 , indicating that the questionnaire is consistent and the research instrument is proven reliable.

Table 1. Reliability Test

Variable	Cronbach's Alpha	Information
Managerial Capabilities of MSMEs (Y)	0.604	Reliable
Financial Literacy (X ₁)	0.722	Reliable
Accounting Literacy (X ₂)	0.610	Reliable
Digital Literacy (X ₃)	0.801	Reliable

Source: Data processed (2025).

4.2 Classical Assumption Testing

The classical assumption testing utilized normality, multicollinearity, and heteroscedasticity tests. The normality test employed the Kolmogorov-Smirnov test (Hutabarat, 2022), yielding an Asymp. Sig. (2-tailed) value of 0.099, which is greater than 0.05, indicating that the research data is normally distributed and the research model is free from normality issues. The multicollinearity test results, presented in Table 2, show that the tolerance values for all independent variables are greater than 0.1, and all VIF values are less than 10, confirming that the research model is free from multicollinearity problems. The heteroscedasticity test using the Glejser-Breusch-Pagan test (Hutabarat *et al.*, 2023) demonstrated that the research model is free from heteroscedasticity issues, as evidenced in Table 3, where significance probability values for all variables are greater than 0.05.

Table 2. Summary of Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Financial Literacy	0.838	1.194	No multicollinearity
Accounting Literacy	0.857	1.167	No multicollinearity
Digital Literacy	0.807	1.239	No multicollinearity

Source: Data processed (2025).

Table 3. Summary of Heteroscedasticity Test Results

Variable	Sig.	Information
Financial Literacy	0.138	No heteroscedasticity
Accounting Literacy	0.970	No heteroscedasticity
Digital Literacy	0.489	No heteroscedasticity

Source: Data processed (2025).

4.3 Coefficient of Determination and Hypothesis Testing

The coefficient of determination, reflected by the Adjusted R-Square value of 0.451, demonstrates that financial literacy, accounting literacy, and digital literacy can explain 45.1% of the variation in managerial capabilities of MSMEs, while the remaining 54.9% is explained by other variables not included in the research model. The multiple linear regression analysis results, summarized in Table 4, reveal that financial literacy exhibits a regression coefficient of 0.208 with a probability value of 0.004 ($p < 0.05$), indicating a positive and significant effect on improving managerial capabilities of MSMEs in Medan City. Accounting literacy demonstrates a regression coefficient of 0.457 with a probability value of 0.000 ($p < 0.05$), indicating a positive and significant effect on improving managerial capabilities of MSMEs in Medan City. Digital literacy shows a regression coefficient of 0.150 with a probability value of 0.001 ($p < 0.05$), indicating a positive and significant effect on improving managerial capabilities of MSMEs in Medan City. The simultaneous test (F-test) yielded an F value of 28.133 with a significance probability value of 0.000 ($p < 0.05$), confirming that financial literacy, accounting literacy, and digital literacy simultaneously have a significant effect on improving the managerial capabilities of MSMEs in Medan City.

Table 4. Summary of Multiple Linear Regression Analysis Results

Variable	Regression Coefficient	Prob.
Financial Literacy	0.208	0.004
Accounting Literacy	0.457	0.000
Digital Literacy	0.150	0.001
F-statistic		28.133
Prob(F-statistic)		0.000

Source: Data processed (2025).

5. Discussion

5.1 Financial Literacy and Managerial Capabilities of MSMEs

The analysis reveals that financial literacy exerts a positive and significant effect on the managerial capabilities of MSMEs in Medan City, indicating that higher levels of financial literacy correspond to enhanced managerial capabilities. This study examines the role of financial literacy in improving the quality of economic decision-making by business actors, with findings consistent with research by Nurdyanto and Ismail (2024). A comprehensive understanding of financial management, budget planning, cash flow control, and risk management enables MSMEs to execute managerial functions more effectively and efficiently. The heightened level of economic competition necessitates that MSMEs manage capital and finances prudently to survive and thrive. Adequate financial literacy encourages MSMEs to optimize resource utilization, increase business productivity, and maintain business

sustainability, all of which collectively contribute to strengthening local economic activity, job creation, and economic growth in Medan City.

5.2 Accounting Literacy and Managerial Capabilities of MSMEs

The analysis demonstrates that accounting literacy exerts a positive and significant impact on the managerial capabilities of MSMEs in Medan City. An understanding of accounting enables business owners to maintain systematic financial records, determine competitive selling prices, manage cost structures, prepare accurate financial reports, and objectively assess business performance. These competencies form a crucial foundation for managerial functions, particularly in planning, cost control, and strategic decision-making. Enhanced accounting literacy strengthens the managerial capabilities of individual MSMEs and contributes to the efficiency of economic activities, increased local business competitiveness, and sustainable economic growth in Medan City.

5.3 Digital Literacy and Managerial Capabilities of MSMEs

The analysis indicates that digital literacy exerts a positive and significant impact on the managerial capabilities of MSMEs in Medan City. Digital literacy enables MSMEs to access market information, utilize online marketing platforms, and employ financial and business management applications, which can reduce operational costs and accelerate decision-making processes. These findings align with research by Nurdyanto and Ismail (2024). The utilization of digital literacy facilitates MSMEs in achieving operational efficiency and expanding market reach amid increasingly competitive economic conditions. Consequently, digital literacy strengthens MSME managerial capabilities, increasing productivity, competitiveness, and business sustainability, ultimately contributing to local economic growth.

5.4 Simultaneous Effect of Financial Literacy, Accounting Literacy, and Digital Literacy on Managerial Capabilities of MSMEs

A significant finding demonstrates that financial literacy, accounting literacy, and digital literacy simultaneously exert a positive and significant impact on the managerial capabilities of MSMEs in Medan City. These three literacy dimensions play a direct role in improving business efficiency, financial management, and productivity, yielding substantial economic impacts, particularly in Medan City. The enhancement of these three literacies strengthens the managerial capabilities of MSMEs in allocating resources optimally, increasing economic competitiveness, and fostering sustainable business development.

6. Conclusion

The results of this research demonstrate that financial literacy, accounting literacy, and digital literacy each exert a positive and significant effect on the managerial capabilities of MSMEs in Medan City. Simultaneous testing confirms that these three literacy dimensions collectively have a positive and significant impact on the managerial capabilities of MSMEs in Medan City. A comprehensive understanding of financial management, accounting recording and reporting, and digital technology utilization enhances the quality of business planning, control, and decision-making. With strengthened managerial capabilities, MSMEs in Medan City possess greater opportunities to improve their competitiveness and business sustainability. The Adjusted R-Square value of 45.1% indicates that financial literacy, accounting literacy, and digital literacy explain nearly half of the variation in managerial capabilities, while the remaining 54.9% is attributed to other variables not included in the research model, such as entrepreneurial behavior and external environmental factors.

The implications of this study underscore the necessity for support from local governments, educational institutions, and relevant stakeholders to enhance training and mentoring programs in financial, accounting, and digital literacy for MSMEs. Such initiatives would strengthen their managerial capacity and drive sustainable economic growth in Medan City. Policy interventions

should prioritize accessible and practical literacy programs tailored to the specific needs of MSMEs, integrating theoretical knowledge with hands-on application to maximize effectiveness. Furthermore, collaborative efforts among government agencies, private sector partners, and academic institutions are essential to create a supportive ecosystem that enables MSMEs to thrive in an increasingly competitive and digitalized economy.

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