Advances in Management & Financial Reporting

OPEN ACCESS

Volume 4, Issue 3 (2026). 729-745

e-ISSN: 2985-7538

DOI: https://doi.org/10.60079/amfr.v4i3.992

Self-Efficacy and Task-Relevant Budgetary Participation on Managerial Performance through Transformational Leadership Style

Nurul Auliyah Safitri [1*] Mahmud Mahmud [2] Risca Ariska Ramadhan [3]

[1*, 2, 3] Sekolah Tinggi Ilmu Ekonomi Yapis Dompu, Indonesia
Email: nhurulauliyah0@gmail.com

ARTICLE HISTORY

Submitted	:	July 08, 2026
Reviewed	:	July 11, 2026
		July 19, 2026
Revised	:	August 08, 2026
Accepted	:	August 08, 2026
Published	:	August 17, 2026

Conflict of Interest Statement:
The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

ABSTRACT

Purpose: This study aims to examine the effect of self-efficacy and task-relevant budgetary participation on managerial performance while analyzing the mediating role of transformational leadership among MSMEs in Dompu Regency.

Research Method: An explanatory quantitative design was employed. Data were collected via questionnaires from 126 managers of halal-certified MSMEs, selected through purposive sampling. Partial Least Squares Structural Equation Modeling (PLS-SEM) was utilized for data analysis.

Results and Discussion: The findings reveal that self-efficacy and task-relevant budgetary participation have no direct significant impact on managerial performance. However, transformational leadership successfully and significantly mediates both relationships. This proves that individual psychological potential and participative budgeting processes require a visionary leader to be converted into actual managerial effectiveness.

Implications: MSME stakeholders and policymakers should prioritize transformational leadership development programs rather than merely focusing on technical administrative training to optimize resource management and operational efficiency.

Originality: This research highlights transformational leadership as an indispensable catalyst that bridges cognitive factors and participative control systems within the resource-constrained ecosystem of developing regional MSMEs.

Keywords: self-efficacy; budgetary participation; transformational leadership; managerial performance; MSMEs.

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy, contributing significantly to the Gross Domestic Product (GDP) and employment. According to the Ministry of Cooperatives and MSMEs (2023), MSMEs account for approximately 61.07% of Indonesia's GDP and employ more than 97% of the national workforce. Ideally, MSMEs should exhibit optimal managerial performance to ensure business sustainability and growth. Good managerial performance reflects a manager's ability to carry out managerial functions—such as planning, organizing, directing, and controlling—effectively and efficiently (Robbins & Judge, 2022).

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

To achieve optimal managerial performance, managers require a high level of self-efficacy in decision-making and task completion. Bandura (1997) defines self-efficacy as an individual's belief in their ability to organize and carry out the actions necessary to achieve a specific performance outcome. In their meta-analysis, Stajkovic & Luthans (1998) found that self-efficacy was strongly positively correlated with job performance (r = 0.38). In addition, active participation in task-relevant budgeting is an important factor, as it can increase managers' commitment to and understanding of organizational goals. Shields & Shields (1998) state that task-relevant budget participation can improve managerial performance by providing managers with the opportunity to contribute input based on their knowledge and experience. A transformational leadership style capable of inspiring, motivating, and developing subordinates' potential should serve as a catalyst that strengthens the influence of self-efficacy and budget participation on managerial performance. Bass *et al.,* (2003) and Amanda (2026) suggest that transformational leadership can enhance followers' motivation, morale, and performance through various mechanisms.

However, in practice, these ideal conditions have not yet been fully achieved by MSMEs in Dompu Regency. Many local MSME managers or operators still face structural and psychological barriers, such as limited involvement in setting business financial targets and low self-confidence when responding to business uncertainty. This situation aligns with the findings of Oktaviyah's (2022) study, which highlights that the majority of MSMEs in developing regions still employ a top-down system for setting budgets and targets by capital owners, thereby limiting task-relevant participation that could otherwise motivate operational managers. Furthermore, Salfarini *et al.,* (2025) emphasize that MSME managers often experience performance stagnation due to low self-efficacy, which is triggered by limited access to managerial training and modern business literacy. On the other hand, the leadership styles adopted by MSME owners in these regions are often still transactional or paternalistic. In fact, studies by Mahmud *et al.,* (2025) and Mahmud *et al.,* (2023) demonstrate that the absence of transformational leadership in the SME sector results in low team innovation capacity and the organization's failure to translate individual potential (such as self-efficacy) into tangible performance. It is this gap between the theoretical ideal and the various empirical realities on the ground that raises issues requiring further study, particularly regarding how these factors interact to influence the ups and downs of SME managerial performance comprehensively.

Based on preliminary observations, several problem areas have been identified among SMEs in Dompu Regency. First, many MSME managers still lack confidence in making strategic decisions and tend to hesitate when facing challenging business situations. This indicates a low level of self-efficacy, which can hinder optimal performance. Wood & Bandura (1989) explain that managers with low self-efficacy tend to avoid challenges and give up easily when facing obstacles. Second, the planning process remains underdeveloped in most MSMEs, and there is a lack of participation in top-down budgeting that excludes operational managers who understand real-world conditions on the ground. Brownell (1982) emphasizes that participation in budgeting is a process in which individuals are involved in drafting the budget, influence budget targets, and receive recognition for achieving them. Third, the leadership style employed tends to be conventional and fails to inspire and motivate teams to innovate and grow. Fourth, the managerial performance of MSMEs in Dompu Regency has been inconsistent, as evidenced by fluctuations in target achievement and the need to improve the effectiveness of resource management.

Volume 4, Issue 3 (2026). 729-745
e-ISSN: 2985-7538
DOI: https://doi.org/10.60079/amfr.v4i3.992

The low managerial performance of MSMEs in Dompu Regency is believed to be influenced by several key factors. The first factor is low managerial self-efficacy, which stems from limited experience, a lack of management training, and restricted access to business information and knowledge (Yanti, 2019). Managers with low self-efficacy tend to avoid challenges and give up easily, which affects their ability to guide economic development (Schwarzer *et al.,* 2013). The second factor is the lack of manager participation in the budgeting process, which leads to a lack of ownership and commitment in setting targets (Alimuna *et al.,* 2026). This results in low motivation and overall poor performance. Zainuddin (2020) found that task-relevant budget participation positively affects managerial performance by enhancing understanding of and commitment to organizational goals. The third factor is a leadership style that is not yet transformational, where MSME leaders still use a transactional approach that emphasizes only rewards and punishments, without developing employees' potential (Mahmud & Sopiah, 2022). Managers' internal potential (SE) is crucial for implementing transformational leadership in SMEs—leadership that is innovative and achievement-oriented—thereby strengthening self-efficacy and encouraging managers' active participation in budgeting. Bass & Riggio (2006) and Adhar *et al.,* (2025) state that transformational leaders can enhance followers' self-efficacy through intellectual stimulation and individualized consideration.

Research on the impact of self-efficacy and participation in task-relevant budgeting on managerial performance through transformational leadership in SMEs in Dompu Regency is crucial and urgently needed. First, this study can theoretically fill a gap in the literature on factors influencing managerial performance, particularly in the context of SMEs in regions with distinctive socioeconomic and cultural characteristics, such as Dompu Regency. Locke & Latham (2002) and Mahmud *et al.,* (2024) emphasize the importance of understanding specific contexts in performance research to yield more practical results. The findings of this study are expected to provide a more comprehensive understanding of the role of transformational leadership style in strengthening or mediating the effects of self-efficacy and budget participation on managerial performance. In practical terms, the findings of this study are expected to serve as a foundation for policymakers, SME development agencies, and business owners in designing more effective and targeted managerial capacity-building programs. Fourth, given the vital role of SMEs in the regional economy, improving their managerial performance will directly impact local economic growth, job creation, and poverty alleviation in Dompu Regency.

Based on the problem statement outlined above, this study aims to analyze and empirically demonstrate the influence of self-efficacy and task-relevant budget participation on managerial performance, and the role of a transformational leadership style in mediating the relationship between these two independent variables and managerial performance among SMEs in Dompu Regency. Thus, this study is expected to contribute both theoretically and practically to efforts to improve the managerial performance of MSMEs, ultimately driving business growth and sustainability in Dompu Regency.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides the results and discussion. Section 5 presents Concluding Remarks and Recommendations.

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

2. Literature Review and Hypothesis Development

2.1 Literature Review

2.1.1 *Social Cognitive Theory*

This study is rooted in Social Cognitive Theory, proposed by Bandura (1997), which posits that individual cognitive factors, such as self-efficacy, interact dynamically with the environment and behavior to determine performance. In the context of management control, this study also draws on the theory of participative budgeting, which posits that managers' task-relevant involvement in setting targets reduces information asymmetry and motivates the achievement of objectives (Brownell & Chenhall, 1988). These two theoretical frameworks are used to analyze how psychological factors and management control systems can effectively improve managerial performance, particularly when supported by an environment fostered by transformational leadership.

2.1.2 *Managerial Performance in MSMEs*

Managerial performance is a measure of a manager's effectiveness and efficiency in carrying out the functions of planning, investigation, coordination, evaluation, supervision, staff management, negotiation, and representation (Zainuddin, 2020). Robbins & Judge (2022) add that modern managers must also be able to adapt to changes in the business environment. Previous literature has often focused on managerial performance in large-scale companies, leaving a gap in research on its application to SMEs. However, SMEs face the challenge of limited resources, which makes the manager's role even more central and crucial.

2.1.3 *Self-Efficacy*

Bandura (1997) defines self-efficacy as an individual's belief in their ability to organize and carry out a series of actions to achieve specific outcomes. Wood & Bandura (1989) measured this construct through magnitude (level of difficulty), strength (strength of belief), and generality (across-situational generality). Zimmerman (2000) notes that self-efficacy is a driver of proactive motivation. Although many studies confirm the positive impact of self-efficacy on performance, most of the literature still overlooks how this self-belief interacts with leadership styles in smaller, informal organizational structures such as MSMEs.

2.1.4 *Task-Relevant Budget Participation*

Budget participation is not merely an administrative engagement but a strategic alignment process. Zainuddin (2020) and Sutriani (2025) identified that this involvement must focus on areas understood by managers (task-relevant). The frequency of contributions measures this, as well as the influence on the final budget and the understanding of targets. Previous research has often yielded inconsistent results regarding the impact of budget participation on performance; some studies found a positive impact (Utama & Rohman, 2013; Fatimah & Wahidahwati, 2020; Alimuna *et al.*, 2026), while others found a tendency toward budgetary slack (Wiratno *et al.*, 2016; Rakasiwi, 2024). This gap in the literature underscores the need for mediating variables such as transformational leadership to ensure that budget participation is effectively translated into positive managerial performance.

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS e-ISSN: 2985-7538

2.1.5 *Transformational Leadership*

The transformational leadership style focuses on transforming followers' values, beliefs, and needs to achieve higher-order goals through four dimensions: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration (Avolio, 2004; Bass & Riggio, 2006). This leadership style is considered ideal for addressing subordinates' psychological (self-efficacy) and managerial (budget participation) needs.

2.2 Hypothesis Development

2.2.1 *The Impact of Self-Efficacy on Managerial Performance*

MSME managers with high self-efficacy tend to be more resilient in making strategic decisions, tackling business challenges, and managing limited resources. Research by Refa & Anisah (2024) shows that managers who are confident in their abilities are less likely to give up when facing obstacles, thereby enabling them to execute managerial functions more effectively.

H1: *Self-efficacy has a positive effect on managerial performance.*

2.2.2 *The Effect of Task-Relevant Budget Participation on Managerial Performance*

Participation in budget formulation allows managers to provide real operational input, making the set targets more realistic (Shields & Shields, 1998). In line with Zainuddin (2020), this involvement increases managers' commitment to implementing the budget through improved planning, monitoring, and coordination.

H2: *Task-Relevant Budget Participation Has a Positive Effect on Managerial Performance.*

2.2.3 *The Influence of Self-Efficacy on Transformational Leadership*

Managers with high self-efficacy dare to take risks, inspire others, and set a vision—all of which are essential to transformational leadership (Bandura, 1997; Bass & Avolio, 1994). The higher a manager's self-efficacy, the greater their ability to project idealized influence and motivate their team. Building on this argument, we thus propose the following hypothesis:

H3: *Self-efficacy positively affects transformational leadership style.*

2.2.4 *The Effect of Task-Relevant Budget Participation on Transformational Leadership*

When managers are actively involved in the budgeting process within their areas of responsibility, they develop a greater sense of ownership regarding the organization's goals (Alimuna *et al.,* 2026). This in-depth understanding of resource allocation provides managers with the insight and moral authority to communicate their vision and stimulate the intellectual growth of their subordinates more effectively (Bass & Riggio, 2006).

H4: *Task-Relevant Budget Participation Has a Positive Effect on Transformational Leadership Style.*

Advances in Management & Financial Reporting
Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

***2.2.5** The Influence of Transformational Leadership on Managerial Performance*

Transformational leadership, through intellectual stimulation and individualized consideration, directly enhances managerial functions such as investigation, evaluation, and staff management. Leaders who provide a clear vision help managers set more focused, adaptive goals in response to change.

> ***H5:** Transformational leadership has a positive effect on managerial performance.*

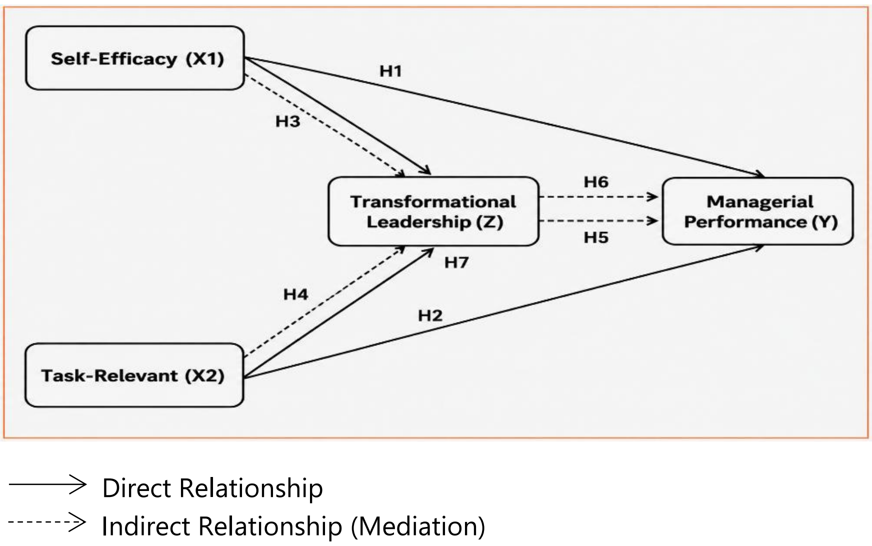
***2.2.6** The Mediating Role of Transformational Leadership*

This study positions transformational leadership as a mediating variable that bridges internal factors (self-efficacy) and operational systems (budget participation) toward final performance. First, individual self-efficacy requires a supportive work environment and the space to translate into performance; this space is facilitated by a transformational leadership style (Mahmud *et al.,* 2025). Second, technical participation in budgeting risks becoming a mere administrative routine without a transformational leader who links financial targets to organizational motivation and vision (Bass *et al.*, 2003). Through transformational leadership, budget participation becomes a capacity-building process that improves managerial performance.

> ***H6:** Transformational Leadership Style Mediates the Effect of Self-Efficacy on Managerial Performance.*

> ***H7:** Transformational Leadership Style Mediates the Effect of Task-Relevant Budget Participation on Managerial Performance.*

Figure 1. Conceptual Framework



3. Research Method

This study employs an explanatory quantitative research design (explanatory research) to test the causal relationships among the variables: self-efficacy, participatory budgeting, transformational leadership, and managerial performance (Sugiyono, 2019). Data were collected to test the formulated hypotheses.

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
e-ISSN: 2985-7538

The study population consists of halal-certified MSMEs operating in Dompu Regency, West Nusa Tenggara. Purposive sampling was used with the following inclusion criteria: MSMEs must have been in operation for at least 2 years, have at least 5 employees, and have a manager or owner directly involved in the budgeting process. The sample size was determined using the guidelines proposed by Hair *et al.,* (2014), which recommend multiplying the number of indicators by 7. Since this study used 18 indicators, the sample size was set at 126 respondents (18 indicators × 7). All questionnaire instruments were measured using a Likert scale (Ghozali, 2018).

Primary data were collected through a structured questionnaire distributed directly to respondents under the guidance of enumerators. Prior to the main data collection, the research instrument was tested for feasibility through a pilot study with 30 respondents to assess its validity and reliability. For data analysis, this study adopted the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach using SmartPLS software. An evaluation of the measurement model (outer model) was conducted to assess convergent validity and construct reliability using the threshold values recommended by Hair *et al.,* (2014), and discriminant validity using the criteria of Fornell & Larcker (1981). Once the measurement model was confirmed to be valid and reliable, the next step was to evaluate the structural model (inner model) for hypothesis testing. This testing includes an evaluation of the coefficient of determination (R2) and Cohen's (1988) effect size (f2), as well as an assessment of predictive relevance (Q2) and empirical model fit (model fit), such as the SRMR criterion proposed by Henseler & Sarstedt (2013).

Table 1. Variables and Measurement

Variable	Code	Indicator	Major Reference
Managerial Performance (Y)	MP.1	Planning	Mahoney *et al.,* (1965); Robbins & Judge (2022)
	MP.2	Investigation	
	MP.3	Coordination	
	MP.4	Evaluation	
	MP.5	Supervision	
	MP.6	Staff Management	
	MP.7	Negotiation	
	MP.8	Representation	
Self-Efficacy (X1)	SE.1	Magnitude (Task difficulty)	Bandura (1997); Wood & Bandura (1989)
	SE.2	Strength (Confidence level)	
	SE.3	Generality (Cross-situational generality)	
Task-Relevant Participation (X2)	TSP.1	Frequency of contribution	Brownell (1982); Milani (1975)
	TSP.2	Impact on the final budget	
	TSP.3	Understanding of the target	
Transformational Leadership (Z)	TL.1	Idealized influence	Bass & Avolio (1994); Bass & Riggio (2006)
	TL.2	Inspirational motivation	
	TL.3	Intellectual stimulation	
	TL.4	Individualized consideration	

4. Results and Discussion

4.1 Analysis Results

This study focuses on the Micro, Small, and Medium Enterprises (MSMEs) sector in Dompu Regency, West Nusa Tenggara, which has long played a vital role in the local economy. To gather relevant data,

Advances in Management & Financial Reporting
OPEN ACCESS
Volume 4, Issue 3 (2026). 729-745
e-ISSN: 2985-7538
DOI: https://doi.org/10.60079/amfr.v4i3.992

this study included 126 respondents selected through purposive sampling with fairly strict selection criteria. The selected respondents were not just any workers; rather, the study specifically targeted managers or owners of halal-certified MSMEs that had been operating for at least two years and employed at least five people. Additionally, respondents were required to be directly involved in preparing their business budgets. This specific selection of respondent profiles was intentionally done to ensure that the collected questionnaire data truly represents the perspectives of decision-makers who directly experience the dynamics of financial targets, psychological challenges, and leadership styles in their workplaces.

Table 2. Results of the Convergent Validity and Construct Reliability Tests

Variable	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability (CR)	AVE
Managerial Performance (MP)	MP.1	0.818			
	MP.2	0.858			
	MP.3	0.871			
	MP.4	0.797	0.922	0.936	0.648
	MP.5	0.834			
	MP.6	0.779			
	MP.7	0.742			
	MP.8	0.727			
Self-Efficacy (SE)	SE.1	0.859			
	SE.2	0.933	0.885	0.929	0.814
	SE.3	0.912			
Task-Relevant Participation (TRP)	TSP.1	0.815			
	TSP.2	0.867	0.819	0.893	0.735
	TSP.3	0.888			
Transformational Leadership (TL)	TL.1	0.875			
	TL.2	0.857	0.832	0.890	0.670
	TL.3	0.826			
	TL.4	0.704			

Source: *Processed Primary Data, 2026*

Based on Table 2, all research instruments were found to be valid and reliable. This is evidenced by outer loading values > 0.70, AVE > 0.50, and Cronbach's Alpha and Composite Reliability (CR) > 0.80. Thus, the research instruments are confirmed to be accurate, reliable, and suitable for use in the structural hypothesis-testing stage, as described by Hair *et al.*, (2014).

Table 3. Results of the Discriminant Validity Test (Fornell-Larcker Criteria)

Variable	MP	SE	TRP	TL
MP	0.805			
SE	0.620	0.902		
TRP	0.662	0.753	0.857	
TL	0.777	0.690	0.728	0.818

Source: *Processed Primary Data, 2026*

Table 3 shows that all research instruments met the criteria for discriminant validity. This can be seen in the diagonal values, which are the square roots of the AVE for each variable—such as 0.805 for MP and 0.902 for SE—and are consistently higher than the correlations between the variables below them. Simply put, these findings demonstrate that each variable measures a distinct concept without

Advances in Management & Financial Reporting
Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

overlap, ensuring that the questionnaire data is sufficiently valid and reliable for us to proceed to test the structural hypotheses proposed by Fornell & Larcker (1981).

Table 4. Results of the Discriminant Validity Test (HTMT)

Variable	MP	SE	TRP	TL
MP				
SE	0.686			
TRP	0.763	0.883		
TL	0.885	0.798	0.881	

Source: *Processed Primary Data, 2026*

Based on Table 4, all HTMT test values between variables are below the maximum threshold of 0.90. These results confirm that there is no conceptual overlap between the variables in this study. Therefore, the instrument is discriminant valid, and the model is fully suitable for proceeding to the structural testing phase as described by Hair *et al.,* (2014).

Table 5. Results of the Coefficient of Determination (R^2) and Predictive Relevance (Q^2) Tests

Endogenous Variables	R2	R2 Adjusted	Q2	Description
MP	0.627	0.618	0.389	Moderate, Predictive, Relevant
TL	0.577	0.570	0.360	Moderate, Predictive, Relevant

Source: *Processed Primary Data, 2026*

Based on Table 5, the research model demonstrates moderate predictive ability. The adjusted R-square value of 0.618 indicates that the variables in this model explain 61.8% of the variation in Managerial Performance (MP). In comparison, 57.0% (0.570) of the variation in Transformational Leadership (TL) is also explained well. Furthermore, the predictive relevance (Q2) values for both variables, which are above zero (0.389 and 0.360), confirm that this research framework model possesses valid predictive accuracy and relevance in accordance with the guidelines of Hair *et al.,* (2014).

Table 6. F-Square (Effect Size) Evaluation

Relationships Between Variables	Value f2	Securities Categories(Cohen, 1988)
SE ➔ MP	0.007	Very Small / Weak
SE ➔ TL	0.110	Small
TRP ➔ MP	0.024	Small
TRP ➔ TL	0.237	Moderate / Medium
TL ➔ MP	0.412	Large

Source: *Processed Primary Data, 2026*

Based on Table 6, the effect size test indicates that the direct effects of self-efficacy and budget participation on managerial performance range from very weak to small. In contrast, transformational leadership has a significant impact on final performance. These results confirm that individual psychological factors and the completeness of the budgeting system in MSMEs will not yield optimal results without strong transformational leadership as the primary catalyst (Cohen, 1988).

Based on Table 7, self-efficacy and budget participation had no direct effect on managerial performance; thus, H1 and H2 are rejected. However, transformational leadership significantly mediates both relationships; thus, H6 and H7 are accepted. These findings confirm the views of Mahmud *et al.,*

Advances in Management & Financial Reporting
Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

(2025) and Bass *et al.,* (2003) that managers' psychological potential and participatory budgeting systems can only be translated into tangible performance when bridged by the active role of supportive leaders with a transformational vision.

Table 7. Hypothesis Testing (Path Coefficients & Mediators)

Hypotheses	Relationships Among Variables	Path Coefficient	STDEV	T Statistics	P Values	Conclusion
Direct Relationship						
H1	SE ➔ MP	0.083	0.090	0.925	0.355	Rejected
H2	TRP ➔ MP	0.161	0.114	1.411	0.159	Rejected
H3	SE ➔ TL	0.328	0.105	3.129	0.002	Accepted
H4	TRP ➔ TL	0.481	0.102	4.696	0.000	Accepted
H5	TL ➔ MP	0.603	0.102	5.921	0.000	Accepted
Indirect Relationship (Mediation)						
H6	SE ➔ TL ➔ MP	0.198	0.075	2.649	0.008	Accepted
H7	TRP ➔ TL ➔ MP	0.290	0.083	3.478	0.001	Accepted

Source: *Processed Primary Data, 2026*

4.2 Discussion

4.2.1 *Self-Efficacy (SE) and Managerial Performance (MP)*

Statistically, the test of the first hypothesis (H1) yielded results that were quite unexpected: self-efficacy had no significant direct effect on managerial performance (path coefficient 0.083; p-value 0.355 > 0.05). This finding explicitly rejects H1 and indicates that merely possessing high self-efficacy does not automatically enable MSME managers in Dompu Regency to perform their managerial functions optimally. This result certainly contradicts the general expectations derived from Bandura's (1997) Social Cognitive Theory. It contradicts the track record of the meta-analysis by Stajkovic and Luthans (1998) as well as the findings of Refa and Anisah (2024), which have long maintained that self-confidence is always directly proportional to resilience and optimal individual performance. However, upon closer examination of the analyzed data, this anomaly actually provides a highly plausible picture of the structural limitations faced by the SME sector in developing regions.

The rejection of this hypothesis can be explained through the lens of on-the-ground realities that constrain managers' psychological potential. No matter how high a manager's self-efficacy or proactive motivation may be (Zimmerman, 2000), such confidence will hit a wall of stagnation if situated within a rigid organizational ecosystem. As highlighted by Oktaviyah (2022) in the preliminary observations of this study, many local MSMEs remain shackled by a top-down work system imposed by capital owners, thereby stifling the operational managers' room to maneuver. In this context of limited authority and resource support, an individual's self-confidence risks remaining untapped potential. This fact brilliantly validates the argument by Mahmud *et al.,* (2025) that internal potential, such as self-efficacy, requires the right bridge to prevent it from simply evaporating. Without a transformational leadership style that stimulates intellectual growth and provides a supportive environment, managers' self-confidence will never be strong enough to translate into tangible improvements in the planning, monitoring, and evaluation of MSME operations.

Advances in Management & Financial Reporting
OPEN ACCESS
Volume 4, Issue 3 (2026). 729-745
e-ISSN: 2985-7538
DOI: https://doi.org/10.60079/amfr.v4i3.992

4.2.2 *Task-Relevant Participation (TRP) and Its Impact on Managerial Performance (MP)*

Beginning the discussion of the second hypothesis (H2), the results of the statistical analysis in Table 7 clearly show that task-relevant participation has no significant direct effect on managerial performance (coefficient = 0.161; p-value = 0.159 > 0.05). This finding compels us to reject H2, meaning that simply involving MSME managers in the budget planning process does not automatically lead to a dramatic increase in their work efficiency and effectiveness. This finding boldly challenges the mainstream of participative budgeting theory—as proposed by Brownell and Chenhall (1988) and the views of Shields and Shields (1998)—which has long assumed that involving subordinates always successfully aligns information and ensures the achievement of targets. These results also defy the study's initial expectations and appear to contradict a series of previous findings—such as those by Alimuna *et al.,* (2026), Utama and Rohman (2013), and Fatimah and Wahidahwati (2020)—which claimed that participatory budgeting always yields positive and immediate impacts on managerial performance.

So, why does this budgeting anomaly occur in practice? When analyzed logically in light of the realities of MSMEs in Dompu Regency, the failure of budget participation to directly boost performance makes perfect sense. When managers are merely involved in a technical (formal) capacity, yet final authority remains dominated by capital owners through a top-down system—as highlighted in Oktaviyah's (2022) findings—the budgeting process will be viewed merely as an administrative burden. This situation actually validates the skeptical stance taken by some scholars, as evidenced by the findings of Wiratno *et al.,* (2016) and Rakasiwi (2024), who caution that budget involvement without a committed work ecosystem is prone to triggering budget biases or disparities. Therefore, the rejection of H2 implies a stark reality: technical participation in setting financial targets will never lead to tangible performance unless it is driven by the vision and motivation of transformational leaders (Bass *et al.,* 2003) to guide managers in executing the budget on the ground.

4.2.3 *Self-Efficacy (SE) and Transformational Leadership (TL)*

In contrast to previous findings that rejected a direct impact on final performance, the statistical test for Hypothesis 3 (H3) showed a very positive correlation. As shown in Table 7, self-efficacy was empirically proven to have a positive and significant influence on the development of transformational leadership style (path coefficient 0.328; p-value 0.002 < 0.05). The acceptance of H3 provides a highly rational basis for this finding and aligns with the study's initial expectations. This finding strongly supports the Social Cognitive Theory proposed by Bandura (1997), in which an individual's cognitive beliefs are the primary driving force behind their proactive behavior in social environments. In the managerial realm, these results align with the postulate by Bass and Avolio (1994), which emphasizes that to motivate and change others' perspectives, a manager must first possess a strong belief in their own capabilities.

So, how does this psychological mechanism manifest in the reality of MSMEs in Dompu Regency? The answer lies in mental resilience. SME managers or operators with high self-efficacy are not easily shaken by business pressures or obstacles, as noted by Schwarzer *et al.,* (2013). It is this solid self-confidence that enables them to break free from a rigid transactional leadership style and begin projecting idealized influence onto their subordinates. When managers are confident in their ability to steer their SME's business, that positive energy naturally spreads throughout the team through motivational encouragement and intellectual stimulation. Therefore, this finding brilliantly underscores

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

a reality of organizational behavior: a visionary transformational leadership style never emerges from a vacuum or from doubt, but is deeply rooted in the manager's foundation of self-confidence.

***4.2.4** Task-Relevant Participation (TRP) and Transformational Leadership (TL)*

Moving on to testing the fourth hypothesis (H4), the results of the statistical analysis in Table 7 confirm a positive and highly significant influence of budget participation (task-relevant participation) on the development of transformational leadership (path coefficient 0.481; p-value < 0.05). The acceptance of H4 demonstrates that managers' active involvement in formulating financial targets relevant to their tasks can indeed trigger more visionary leadership behavior within the MSME environment. This empirical finding is highly rational and aligns with the theoretical expectations derived from Alimuna *et al.,* (2026), which affirm that active participation fosters a strong sense of ownership over the organization's fate. Furthermore, these results enrich the framework proposed by Bass and Riggio (2006) by demonstrating that managers' mastery of information on resource allocation provides them with a moral foundation and keen insight to stimulate their team's intellectual capacity effectively.

In practical terms, why can this budgeting process transform a person's leadership style in the SME sector? When an operational manager is given the freedom to align the organization's financial targets with the operational realities they face daily (Shields & Shields, 1998), a drastic shift in mindset occurs—from merely being a "technical implementer" to becoming a "visionary leader." A deep understanding of where funds come from and where resources should be focused equips managers with comprehensive strategic insight. Armed with this insight, they become far more confident in communicating the organization's goals in an inspiring way (inspirational motivation). They can provide measurable solutions by guiding their subordinates through operational challenges (individualized consideration). In other words, the budget participation process serves as a crucible that matures managerial capacity, compelling managers to move away from transactional leadership styles and embrace a far more empowering transformational approach.

***4.2.5** Transformational Leadership (TL) on Managerial Performance (MP)*

Moving on to the fifth hypothesis test (H5), the statistical data in Table 7 present the most dominant finding within this structural model: transformational leadership style was proven to have a positive and highly significant influence on managerial performance (path coefficient 0.603; p-value 0.000 < 0.05). The acceptance of H5 is further reinforced by the effect size evaluation results in Table 6, where this leadership style contributes a relatively large impact (0.412) compared to other variables. These results are highly rational and align with the study's primary expectations, while also reinforcing the theoretical foundation of Bass *et al.,* (2003), who view the transformational approach as the primary driving force behind motivation and performance achievement. Furthermore, these findings directly corroborate prior literature, including warnings from Mahmud and Sopiah (2022) and Mahmud *et al.,* (2025), which highlight that the absence of a visionary leader in the SME sector will lead to low team innovation and ultimately to operational failure.

So, why is this leadership style so crucial in boosting the effectiveness of managers on the ground? The answer lies in how a leader addresses the resource constraints that often stifle the SME sector. In a business ecosystem rife with uncertainty, a transactional approach that relies solely on punishments and rewards is no longer sufficient. When a leader can apply intellectual stimulation—such as encouraging managers to think critically in navigating operational challenges—and individualized

OPEN ACCESS
Volume 4, Issue 3 (2026). 729-745
e-ISSN: 2985-7538
DOI: https://doi.org/10.60079/amfr.v4i3.992

consideration that acknowledges the specific constraints of their subordinates, managerial functions like investigation, evaluation, and staff management (Zainuddin, 2020) will naturally become more refined. This clear vision provided by the leader greatly assists MSME managers in establishing plans that are adaptive to environmental changes (Robbins & Judge, 2022), as well as in exercising supervision that is more empathetic yet still target-oriented. In short, transformational leadership serves as the primary lever for translating individuals' adaptability and self-belief into tangible operational efficiency and managerial performance in the workplace.

***4.2.6** Self-Efficacy (SE) on Managerial Performance (MP) via Transformational Leadership (TL)*

Turning to the mediation hypothesis test, the statistical results for Hypothesis 6 (H6) reveal a significant finding in the organizational behavior literature. Based on Table 7, the transformational leadership style was found to significantly mediate the effect of self-efficacy on managerial performance (path coefficient: 0.198; p-value: 0.008 < 0.05). Recalling that the first hypothesis (H1) regarding the direct effect of self-efficacy on managerial performance was previously rejected, the acceptance of H6 provides a clear empirical conclusion: transformational leadership plays a crucial mediating role. This finding is highly logical and remarkably confirms Bandura's (1997) Social Cognitive Theory. This theory fundamentally posits that internal cognitive factors—or self-beliefs—do not operate in a vacuum but must dynamically interact with their social environment to lead to optimal performance. In the context of MSMEs, the "environment" that bridges this potential is none other than the work ecosystem shaped by transformational leaders.

So, why is the presence of such leaders an absolute prerequisite for self-efficacy to impact managers' performance in the field? The answer lies in the reality of the constraints MSMEs frequently face. High self-confidence, a proactive spirit, and a never-give-up attitude (Refa & Anisah, 2024) will only lead to mental exhaustion if managers are left to struggle alone against internal bureaucracy or a lack of resources. This empirical evidence strongly supports the arguments of Mahmud *et al.,* (2025) and Adhar *et al.,* (2025), who assert that an individual's self-efficacy requires space for exploration and a supportive work environment to be effectively translated into tangible performance. Through the dimensions of individualized consideration and intellectual stimulation, a transformational leader steps in to embrace that potential for self-efficacy, guide it, and align it with the organization's overarching vision. Through this "bridging" process, self-confidence—which was initially confined to the psychological realm—is successfully and tangibly converted into a manager's tactical ability to formulate plans, evaluate targets, and carry out supervisory functions with far greater resilience.

***4.2.7** Task-Relevant Budget Participation (TRP) on Managerial Performance (MP) via Transformational Leadership (TL)*

Concluding the series of hypothesis tests in this model, the statistical analysis for Hypothesis 7 (H7) revealed the final and most vital piece of the puzzle. Based on the data in Table 7, transformational leadership was convincingly shown to mediate the effect of budget participation (task-relevant participation) on managerial performance (path coefficient 0.290; p-value 0.001 < 0.05). The acceptance of H7 simultaneously provides a logical, analytical explanation for the rejection of the second hypothesis (H2) tested earlier, which stated that budget participation does not directly influence performance. This finding brilliantly enriches the theoretical foundation of participative budgeting proposed by Brownell and Chenhall (1988) by providing concrete evidence that merely designing a system to involve

OPEN ACCESS
Volume 4, Issue 3 (2026). 729-745
e-ISSN: 2985-7538
DOI: https://doi.org/10.60079/amfr.v4i3.992

subordinates in setting financial targets will never be sufficient to boost performance; rather, it absolutely requires a bridging element in the form of a strong and visionary leadership style.

So, why does a leader's mediation become the "make-or-break" factor for the effectiveness of a budgeting system in the MSME sector? If we examine the empirical reality on the ground, the process of setting financial targets is highly susceptible to becoming nothing more than an administrative routine—or even risks creating a budgetary slack—if not guided by the right commitment, as previously warned in the studies by Wiratno *et al.,* (2016) and Rakasiwi (2024). This is where the urgency of having a transformational leader comes into play. Borrowing the framework proposed by Bass *et al.,* (2003), this type of leader breathes "life" into financial figures, connecting seemingly rigid operational targets to the organization's intrinsic motivation and long-term vision. Through inspiring communication and guidance, the leader transforms managers' technical participation into a profound sense of ownership and commitment (Alimuna *et al.,* 2026). As a result, the budgeting process is no longer viewed merely as a matter of allocating funds. However, it has transformed into a capacity-building vehicle that tangibly sharpens managers' instincts in planning, monitoring, and evaluating the business performance of MSMEs (Zainuddin, 2020).

5. Concluding Remarks and Recommendation

This study was motivated by the phenomenon of suboptimal managerial performance in the MSME sector in Dompu Regency, which is often hampered by managers' low self-confidence and a rigid business budgeting system. To address this issue, this study examines the influence of self-efficacy and budget participation on managerial performance, with transformational leadership as a mediating variable, using an explanatory quantitative design and PLS-SEM analysis of data from 126 MSME managers or owners. The study's findings indicate that high self-efficacy and active managerial involvement in budget formulation do not directly boost managerial performance. Optimal operational and managerial performance can only be truly realized when these two factors are effectively bridged by transformational leadership within the organization.

The results of this study make a highly significant contribution and affirm the originality of the research in capturing the dynamics of management control systems within the small-scale business ecosystem. Theoretically, this study demonstrates that the concept of transformational leadership is not merely a complement but an indispensable bridge that transforms individual psychological potential and budgeting routines into tangible performance. For MSME practitioners, development agencies, and local policymakers, the practical implications of this research provide a clear direction: MSME empowerment programs must no longer focus solely on technical improvements in bookkeeping or on personal motivation. Capacity-building strategies must be directed toward developing leaders with a transformational vision who can foster a supportive environment, stimulate team innovation, and engage subordinates despite resource constraints.

The scope of this study is limited to halal-certified SMEs in Dompu Regency; therefore, the findings may not generalize to business ecosystems in regions with different sociocultural characteristics. Furthermore, data collection that relies solely on quantitative questionnaires has limitations in capturing emotional nuances and in-depth interactions between owners and managers. Given these limitations, future research is strongly encouraged to expand the geographic scope and the types of MSME industries studied. Future researchers are also advised to use a mixed-methods approach

Advances in Management & Financial Reporting
OPEN ACCESS
Volume 4, Issue 3 (2026). 729-745
e-ISSN: 2985-7538
DOI: https://doi.org/10.60079/amfr.v4i3.992

to explore the psychological dynamics of leadership styles and budget negotiation processes in greater depth through face-to-face interviews.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

References

Adhar, Mahmud, & Asmawati. (2025). Peran Self-efficacy Dalam Membentuk Commitment Organizational Melalui Employee Engagement pada CV. Aquaku Jaya Bersama. *YUME : Journal of Management*, *8*(1), 1409–1421. https://doi.org/10.37531/yum.v8i1.8650

Alimuna, R. F., R, A. C. F., & Nurmin. (2026). Pengaruh Partisipasi Anggaran Terhadap Kinerja Manajerial Dengan Komitmen Organisasi Sebagai Variabel Intervening. *Journal of Artificial Intelligence and Digital Business (RIGGS)*, *5*(1), 4274–4280. https://doi.org/10.31004/riggs.v5i1.5699

Amanda, N. (2026). Penerapan Gaya Kepemimpinan Untuk Meningkatkan Kinerja Karyawan Pada Koperasi Serba Usaha Harapan Baru Kabupaten Dompu. *BERNIAGA : Jurnal Ekonomi Dan Bisnis*, *1*(2). https://jurnal.mnwtambora.com/niaga/article/view/6

Avolio, *et al.,* (2004). Unlocking the mask: A look at the process by which authentic leaders impact follower attitudes and behaviors. *Leadership Quarterly*, *15*(6), 801–823. https://doi.org/10.1016/j.leaqua.2004.09.003

Bandura, A. (1997). *Self-Efficacy in Changing Societies*. Cambridge University Press.

Bass, B. M., Avolio, B. J., Jung, D. I., & Yair Berson. (2003). Predicting unit performance by assessing transformational and transactional leadership. *Journal of Applied Psychology*, *88*(2), 207–218. https://doi.org/10.1037/0021-9010.88.2.207

Bass, B. M., & Riggio, R. E. (2006). Transformational Leadership (2nd ed.). In *Lawrence Erlbaum Associates, London*. https://www.taylorfrancis.com/books/9781135618896

Brownell, P., & Chenhall, R. H. (1988). The Effect of Participative Budgeting on Job Satisfaction and Performance: Role Ambiguity as an Intervening Variable. *Accounting Organizations and Society*, *13*(3), 225–233. https://doi.org/10.1016/0361-3682(88)90001-3

Cohen. (1988). *Statistical Power Analysis for the Behavioral Sciences*. https://doi.org/https://doi.org/10.4324/9780203771587

Fatimah, A., & Wahidahwati. (2020). PENGARUH PARTISIPASI ANGGARAN TERHADAP KINERJA MANAJERIAL. *Jurnal Ilmu Dan Riset Akuntansi*, *8*(9). https://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/2556

Fornell, C., & Larcker, D. (1981). Structural Equation Models with Unobservable Variables and Measurement Error: Algebra and Statistics. *Journal of Marketing Research*, *18*(3), 382–388. https://doi.org/10.2307/3150980

Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS*.

Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, *26*(2), 106–121. https://doi.org/10.1108/EBR-10-2013-0128

Henseler, J., & Sarstedt, M. (2013). Goodness-of-fit indices for partial least squares path modeling. *Institute for Management Research*, 565–580. https://doi.org/10.1007/s00180-012-0317-1

Kementerian Koperasi dan UKM Republik Indonesia. (2023). *Perkembangan Data Usaha Mikro, Kecil, Menengah (UMKM) dan Usaha Besar (UB) Tahun 2022-2023*. Jakarta: Kementerian Koperasi dan UKM RI.

Locke, E. A., & Latham, G. P. (2002). Building a Practically Useful Theory of Goal Setting and Task Motivation. *American Psychologist*, *57*(9), 705–717. https://doi.org/10.1037//0003-066X.57.9.705

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS e-ISSN: 2985-7538

Mahmud, Soetjipto, B. E., Mukhlis, I., & Sopiah. (2024). Workplace Spirituality, Organizational Culture, and Employee Performance in Indonesian MSMEs: Examining the Mediating Roles of Job Satisfaction and Organizational Commitment. *Journal of Logistics, Informatics and Service Science*, *11*(7), 362–394. https://doi.org/10.33168/jliss.2024.0719

Mahmud, & Sopiah. (2022). Pengaruh Kepemimpinan Transformasional Terhadap Kinerja Karyawan: Literatur Review. *Syntax Literate*, *7*(8.5.2017), 2003–2005. https://doi.org/10.36418/syntax-literate.v7i3.6459

Mahmud, Subhan, E. S., & Paroli. (2025). The Influence of Transformational Leadership Style and Organisational Culture on Employee Performance Mediated by Organisational Commitment. *Mix: Jurnal Ilmiah Manajemen*, *15*(3), 771–795. https://doi.org/10.22441/jurnal_mix.2025.v15i3.006

Mahmud, Wati, E. K., Subhan, E. S., & Irwansyah (2023). *Pengaruh Gaya Kepemimpinan Transformasional, Religiusitas, Dan Lingkungan Kerja Fisik Terhadap Kinerja*. 1–12. http://eprints.universitasputrabangsa.ac.id/id/eprint/843/%0Ahttp://eprints.universitasputrabangsa.ac.id/id/eprint/843/1/Jurnal Siti Ngaisah Fix.pdf

Oktaviyah, N. (2022). Penyusunan Anggaran Operasional pada Umkm Kuliner di Kabupaten Maros. *BIJAC: Bata Ilyas Journal of Accounting*, *3*(2), 49–57. https://doi.org/10.37531/bijak.v3i2.2948

Rakasiwi, F. (2024). Pengaruh Partisipasi Anggaran terhadap Kinerja Manajerial dengan Percaya Diri , Desentralisasi , dan Budaya Organisasi sebagai Variabel Pemoderasi. *Jurnal Multidisiplin West Science*, *03*(02), 239–246. https://doi.org/10.58812/jmws.v3i02.997

Refa, Y., & Anisah, H. U. (2024). Peran Efikasi Diri Dan Kompetensi Entrepreneur Terhadap Kinerja Umkm Dengan Komitmen Entrepreneur Sebagai Variabel Mediasi (Studi Pada Food Court Di Kota Banjarmasin). *Jurnal Ekonomi Manajemen Sistem Informasi (JEMSI)*, *6*(1), 194–209. https://doi.org/10.38035/jemsi.v6i1.2752

Robbins, & Judge. (2022). *Organizational Behavior*. Pearson Education.

Salfarini, E. M., Atlantika, Y. N., Beni, S., & Sari, M. (2025). Pengaruh Minat Wirausaha dan Self-efficacy terhadap Kinerja UMKM di Bengkayang. *Jurnal Literasi Bisnis*, *14*, 108–121. https://doi.org/10.34127/jrlab.v14i1.1298

Schwarzer, Ralf, Warner, & Perceived, L. M. (2013). Perceived Self-Efficacy and Its Relationship to Resilience. *The Springer Series on Human Exceptionality*, 139–150. https://doi.org/10.1007/978-1-4614-4939-3

Shields, J. F., & Shields, M. D. (1998). Antecedents of Participative Budgeting. *Accounting, Organization and Society, 23*(1), 49–76. https://doi.org/10.1016/S0361-3682(97)00014-7

Stajkovic, A. D., & Luthans, F. (1998). *Self-Efficacy and Work-Related Performance: A Meta-Analysis*. Psychological Bulletin. https://doi.org/10.1037/0033-2909.124.2.240

Sugiyono. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung : Alfabeta.*

Suta, I. M. A., & Sutriani, I. A. N. (2025). Analisis Beban Kerja Dan Dampaknya Terhadap Produktivitas Karyawan : Studi Kualitatif Pada Pt Tunas Jaya Sanur Cabang Regional Mataram. *Jurnal Manajemen Terapan Dan Keuangan (Mankeu), Vol. 14*(04), 1599–1612. https://doi.org/10.22437/jmk.v14i04.49287

Utama, E. Y., & Rohman, A. (2013). Pengaruh Partisipasi Penyusunan Anggaran Terhadap Kinerja Manajerial : Komitmen Organisasi Dan Persepsi Inovasi Sebagai Variabel Intervening. *Diponegoro Journal of Accounting*, *2*, 1–12.

Wiratno, A., Ningsih, W., & Putri, N. K. (2016). Partisipasi Anggaran Terhadap Kinerja Manajerial Dengan Komitmen Organisasi, Motivasi, Dan Struktur Desentralisasi Sebagai Variabel Pemoderasi. *Jurnal Akuntansi*, *XX*(01), 150–166. https://doi.org/10.24912/ja.v20i1.81

Wood, R., & Bandura, A. (1989). Social Cognitive Theory Organizational Management. *Academy of Management*, *14*(3), 361–384. https://doi.org/10.5465/AMR.1989.4279067

Yanti, A. (2019). Pengaruh Pendidikan Kewirausahaan, Self-efficacy, Locus of Control, dan Karakter Wirausaha terhadap Minat Berwirausaha. *Maneggio: Jurnal Ilmiah Magister Manajemen*, *2*(2), 268–283. https://doi.org/10.30596/maneggio.v2i2.3774

Zainuddin, A. (2020). Pengaruh Partisipasi Anggaran terhadap Kinerja Manajerial dengan Komitmen Organisasi dan Job-Relevant Information sebagai Variabel Moderating. *BIJAC: Bata Ilyas Journal of Accounting*, *1*(225), 61–

Volume 4, Issue 3 (2026). 729-745
DOI: https://doi.org/10.60079/amfr.v4i3.992
OPEN ACCESS
e-ISSN: 2985-7538

77.

Zimmerman, B. J. (2000). Self-Efficacy: An Essential Motive to Learn. *Contemporary Educational Psychology*, 82–91. https://doi.org/10.1006/ceps.1999.1016

Corresponding author

Nurul Auliyah Safitri can be contacted at: nhurulauliyah0@gmail.com