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The Impact of Financial Literacy and Digital Financial Access on the Sustainability of MSMEs

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ABSTRACT

Purpose: This study aims to examine the hypotheses regarding the effect of financial literacy and digital financial access on the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in the stationery store sector in Dompu Subdistrict.
Research Method: This study uses an associative quantitative approach. From a population of 154 business actors, 40 respondents were selected using purposive sampling. Data were collected through questionnaires and documentation, then analyzed using multiple linear regression in SPSS.
Results and Discussion: The statistical test results indicate that financial literacy has a positive and significant effect on MSME sustainability. Meanwhile, digital financial access has a positive but not yet significant effect, indicating that business actors' use of technology is currently not fully optimized.
Implications: MSME actors are advised to start integrating digital services not only for transactions but also for financial management. Local governments need to design technological assistance programs to support MSME sustainability.
Originality: This study provides specific empirical evidence regarding digital adaptation and managerial capabilities in the stationery trade sub-sector within developing regions that are currently in the digitalization transition phase.

Keywords: financial literacy; digital access; MSME sustainability; stationery store; local economy.

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the key pillars of the Indonesian economy because they play a role in creating jobs, increasing community income, and maintaining economic stability at the local level. This is in line with the view expressed by Tambunan (2022:17), who states that MSMEs make a significant contribution to the national economy through job creation and economic equality. Furthermore, the Organization for Economic Co-operation and Development (OECD, 2023) explains that micro and small enterprises play a vital role in driving local economic activity and boosting regional productivity.

In various regions, including Dompu Subdistrict, MSMEs have become a thriving business sector and a source of livelihood for the community. One type of business that has grown significantly is the office supply store, which helps meet educational, office, and administrative needs. According to the Asian Development Bank (2022), small businesses in the necessities trade sector play a strategic role in

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sustainably supporting the community's economic and social activities. However, MSMEs also face various challenges, such as intense competition, limited resources, and the need to adapt to technological advancements (Morgan & Long, 2020).

To enhance business sustainability, financial literacy and access to digital financial services are two key factors. According to the Organization for Economic Co-operation and Development (OECD, 2022), these two factors play a role in improving business performance and sustainability in the digital age. Financial literacy helps business owners understand, manage, and make sound financial decisions. Margareta *et al.,* (2023) demonstrate that financial literacy has a significant impact on the sustainability of SMEs because it improves the quality of business management, thereby making businesses more stable and focused. Furthermore, advancements in digital financial technology also have a major impact on SMEs' economic activities. Services such as mobile banking, e-wallets, and online marketplaces simplify transactions, expedite payments, and expand market reach. Putriyanti *et al.,* (2026) found that access to digital financial services has a significant impact on MSME sustainability because it enhances efficiency and sales volume. However, in practice, not all business owners can utilize these technologies optimally, particularly in areas with limited access to and knowledge of technology.

Based on preliminary observations of stationery store owners in Dompu Subdistrict, it was found that business owners' financial literacy remains suboptimal, as evidenced by the lack of routine financial record-keeping and the failure to separate personal finances from business finances. Additionally, the adoption of digital financial services remains limited due to a preference for cash transactions and low trust in digital systems. These conditions impact business sustainability, as these businesses remain in a survival phase and have not yet developed optimally. Therefore, this study aims to examine the influence of financial literacy and access to digital financial services on the sustainability of MSMEs, particularly stationery stores in Dompu Subdistrict, with the hope of contributing both theoretically and practically to the development of small businesses.

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 is Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 Financial Literacy

Financial literacy is an individual's ability to understand, manage, and make financial decisions effectively. In the context of MSMEs, financial literacy is a critical factor because it determines the quality of business management and its sustainability. Lusardi (2012) states that financial literacy encompasses an understanding of basic concepts such as interest, inflation, and risk, as well as the ability to apply them in decision-making. In line with this, the Organization for Economic Co-operation and Development (OECD, 2022) explains that financial literacy encompasses the knowledge, skills, attitudes, and behaviors necessary to manage finances effectively. Indicators of financial literacy include: (1) financial knowledge (Lusardi, 2012), (2) financial behavior according to the Organisation for Economic Co-operation and Development (OECD, 2022), (3) financial attitudes (OECD, 2022), (4) financial decision-making (Safitriani & Adhim, 2025), and (5) financial planning—the ability to systematically plan the use of business finances to achieve short- and long-term goals, such as preparing budgets and business financial strategies (Hastuti & Wijaya, 2023; Mulyana *et al.,* 2026). These four indicators show that

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business owners with good financial literacy tend to manage their businesses more effectively, thereby positively impacting the long-term stability, growth, and sustainability of MSMEs.

2.2 *Digital Financial Access*

Digital financial access refers to the ability of business owners to utilize technology-based financial services to support business activities. According to Ozili (2022), digital finance encompasses services such as mobile banking, e-wallets, and fintech that facilitate fast and efficient transactions. The Organization for Economic Co-operation and Development (OECD, 2022) emphasizes that this access is not only related to the availability of services but also to the ease of use and their application in business activities. Indicators of Digital Financial Access include: (1) Access to Digital Financial Services (OECD, 2022), (2) Use of Financial Technology (Digital Usage) (Sari & Putra, 2022), (3) Ease of Use (Pratama, 2023), (4) Trust in Digital Systems (Lestari, 2024; Ningrum & Soepatini, 2026), (5) Utilization of Technology for Business Development (Hidayat & Nugroho, 2025), and (6) Digital Service Quality—business owners' perceptions of the quality of the digital financial services they use, such as transaction speed, system reliability, and ease of access to services (Putra & Santoso, 2023). The better the access and utilization, the greater the opportunity for business owners to improve efficiency, expand their market, and ensure business sustainability.

2.3 *MSME Sustainability*

MSME sustainability refers to a business's ability to survive, grow, and adapt over the long term. Kraus *et al.,* (2022) state that business sustainability is characterized by the ability to maintain economic performance while adapting to changes in the business environment. Furthermore, Suryani and Ramadhani (2022) emphasize that sustainability is influenced by internal factors such as managerial capabilities, as well as external factors such as access to financing and the utilization of technology. Sarma (2021) and Kraus *et al.,* (2022) also note that access to finance plays a crucial role in supporting business growth and continuity. SME sustainability indicators (Y) include: (1) business growth, (2) income stability, (3) business resilience, (4) business development, and (5) business adaptability. Thus, SME sustainability is significantly influenced by financial management capabilities and the utilization of technology to support business operations and development.

2.4 *The Impact of Financial Literacy on MSME Sustainability*

High financial literacy enables business owners to manage their finances effectively and efficiently. Zins and Weill (2021) state that access to formal financial services supports increased economic activity among small businesses. In line with this, Firmansyah and Anwar (2022) found that financial literacy has a positive impact on the performance and sustainability of MSMEs because it helps business owners make sound financial decisions.

2.5 *The Impact of Digital Financial Access on the Sustainability of MSMEs*

Access to digital financial services simplifies transactions and helps expand business markets. Nuswandari *et al.,* (2025) state that MSME business owners' ability to manage finances effectively also supports improved business performance and sustainability.

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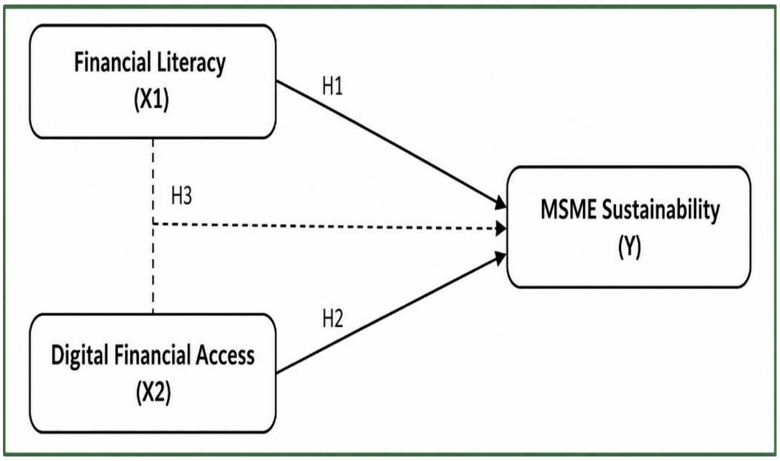
2.6 *The Impact of Financial Literacy and Access to Digital Financial Services on MSME Sustainability*

The synergy between financial literacy and access to digital financial services is crucial for MSME sustainability. Sound financial management skills, combined with the ease of digital transactions, will significantly improve operational efficiency, competitiveness, and business resilience, enabling SMEs to survive and continue to grow amid market dynamics.

2.7 *Conceptual Framework*

The conceptual framework of this study explains that financial literacy and digital financial access influence the sustainability of SMEs operating stationery stores in Dompu District. Financial literacy helps business owners manage their finances effectively, such as through capital planning, cost control, and decision-making. Meanwhile, digital financial access supports transaction efficiency, ease of payment, and more practical financial management. Thus, the combination of the two is expected to improve operational efficiency, expand the market, and support business sustainability.

Figure 1. Conceptual Framework



Description:

→ Partial correlation

⇢ Simultaneous correlation

2.8 *Research Hypotheses*

H1: *Financial literacy has a positive and significant effect on the sustainability of MSMEs.*
H2: Digital financial access has a positive and significant effect on the sustainability of MSMEs.
H3: Financial literacy and digital financial access have a positive and significant effect on the sustainability of MSMEs.

3. Research Method

This study employs a quantitative approach with an associative research design (Sugiyono, 2019) to examine the measurable impact of financial literacy and digital financial access on the sustainability of MSMEs. The population for this study consists of all stationery store business owners in Dompu Subdistrict, totaling 154 individuals. Sampling was conducted using a non-probability sampling

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technique with a purposive sampling method based on specific criteria (Arikunto, 2013; Sugiyono, 2019). The sampling criteria included stationery store business owners in Dompu Subdistrict whose businesses had been operating for at least two years and who actively managed their business finances. Based on these criteria, 70 individuals were excluded because their businesses had been operating for less than two years, and 44 others were excluded because they did not actively manage their finances; thus, a total sample of 40 respondents was obtained, which is representative for this study.

Data collection was conducted using primary and secondary data sources (Sugiyono, 2019). Primary data were obtained directly from respondents through the distribution of a questionnaire designed to measure each research variable. Meanwhile, secondary data were collected from the literature, including scientific journals, books, and relevant published reports to strengthen the theoretical foundation of this study. The research instruments were measured using a scaled questionnaire, in which each variable and its indicators were operationalized specifically based on relevant primary references. Details of the operational definitions and variable measurements are presented in Table 1.

The data analysis technique in this study employed quantitative analysis with the aid of statistical software. The analysis process began with an instrument quality test, which included validity testing (Pearson Correlation) and reliability testing (Cronbach's Alpha) to ensure the questionnaire was suitable for use (Ghozali, 2021). Next, classical assumption tests were conducted, consisting of tests for normality, multicollinearity, and heteroscedasticity, to ensure that the regression model met the requirements for a good linear statistical model (Ghozali, 2021). The main hypothesis testing was performed using multiple linear regression analysis to determine the direction and magnitude of the independent variables' effects on the dependent variable, both partially (t-test) and simultaneously (F-test), as well as to measure the model's ability to explain data variance through the coefficient of determination (R^2) test (Ghozali, 2021).

Table 1. Variables and Measurement Indicators

Variable	Code	Indicator	References
Financial Literacy (X1)	X1.1	Financial knowledge	(Lusardi, 2012; OECD, 2022; Safitriani & Adhim, 2025; Hastuti & Wijaya, 2023; Mulyana *et al.*, 2026)
	X1.2	Financial behavior	
	X1.3	Financial attitudes	
	X1.4	Financial decision-making	
	X1.5	Financial planning	
Digital Financial Access (X2)	X2.1	Access to digital services	(OECD, 2022; Sari & Putra, 2022; Pratama, 2023; Lestari, 2024; Ningrum & Soepatini, 2026; Hidayat & Nugroho, 2025; Putra & Santoso, 2023)
	X2.2	Use of financial technology	
	X2.3	Ease of use	
	X2.4	Trust in digital systems	
	X2.5	Use of technology for business	
	X2.6	Quality of digital services	
Sustainability of MSMEs (Y)	Y1	Business growth	(Kraus *et al.*, 2022; Suryani & Ramadhani, 2022)
	Y2	Revenue stability	
	Y3	Business resilience	
	Y4	Business development	
	Y5	Business adaptability	

Source: *Previous Research (2026)*

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4. Results and Discussion

4.1 Analysis Results

The respondents in this study consisted of 40 business owners of office supply stores in Dompu Subdistrict, selected using purposive sampling. Respondents were chosen based on the criteria of having operated their businesses for at least two years and being directly involved in business management.

Table 2. Description of Variables

Variable	Indicator	Mean Indicator	Mean Variable
Financial Literacy (X1)	Financial literacy	4.05	4.08
	Financial behavior	4.15	
	Financial attitudes	4.10	
	Financial decision-making	4.00	
	Financial planning	4.08	
Digital Financial Access (X2)	Access to digital services	3.95	3.92
	Use of financial technology	3.88	
	Ease of use	4.03	
	Trust in digital systems	3.90	
	Use of technology for business	3.85	
	Quality of digital services	3.92	
MSME Sustainability (Y)	Business growth	4.12	4.06
	Income stability	3.95	
	Business resilience	4.05	
	Business development	4.10	
	Business adaptability	4.08	

Source: *Compiled Data, 2026*

Table 3. Validity Test

Variable	Code	r Calculated	r Table	Description
Financial Literacy (X1)	X1.1	0.641	0.312	Valid
	X1.2	0.587	0.312	Valid
	X1.3	0.713	0.312	Valid
	X1.4	0.668	0.312	Valid
	X1.5	0.695	0.312	Valid
Digital Financial Access (X2)	X2.1	0.628	0.312	Valid
	X2.2	0.694	0.312	Valid
	X2.3	0.731	0.312	Valid
	X2.4	0.655	0.312	Valid
	X2.5	0.602	0.312	Valid
	X2.6	0.684	0.312	Valid
MSME Sustainability (Y)	Y1	0.716	0.312	Valid
	Y2	0.682	0.312	Valid
	Y3	0.754	0.312	Valid
	Y4	0.639	0.312	Valid
	Y5	0.701	0.312	Valid

Source: *Compiled Data, 2026*

These criteria were applied to ensure that respondents had sufficient experience in line with the study's objectives. Businesses that have been operating for two years are considered to have experience in managing their operations, coping with changing market conditions, and making decisions regarding

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financial management and the use of digital financial services. Therefore, the respondents were deemed capable of providing relevant information regarding the variables under study. All respondents were business owners or managers who played a role in business decision-making. Data were collected through the direct distribution of questionnaires; all distributed questionnaires were successfully returned and deemed suitable for analysis using SPSS. The validity test was conducted by comparing the calculated r value with the table r value. With a sample size of 40 respondents, the table r value was 0.312. The test results showed that all statement items in Financial Literacy, Digital Financial Access, and MSME Sustainability variables had calculated r values greater than the table r value (0.312). Thus, all statement items were deemed valid and suitable for use as research instruments.

Table 4. Reliability Test Results

Variables	Cronbach Alpha	Description
Financial Literacy (X1)	0.902	Reliable
Digital Financial Access (X2)	0.910	Reliable
MSME Sustainability (Y)	0.907	Reliable

Source: *Compiled Data, 2026*

Based on the results of the reliability test, all variables had Cronbach's alpha values greater than 0.70. Thus, all research instruments were deemed reliable.

Table 5. Results of the Normality Test

	Unstandardized Residual
N	40
Normal Parameters[a],[b]	
Mean	0.0000000
Std. Deviation	2.669903
Most Extreme Differences	
Absolute	0.090
Positive	0.074
Negative	-0.090
Kolmogorov-Smirnov Z	0.569
Asymp. Sig. (2-tailed)	0.745
Test distribution is Normal.	
Calculated from data.	

Source: *Compiled Data, 2026*

Based on Table 5, a significance value of 0.745 was obtained. This value is greater than 0.05 (0.745 > 0.05), so it can be concluded that the research data are normally distributed.

Table 6. Results of the Multicollinearity TestCoefficients[a]

Model	Variable	Collinearity Statistics	
		Tolerance	VIF
1	Financial Literacy	Financial Literacy	Financial Literacy
	Digital Financial Access	Digital Financial Access	Digital Financial Access
a. Dependent Variable: **Sustainability of MSMEs**			

Source: *Compiled Data, 2026*

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The tolerance value is greater than 0.10, and the VIF value is less than 10, so there is no multicollinearity.

Table 7. Heteroscedasticity Test Results
Coefficients[a]

Model	Variable	Sig.
1	Financial Literacy	0.427
	Digital Financial Access	0.318
a. Dependent Variable: Abs_Res		

Source: *Compiled Data, 2026*

The p-values for each variable are greater than 0.05, indicating that there is no heteroscedasticity.

Table 8. t-Test Results Coefficients[a]

Model	Variabel	t	Sig.
1	Financial Literacy ➔ Sustainability of MSMEs	3.554	0.001
	Digital Financial Access ➔ Sustainability of MSMEs	1.861	0.071
a. Dependent Variable: **Sustainability of MSMEs**			

Source: *Compiled Data, 2026*

Based on the results of the t-test in Table 8, the Financial Literacy variable has a significance value less than 0.05, indicating that it has a positive and significant effect on MSME Sustainability. This suggests that business owners' ability to manage their finances helps ensure the sustainability and growth of their businesses. Meanwhile, the Digital Financial Access variable has a significance value greater than 0.05, meaning it does not yet have a significant partial effect on MSME sustainability. This indicates that business owners' use of digital services is still not optimal and is primarily limited to payment transactions.

Table 9. Results of the F-Test
ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2458.327	2	1229.163	90.970	0.000
Residual	432.118	37	13.503		
Total	2890.445	39			
a. Dependent Variable: Sustainability of MSMEs					
Predictors: (Constant), Financial Literacy, Digital Financial Access					

Source: *Compiled Data, 2026*

Based on the results of the F-test in the table above, the calculated F-value is 90.970 with a significance level of 0.000. Since the significance level is less than 0.05, it can be concluded that financial literacy and digital financial access generally have a positive and significant effect on the sustainability of MSMEs in the office supply store business in Dompu District. This indicates that business owners' ability to manage their finances and utilize digital technology together helps ensure the sustainability and growth of their businesses.

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An R^2 value of 0.831 indicates that 83.1% of the variation in MSME sustainability can be explained by financial literacy and access to digital financial services. In comparison, the remaining 16.9% is influenced by other factors outside the scope of this study.

Table 10. Coefficient of Determination (R2)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-	0.831	0.822	-
b. Dependent Variable: Sustainability of MSMEs				
Predictors: (Constant), Financial Literacy, Digital Financial Access				

Source: *Compiled Data, 2026*

4.2 Discussion

4.2.1 *The Impact of Financial Literacy on the Sustainability of MSMEs*

The results of this study indicate that financial literacy has a positive and significant effect on the sustainability of MSMEs. This suggests that the better the financial behavior of business owners, the better the business's ability to survive and grow. Theoretically, the Organization for Economic Co-operation and Development (OECD) (2022) explains that financial behavior is a component of financial literacy related to an individual's ability to manage finances effectively and with discipline. Business owners with sound financial behavior tend to be better able to control cash flow, reduce waste, and formulate more focused business strategies, thereby making their businesses more stable and sustainable. This finding is supported by research by Firmansyah and Anwar (2022), which states that financial literacy has a positive effect on the sustainability of MSMEs because it helps business owners make sound financial decisions. Additionally, Margareta (2023) explains that financial literacy can improve the quality of business management, making the business more stable and well-directed.

4.2.2 *The Impact of Digital Financial Access on the Sustainability of SMEs*

The research findings indicate that digital financial access has a positive but not yet significant impact on the sustainability of SMEs. This indicates that while digital services do assist business owners, their utilization remains suboptimal, resulting in a relatively weak impact on business sustainability. Theoretically, Pratama (2023) explains that ease of use refers to an individual's level of confidence that technology can be used effortlessly without requiring significant effort. The easier the technology is to use, the greater business owners' interest in using digital services to support their business activities. These research findings are also supported by studies by Pratama (2023) and Sari and Putra (2022), which state that digital financial access helps improve transaction efficiency and supports the sustainability of MSMEs. Additionally, the World Bank (2023) explains that digital financial services make it easier for business owners to access financial services quickly and efficiently.

4.2.3 *The Impact of Financial Literacy and Digital Financial Access on the Sustainability of SMEs*

The research findings demonstrate that financial literacy and digital financial access collectively have a positive and significant impact on the sustainability of SMEs operating office supply stores in Dompu District. This finding confirms the importance of a complementary synergy between financial management understanding and the utilization of digital technology. Financial literacy provides a strong foundation for business owners in capital planning and cost control. At the same time, digital access

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serves as a vital supporting infrastructure for creating transactional efficiency and practical management. Thus, the ability to manage finances combined with the use of digital technology is key to ensuring business sustainability. MSME owners are advised to move beyond relying solely on conventional approaches and begin optimizing digital services in their business operations. Ultimately, the synergy between these two factors will be crucial in enhancing competitiveness, ensuring that stationery stores in Dompu Subdistrict are not only able to survive but also continue to grow sustainably amid market dynamics.

5. Concluding Remarks and Recommendation

Based on the research findings, it can be concluded that financial literacy has a positive and significant impact on the sustainability of SMEs. This indicates that the better the financial behavior of business owners, the greater the business's ability to survive and thrive. Digital financial access also shows that while it has a positive impact on SME sustainability, this effect is not yet significant. This suggests that while digital services do assist business owners, their utilization remains suboptimal, resulting in a relatively weak impact on business sustainability.

Based on the research findings, MSME owners are advised to continue improving their financial literacy through regular financial record-keeping, sound capital management, and the separation of personal and business finances to ensure the business remains stable and well-directed. With sound financial management, business owners can more easily monitor business conditions and minimize the risk of losses.

In addition, business owners are also advised to make more optimal use of digital financial services—not only for payment transactions but also for business management and financial record-keeping. The government and relevant agencies are expected to provide training and guidance on the use of digital technology so that MSME owners can improve business efficiency, expand their markets, and ensure business sustainability.

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.

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