

## The Influence of Accounting Understanding, Financial Literacy, and Social Media Utilization on the Sustainability of MSMEs

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### ABSTRACT

This research aims to examine how accounting knowledge, financial literacy, and social media usage affect the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Wonokitri Village. Employing a quantitative method, the study involved saturated sampling of 93 MSMEs. Data collection was carried out through questionnaires, and the analysis was performed using multiple linear regression. The findings reveal that accounting knowledge, financial literacy, and social media utilization all have a positive and significant impact on MSME sustainability. The Adjusted R Square value of 0.873 indicates that these variables explain 87.3% of the variations in MSME sustainability.

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## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a fundamental force driving Indonesia's economic development. Beyond contributing significantly to job creation, they are instrumental in fostering income equality. Recent data shows they have maintained a steady annual growth rate of 4.2%, and their collective contribution to the nation's Gross Domestic Product (GDP) exceeds 50%—highlighting their status as a cornerstone of the national economy (Mujiatun et al., 2022).

Despite their vital contributions, MSMEs frequently encounter obstacles that can impede their development. Common hurdles include a shortage of skilled personnel, difficulties in accessing capital, ineffective marketing approaches, and a lack of formal business management training (Wulandari, 2020). If left unaddressed, these challenges can diminish competitiveness and constrain long-term business expansion. To overcome these barriers, MSME owners must enhance their operational expertise and embrace advancements in technology and digital information systems (Saragih et al., 2023).

One key factor for long-term survival is **accounting literacy**. When business owners possess a solid grasp of accounting principles, they can accurately track transactions, generate meaningful financial reports, and leverage data for strategic decision-making. Research confirms that higher accounting literacy leads to improved business performance and a stronger competitive edge (Faradillah et al., 2022), essentially enabling owners to manage their businesses with greater precision and insight (Saragih et al., 2023). Complementing this, **financial literacy** is equally critical. It involves the ability to manage business finances responsibly—such as maintaining a clear separation between personal and business funds—and being proficient in preparing essential financial documentation required for securing loans or investments. Strong financial literacy directly enhances business performance and supports sustainable growth (Riwayanda & Saiful, 2024). Conversely, low financial literacy can result in poor financial practices and increase the risk of business failure.

The rise of digital technology has also transformed the marketing landscape for MSMEs. **Social media platforms** now serve as powerful, low-cost tools for promoting products, expanding customer reach, and building direct relationships with consumers. Positive customer feedback shared online can significantly boost product visibility and trust (Qureshi, 2022). Moreover, social media enables real-time, geographically unrestricted communication, fostering stronger customer engagement (Chai, 2023).

However, research findings on the impact of social media on MSME sustainability are inconsistent. Some studies report a positive influence (Tanti, 2020; Faradillah et al., 2022; Ahmad Ferdiansyah & Eri Bukhari, 2021), while others found no significant effect (Riwayanda & Saiful, 2024). This contradictory evidence underlines a clear gap in the current knowledge base.

## **THEORETICAL REVIEW**

### ***Understanding Accounting***

According to Faradillah et al. (2022), *accounting understanding* refers to an individual's grasp of fundamental accounting principles and practices. This encompasses the ability to identify economic events, measure their financial impact, and communicate that information effectively – key steps in supporting sound and informed business decisions.

The significance of this understanding is especially pronounced in the context of micro, small, and medium enterprises (MSMEs). Many MSME owners operate with limited formal training in financial management, making a solid foundation in accounting critical for overcoming these challenges and making strategic choices.

At its core, accounting is a systematic process that involves recording, classifying, summarizing, and reporting an organization's financial transactions in a chronological and organized manner. The ultimate goal is to present this information in the form of clear, useful financial reports – such as income statements, balance sheets, and cash flow statements. These reports are indispensable tools that provide valuable insights for owners, investors, and other stakeholders, enabling them to make well-informed decisions about the business's future (Purnairawan & Sastroatmodjo, 2021).

For MSMEs, the ability to generate accurate and timely financial information through proper accounting is not just a formality – it is a necessity. It empowers business owners to monitor performance, plan for growth, manage cash flow, and secure financing. As Herwiyanti et al. (2020) emphasize, robust accounting practices generate the reliable data that users need to steer the business toward long-term success.

### ***Financial Literacy***

Financial literacy goes beyond simply possessing knowledge and skills; it also includes the attitudes and behaviors that facilitate sound financial management. Within the realm of micro, small, and medium enterprises (MSMEs), financial literacy is vital as it enhances the efficiency of financial management, reduces financial risks, and supports the long-term sustainability of the business. According to Sari & Listiadi (2021), financial literacy significantly contributes to improving the economic welfare of MSMEs. When MSMEs have a solid understanding of financial literacy, they are better equipped to make prudent financial choices, efficiently allocate resources, and build sustainable enterprises.

The implementation of financial literacy involves addressing financial behaviors and attitudes alongside beliefs, skills, and knowledge about financial products, services, and institutions. Financial literacy is defined as the combination of beliefs, skills, and knowledge that shape attitudes and behaviors, thereby enhancing the quality of financial management and decision-making, which ultimately leads to improved well-being (Soetiono & Setiawan, 2022).

### ***Utilization of Social Media***

Social media refers to online platforms that enable users to create, share, and interact with content in diverse formats—such as blogs, social networks, wikis, forums, and virtual environments—fostering dynamic, two-way communication (Cahyono, 2020). As defined by Kaplan & Haenlein (2010), it is a digital space that supports user interaction, content sharing, and reciprocal engagement.

In the context of micro, small, and medium enterprises (MSMEs), social media plays a transformative role. Tanti (2020) highlights its positive impact on business sustainability by enhancing product visibility, extending market reach, and strengthening customer relationships. Platforms like Instagram, Facebook, and WhatsApp serve as powerful tools that not only connect MSMEs with broader audiences but also help build authentic, long-lasting interactions with consumers.

Thus, social media is much more than a marketing channel—it is an essential component of a strategic approach to sustaining and growing MSMEs in the digital age.

### ***Sustainability of MSMEs***

Business continuity refers to the stability of business conditions, while sustainability encompasses a system designed to protect and promote ongoing operations and expansion (Chen et al., 2019). Business sustainability represents the consistent state of a business, characterized by an ongoing process that involves growth, development, and strategies aimed at maintaining continuous operations and facilitating business advancement, ultimately ensuring the business's survival and longevity (Criado-Gomis et al., 2017).

### ***Hypothesis Development***

#### ***The Influence of Accounting Understanding on the Sustainability of MSMEs***

The long-term sustainability of micro, small, and medium enterprises (MSMEs) is heavily dependent on effective financial management. Entrepreneurs with a solid understanding of accounting are better equipped to detect financial challenges early, optimize the use of resources, and make informed business decisions based on reliable financial data. According to research by Faradillah et al. (2022), accounting knowledge has a significant positive impact on business sustainability. Building on this foundation, the hypothesis of this study is:

H<sub>1</sub>: Accounting understanding has a significant influence on the sustainability of MSMEs.

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

For micro, small, and medium enterprises (MSMEs), financial literacy involves the capacity to comprehend fundamental financial concepts, navigate financial products and services, manage risks, and develop plans for both short- and long-term financial needs. Research by Sari & Listiadi (2021) demonstrates that financial literacy positively influences the sustainability of MSMEs. Businesses with high financial literacy tend to exhibit superior cash flow

management, more optimal capital structures, and greater ability to access external financing – key factors in ensuring resilience and long-term success.  
 H<sub>2</sub>: Financial literacy has a significant influence on the sustainability of MSMEs

***The Impact of Social Media Utilization on the Sustainability of MSMEs***

Social media is a dynamic process of interaction among individuals, involving the creation, sharing, exchange, and evolution of ideas or concepts through virtual communication networks (Rangkuti, 2023). For micro, small, and medium enterprises (MSMEs), it serves as a powerful tool to expand market reach, reduce marketing expenses, and foster more meaningful, personal relationships with customers. Research by Faradillah et al. (2022) confirms similar findings, indicating that social media usage positively influences both the performance and long-term sustainability of MSMEs.

H<sub>3</sub>: The Use of Social Media Has a Significant Influence on the Sustainability of MSMEs.

**METHODOLOGY**

***Population and Sample***

This study involved all 93 MSMEs in Wonokitri Village, spread across various locations (source: Wonokitri Village MSME management). The sampling method used was saturated sampling. According to Sugiyono (2020), saturated sampling is a technique where the entire population is taken as the sample, resulting in a sample size of 93 respondents.

***Operational Definition of Variables***

The research variables and their operational definitions are presented in Table 1.

Table 1. Operational Definition of Variables

Variables	Definition	Indicator	Measurement
Accounting Understanding (X1)	Understanding accounting is being clever and having a true understanding of the accounting process starting from recording, classifying, summarizing, reporting transactions related to business finances into financial reports and interpreting the results.	1. Recording of financial transactions 2. Grouping (classification) 3. Summary 4. Reporting 5. Interpretation	Likert Scale
Financial Literacy (X2)	The integration of activities and processes to increase confidence, skills and knowledge in the wider community to manage personal finances healthily.	1. Knowledge of personal finance 2. Savings and loans 3. Insurance 4. Investment	Likert Scale
Utilization of Social Media (X3)	Marketing initiative strategies that utilize social media platforms such as Facebook, Twitter,	1. <i>Social networking</i> 2. <i>Social sharing</i> 3. <i>Social streaming</i>	Likert Scale

Variables	Definition	Indicator	Measurement
	Instagram, Pinterest, YouTube, and others are known as social media marketing.		
Sustainability of MSMEs (Y)	MSME sustainability is a form of consistency in the condition of an MSME business, where this sustainability is a continuous business process that includes growth, development, strategies to maintain business continuity and business development, all of which lead to the continuity and existence of MSME businesses.	<ol style="list-style-type: none"> <li>1. Venture capital</li> <li>2. Product Quality</li> <li>3. Technology</li> <li>4. Education</li> <li>5. Creative</li> </ol>	Likert Scale

### *Analysis Method*

This study employs multiple linear regression analysis to assess the impact of accounting understanding, financial literacy, and social media utilization on MSME sustainability. The regression model used is expressed as:  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$ , where Y is the sustainability of MSMEs,  $X_1$  is accounting understanding,  $X_2$  is financial literacy, and  $X_3$  is the utilization of social media. Hypothesis testing is conducted using the coefficient of determination to evaluate how well the model explains variations in the dependent variable, along with a partial test (t-test) to examine the individual effect of each independent variable on MSME sustainability.

## **RESULTS**

### *Descriptive Analysis*

This study employed an explanatory approach using the associative method. The sampling technique used in this study was saturation sampling. Saturation sampling is a sampling technique where all members of the population are sampled. A description of the variables from the 93 respondents in the study can be seen in the following table:

Table 2. Results of Descriptive Statistical Tests

	N	Minimum	Maximum	Sum	Mean	Standard Deviation
Accounting Understanding (X1)	93	15	25	1842	19.81	2,806
Financial Literacy (X2)	93	12	20	1452	15.61	1,945
Utilization of Social Media (X3)	93	9	14	1025	11.02	1,668
Sustainability of MSMEs (Y)	93	16	24	1827	19.65	1,987

Valid N  
 (listwise) 93

Source: Processed Primary Data, 2025

Based on the results of the descriptive test above, we can describe the distribution of the data obtained, as follows:

- a. The Accounting Understanding variable has an average score of 19.81 with a standard deviation of 2.806. The most significant statement is "MSMEs understand the reporting of financial transactions," with 69.9% of respondents agreeing according to the valid percentage frequency test.
- b. The Financial Literacy variable shows an average of 15.61 and a standard deviation of 1.945. The key statement is "MSMEs need knowledge about proper investment management," with 71% of respondents agreeing based on the valid percentage frequency test.
- c. The Social Media Utilization variable has a mean score of 11.02 and a standard deviation of 1.668. The main contributing statement is "MSMEs need to utilize social sharing platforms such as Instagram to market their products for sustainability," with 71% of respondents expressing a neutral stance as per the valid percentage frequency test.
- d. The MSME Sustainability variable has an average value of 19.65 and a standard deviation of 1.987. The most notable statement is "MSME owners must have a high education level for MSME sustainability," with 90.3% of respondents agreeing according to the valid percentage frequency test.

### *Multiple Linear Regression Test*

Table 3. Multiple Linear Regression

Model		Unstandardized		Standardized		
		Coefficients		Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6,551	0.598		10,948	0
	Understanding Accounting	0.243	0.059	0.343	4,088	0
	Financial Literacy	0.644	0.127	0.630	5,082	0
	Utilization of Social Media	0.712	0.094	0.598	7,598	0

Source: Processed Primary Data, 2025

Based on Table 3, it can be explained as follows:

- a. The constant value of 6.551 signifies that increases in the variables of accounting understanding, financial literacy, and social media utilization collectively contribute to a 6.551 increase in MSME sustainability.
- b. The regression coefficient of 0.243 means that for every one-unit increase in accounting understanding, MSME sustainability increases by 0.243.
- c. The regression coefficient of 0.644 shows that each one-unit rise in financial literacy results in a 0.644 increase in MSME sustainability.
- d. The regression coefficient of 0.712 indicates that for every one-unit increase in social media utilization, the sustainability of MSMEs increases by 0.712.

**Hypothesis Testing (t-Test)**

Table 4. t-Test Results

Model		T count	Sig.	T table
1	(Constant)	10,948	0	1,986
	Understanding Accounting	4,088	0	1,986
	Financial Literacy	5,082	0	1,986
	Utilization of Social Media	7,598	0	1,986

Source: Processed Primary Data, 2025

The t-test results indicate that the accounting understanding variable (X1) has a t-count of 4.088, which is greater than the t-table value of 1.986. Since  $t\text{-count} > t\text{-table}$ , the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted. This confirms that accounting understanding (X1) has a statistically significant positive partial effect on MSME sustainability (Y).

Similarly, for the financial literacy variable (X2), the t-count is 5.082, exceeding the t-table value of 1.986. This leads to the rejection of H0 and acceptance of H2, indicating that financial literacy (X2) has a significant positive partial impact on MSME sustainability (Y).

Finally, the social media utilization variable (X3) yields a t-count of 7.598 – well above the critical t-value of 1.986. Thus, H0 is rejected and H3 is accepted, showing that social media utilization (X3) significantly and positively influences MSME sustainability (Y).

**Analysis of the Coefficient of Determination (R Square)**

Table 5. Results of the Determination Coefficient

Model	R	R square	Adjusted R square
Understanding accounting	0.937	0.877	0.873
Financial literacy			
Utilization of social media			

Source: Processed Primary Data, 2025

Based on Table 5, shows that the Adjusted R square value of the variables of accounting understanding, financial literacy, and social media utilization is 0.873. Based on these data, the percentage value of the independent variables of accounting understanding, financial literacy, and social media utilization influences the dependent variable of MSME sustainability by 87.3%.

## **DISCUSSION**

### ***Understanding Accounting for the Sustainability of MSMEs***

Results of the first hypothesis test (H1) show that there is a significant positive partial influence between accounting understanding and the sustainability of MSMEs in Wonokitri Village. This shows that the more Good MSME actors understand recording finance, increasingly endure and develop business they. Understanding accountancy help MSME owners in make report accurate finances, so that they can control cost operational with good, knowing profit make a loss business in a way real, and manage current cash with more effective. With information proper finance, owner business can make decision more business good, like determine product which is most profitable, when right time For add stock, or strategy development effective business. Sustainability business through understanding accountancy reflected in the ability of MSMEs to evaluate performance business in a way periodically and identify areas in need repair. For example, MSME actors who record all purchase material and sale daily can find out which menu is the best seller and profitable, so that can focus on the menu and reduce the menu that is lacking in demand. This matter make business not only endure but also develop in a way sustainable. The results of this study are in line with research conducted by Faradillah et al., (2022) which shows that understanding accounting has a positive influence on business sustainability, because understanding accounting is the ability to understand the accounting process starting from recording, classifying, to reporting financial transactions.

### ***Financial Literacy for MSME Sustainability***

The results of testing the second hypothesis (H2) show that there is a significant positive partial influence between financial literacy and the sustainability of MSMEs in Wonokitri Village. Good finances allows MSME actors to understand and manage various aspect finance business with more effective. Study This find that knowledge about management the right investment very important For guard sustainability business. MSME owners who have literacy good finances capable make plan more business mature, set debt with right, and invest in various matter For security business brands. They Also more capable manage risk finance like risk liquidity, credit, and operational in a way effective and efficient.

Sustainability business through literacy finance reflected in the ability of MSMEs to endure face various challenge financial and keep going develop. Like, MSME owners who understand literacy finance will set aside part profit For funds emergency and understand method manage debt with good. When face problem such as suppliers raising price or sale down, they own reserves

funds For endure And No trapped in problem finances that can threaten sustainability business . Improvement literacy finance Also enable MSMEs to access financing from institution finance with more easy Because they understand condition And required procedures . The results of this study are in line with research conducted by Sari & Listiadi, ( 2021) which shows that financial literacy has a positive influence on the sustainability of MSME businesses , because financial literacy is an integration of activities and processes in increasing confidence, skills, and knowledge to manage finances healthily.

### ***Utilization of Social Media for the Sustainability of MSMEs***

testing the third hypothesis (H3 ) show that there is a significant positive partial influence between the use of social media on the sustainability of MSMEs in Wonokitri Village. This find that use of social media , in particular Instagram very important For marketing product use support sustainability business . Utilization of social media enable MSMEs to increase awareness brand , interact direct with customers , and increase sale product . Through social media , MSMEs can reach bigger market wide with cost relatively cheap marketing compared to with method marketing traditional . Besides that , social media enable MSMEs to communicate direct with customers , get feedback in real- time , and build deeper relationship near with consumers . The results of this study are in line with research conducted by (Tanti, 2020) , Faradillah et al., (2022) , and Ahmad Ferdiansyah & Eri Bukhari, ( 2021) which shows that social media has a positive and significant influence on the sustainability and performance of MSMEs , because social media is an effective means of interaction in creating, sharing and modifying ideas in the form of virtual communication.

## **CONCLUSION AND RECOMMENDATIONS**

1. The findings from the first hypothesis test (H1) indicate that accounting understanding has a significant partial positive effect on MSME sustainability. This suggests that a higher level of accounting understanding leads to greater sustainability in MSMEs.
2. The results of the second hypothesis test (H2) show a significant partial positive impact of financial literacy on MSME sustainability. This means that the greater the financial literacy, the higher the sustainability of MSMEs.
3. The third hypothesis test (H3) results reveal a significant partial positive effect of social media utilization on MSME sustainability. This implies that increased use of social media corresponds to enhanced sustainability of MSMEs.

## **FURTHER STUDY**

Future research is encouraged to expand the scope of variables influencing MSME sustainability by incorporating factors such as digital innovation, access to financing, and entrepreneurial resilience. Longitudinal studies are also recommended to better capture changes over time and provide a deeper understanding of causal relationships. Additionally, future studies

may explore different sectors and regional contexts to enhance the generalizability of findings, as well as examine the moderating or mediating roles of variables such as government support and technological adoption.

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