



## Accounting Information, Creativity, and Education Influence on Culinary Business Success Moderated by Financial Literacy

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### Abstract

*This study examines the effect of accounting information usage, creativity, and education level on the success of culinary SMEs in Pekanbaru, as well as the moderating role of financial literacy. SEM-PLS analysis on 132 SME actors reveals accounting information usage positively influences success by enabling better decision-making and operational efficiency through valuable, scarce resources per RBV theory, while creativity drives success via product innovation and competitive uniqueness; however, education level lacks impact as practical skills outweigh formal education in this context. Financial literacy strengthens the creativity-success link by helping implement innovative ideas strategically, but fails to moderate accounting usage due to its direct interpretability and education due to unrelated optimization needs. These findings stress prioritizing creativity, financial literacy, and accounting practices for SME sustainability.*

Penelitian ini menguji pengaruh penggunaan informasi akuntansi, kreativitas, dan tingkat pendidikan terhadap keberhasilan UMKM kuliner di Pekanbaru, serta peran moderasi literasi keuangan. Analisis SEM-PLS pada 132 pelaku UMKM menunjukkan penggunaan informasi akuntansi berpengaruh positif terhadap keberhasilan karena memungkinkan pengambilan keputusan lebih baik dan efisiensi operasional melalui sumber daya berharga yang langka sesuai teori RBV, sementara kreativitas mendorong keberhasilan lewat inovasi produk dan keunikan kompetitif; namun tingkat pendidikan tidak berpengaruh karena keterampilan praktis lebih dominan daripada pendidikan formal dalam konteks ini. Literasi keuangan memperkuat hubungan kreativitas-keberhasilan dengan membantu implementasi ide inovatif secara strategis, tetapi gagal memoderasi penggunaan informasi akuntansi karena keterbacaan langsungnya dan pendidikan karena tidak terkait kebutuhan optimalisasi. Temuan ini menekankan prioritas pelatihan kreativitas, program literasi keuangan, dan pencatatan akuntansi untuk keberlanjutan UMKM kuliner Pekanbaru.

## INTRODUCTION

In the present context of globalization, national development is heavily dependent on economic growth as a measure of government effectiveness to improve citizens' quality of life. One of the group that is one of the key players in this context are Micro, Small and Medium Enterprise (MSMEs). MSMEs play a vital role in generating employment, developing economy and accelerating the distribution of income through entrepreneurial opportunities.

The success of MSMEs is also an important benchmark in assessing national economic growth. The success of a business is defined as the level of achievement of the goals expected by entrepreneurs and is marked by an increase in the scale of the business, including an increase in production volume, the amount of raw materials processed, employees, and marketing networks. Nevertheless, even with the rising quantity of MSMEs in Pekanbaru City, the count of MSMEs that have stopped operating has also risen considerably. Official statements suggest that this phenomenon reflects a significant failure rate within culinary MSMEs, as numerous new ventures endure for under three months because of dwindling clientele and various operational difficulties

**Table 1. Growth of MSMEs in Pekanbaru City period 2020-2024**

Year	Number of MSMEs	The number of MSMEs that No Longer Operating	Presentation
2020	14,120	1,412	10%
2021	15,098	2,265	15%
2022	18,642	3,356	20%
2023	25,074	5,015	20%
2024	26,648	5,863	22%

*Source: Pekanbaru City Cooperatives and MSMEs Service, 2025*

In a highly competitive business environment, business success is determined by the effectiveness of accounting information systems, creativity, and education levels, with financial literacy serving as a moderating variable that strengthens the influence of these factors. Along with rapid technological development, MSMEs are required to manage their financial and operational activities efficiently to ensure business stability and sustainability. This study is grounded in the resource-based view theory, which emphasizes the strategic importance of valuable internal resources, and McClelland's motivation theory, which explains that achievement motivation drives high-quality performance and mastery of the business environment.

Previous studies show inconsistent results regarding the effects of accounting information use, creativity, and education level on MSME success. Accounting information and creativity demonstrate positive impacts when applied beyond basic practices and supported by innovation and marketing (Agustin, 2023; Daswal et al., 2023; Soriyati, 2022), but become insignificant under limited implementation conditions (Chasanah, 2024; Melani et al., 2024; Calvin Tio, 2022). Similarly, education level yields mixed outcomes depending on learning patterns (Istinganah & Widiyanto, 2020; Syahadatina et al., 2022; Rika, 2021). These inconsistencies and the dominance of direct SPSS-based analyses motivate this study to position financial literacy as a moderating variable grounded in motivation theory (McClelland, 1961) and the resource-based view (Wernerfelt, 1984). Financial literacy acts as a strategic resource that strengthens the effects of accounting information, creativity, and education on business success (Kusumaningtuti & Setiawan, 2018; Widasari, 2023; Orji, 2024), examined using SEM-PLS among culinary MSMEs in Pekanbaru.

Accounting information usage has a significant effect on business success, in accordance with the Resource-Based View (RBV) theory, which states that competitive advantage is obtained through the management of resources that are valuable, scarce, difficult to imitate, and cannot be substituted. This is supported by Wirayasa and Yasa (2023), who emphasize that

accounting information functions as a performance measurement tool and a basis for strategic decision-making. Therefore, SMEs with adequate accounting knowledge tend to be more successful because the application of accounting information supports better decision-making and operational efficiency.

H1: Accounting information usage influential to success business

One of its essential theoretical components is creativity, linked with the more general recognition of the importance in business success (through gaining competitive advantage) and uniqueness resources for competition called RBV (Resource-Based View), model. Hariyanto & Le (2023) Findings are evidence that creativity particularly in product innovation and marketing strategy can contribute to success. In that sense, it is critical for competitive and sustainable success of a company to promote creativity.

H2: Creativity own influential to success business

Education is an important determinant of business success as it acknowledges the Resource-based View (RBV) theory that focuses on how to manage distinctive resources for competitive advantage. The results were in agreement with the findings of Chasanah (2024) and Syahadatina et al. (2022) argue that higher education contributes to skilled and knowledgeable individuals' availability, access to crucial resources, their competitive edge in the market; it also has bearing on business efficiency and effectiveness. Education helps entrepreneurs overcome barriers, stimulate a sense of innovation and improve business opportunities.

H3: Education level has influential to business success

Financial literacy plays a crucial moderating role in strengthening the relationship between accounting information use and MSME success. The effectiveness of accounting information in improving MSME performance largely depends on entrepreneurs' financial literacy, which enables more accurate interpretation and strategic application of financial data (Mufidah & Ghifairy, 2021). Consistent with McClelland's motivation theory, financial literacy enhances entrepreneurs' motivation and ability to overcome financial challenges, thereby maximizing the use of accounting information to support business success.

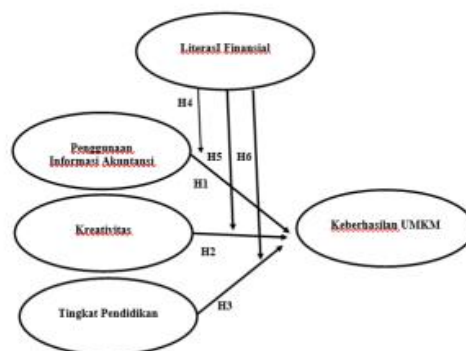
H4: Financial literacy can moderate influence accountancy information usage to success business

Financial literacy plays an important role as a moderator that strengthens the influence of creativity on the success of MSMEs by helping entrepreneurs manage creative ideas strategically and effectively. According to McClelland's motivation theory and related research, financial literacy enables the implementation of creative ideas into competitive products and services. Without adequate financial literacy, creativity is difficult to optimize due to obstacles in financial management and decision-making that prevent businesses from developing sustainably.

H5: Financial literacy can moderate influence creativity to success business

Financial literacy strengthens the relationship between education level and MSME success, consistent with McClelland's motivation theory, which emphasizes proactive problem-solving among high achievers. Financial literacy enables MSME actors to apply formal education more effectively in managing business finances, thereby increasing business success. Although direct studies on this moderating role are limited, prior research indicates that financial literacy enhances investment decisions, financial inclusion, and SME financial management. Without adequate financial literacy, the benefits of education are difficult to optimize, underscoring its critical role in supporting education-driven MSME success.

H6: Financial literacy can moderate influence of education level to success business



**Figure 1. Framework Thinking**

## RESEARCH METHODS

This study employs a quantitative cross-sectional design, collecting primary data through questionnaires distributed to 132 MSME actors in the food and beverage sector using purposive sampling. Respondents were selected based on specific criteria, namely active use of accounting information systems in business operations. The research instrument consists of indicator-based statements for each variable measured using a Likert scale, as presented in Table 2.

**Table 2. Research Instrument**

No	Variable	Research Instrument	Scale
1	Business Success (Y)	a. Capital increase b. Revenue increase c. Sales volume increase d. Production quantity increase e. Increase in number of employees (Asnawati,2021:46)	Ordinal
2	Accounting Information (X1)	a. Knowing the Company's financial position b. Planning business activities c. Being able to control the course of the business d. Knowing the increase or decrease in capital (Santoso,2021:51)	Ordinal
3	Creativity (X2)	a. Always eager to learn. b. Highly imaginative. c. Able to manage risks. (Sudirman, 2022 : 49)	Ordinal
4	Education Level (X3)	a. Education Level b. Suitability of Major (Zakiah,2020)	Ordinal
5	Financial Literacy (Z)	a. Having knowledge of financial terminology (financial knowledge) b. Having interest or enthusiasm in improving financial knowledge (Financial Attitudes) c. Understanding financial behavior (Financial Behavior) (Budiastini et al., 2022).	Ordinal

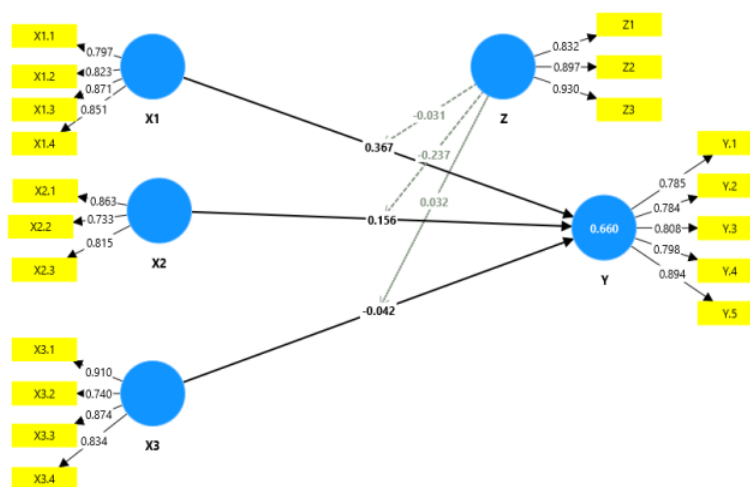
The data analysis was done in steps. First, a descriptive analysis was done to describe the data's characteristics. Then, the measurement model (outer model) was tested. This include testing for convergent validity, discriminant validity, and instrument reliability. Furthermore, data analysis used SmartPLS software to test the inner model through the coefficient of determination (R-Square) and path coefficient ( $\beta$ ). The last step was to test the hypotheses to see how the variables studied were related.

## RESULTS AND DISCUSSION

### Measurement Model/ Outer Model

#### Validity Convergent

Instrument validity testing was conducted to ensure that each statement item had adequate convergent validity. Convergent validity was used to determine the strength of the relationship between the indicators and the variables they represented. This was evidenced by an outer loading value  $>0.7$  (Lamere, 2021).



**Figure 1. Measurement Model Validity Convergent**

Source: Processed data SmartPLS, 2025

Based on Figure 2, all indicators in each variable show values  $>0.7$ , indicating that these indicators have met the validity criteria based on outer loading values. This indicates that each indicator is able to adequately represent the construct being measured. In addition to considering the outer loading value, Average Variance Extracted (AVE) is also an important element in assessing the quality of the outer model in the Structural Equation Modeling (SEM) approach. A good AVE value is one that exceeds 0.5 (Lamere, 2021).

**Table 3. AVE Value Results**

Variables	AVE value
Accounting information usage (X.1)	0.699
Creativity (X.2)	0.649
Education Level (X.3)	0.709
Success (Y)	0.664
Financial literacy (Z)	0.787

Source: Processed data SmartPLS, 2025

According to the information in Table 3, the Average Variance Extracted (AVE) values for Accounting Information Usage (0.699), Creativity (0.649), Education Level (0.709), Business Success (0.664), and Financial Literacy are (0.787). All AVE values have attained the minimum criterion of 0.5, signifying that the constructs in this research exhibit strong convergent validity

#### Validity Discriminant

Discriminant validity according to the Fornell-Larcker approach is achieved when the square root of the AVE value of a variable is greater than the correlation value of that variable with other variables. (Lamere, 2021).

**Table 4. Cross Loading Values**

Variables	X1	X2	X3	Y	Z
X1.1	<b>0.797</b>	0.446	0.536	0.767	0.670
X1.2	<b>0.823</b>	0.411	0.793	0.524	0.772
X1.3	<b>0.871</b>	0.395	0.684	0.558	0.749
X1.4	<b>0.851</b>	0.373	0.624	0.571	0.644
X2.1	0.487	<b>0.863</b>	0.486	0.524	0.504
X2.2	0.371	<b>0.733</b>	0.383	0.203	0.360
X2.3	0.299	<b>0.815</b>	0.380	0.342	0.373
X3.1	0.737	0.510	<b>0.910</b>	0.651	0.766
X3.2	0.525	0.211	<b>0.740</b>	0.262	0.453
X3.3	0.562	0.464	<b>0.874</b>	0.379	0.559
X3.4	0.720	0.485	<b>0.834</b>	0.533	0.705
Y.1	0.591	0.414	0.449	<b>0.785</b>	0.607
Y.2	0.567	0.264	0.477	<b>0.784</b>	0.520
Y.3	0.601	0.333	0.491	<b>0.808</b>	0.605
Y.4	0.645	0.476	0.447	<b>0.798</b>	0.527
Y.5	0.626	0.492	0.534	<b>0.894</b>	0.684
Z1	0.750	0.446	0.729	0.505	<b>0.832</b>
Z2	0.776	0.460	0.654	0.747	<b>0.897</b>
Z3	0.730	0.502	0.691	0.639	<b>0.930</b>

Source: Data Processing Results, 2025.

## Reliability Test

**Table 5. Reliability Test Results**

Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Decision
X1	0.858	0.872	0.903	Reliable
X2	0.758	0.856	0.847	Reliable
X3	0.869	0.941	0.907	Reliable
Y	0.873	0.877	0.908	Reliable
Z	0.866	0.895	0.917	Reliable

Source: Data Processing Results, 2025.

Table 5 shows that the reliability value of all the variables is at least 0.6. This means that the measuring tools used in this study are reliable.

## Inner Model

**Table 6. Coefficients determination (R-Square)**

Variables	R-square	R-square adjusted
Y	0.660	0.641

Source: Data Processing Results, 2025.

Based on the results of the coefficient of determination ( $R^2$ ) test, it shows that the influence of the variables of Accounting Information Usage, Creativity, and Education Level

on Business Success 81 is 66%. This value is in the moderate category. The remaining 34% is influenced by other variables not examined in this study.

**Table 7. Path coefficients results with Approach Bootstrapping**

	<i>Original sample (O)</i>	<i>P values</i>	<b>Conclusion</b>
X1 -> Y	0.367	0.001	Significant
X2 -> Y	0.156	0.015	Significant
X3-> Y	-0.042	0.694	Not Significant

Source: Data Processing Results, 2025.

Based on Table 7, it can be seen that variable X1 (Accounting Information Usage) has a positive and significant effect on variable Y (Business Success), with p-values smaller than  $\alpha$  5% (0.001). Variable X2 (Creativity) has a positive and significant effect on variable Y (Business Success), with p-values less than  $\alpha$  5% (0.015). Variable X3 (Level of Education) has a negative and insignificant effect on variable Y (Business Success), with p-values greater than  $\alpha$  5% (0.694).

**Table 8. Moderation Test Results**

	<i>Original sample (O)</i>	<i>P values</i>	<b>Information</b>
X1*Z -> Y	-0.031	0.779	Not Significant
X2*Z -> Y	-0.237	0.002	Significant
X3*Z -> Y	0.032	0.791	Not Significant

Source: Data Processing Results, 2025

Based on Table 8, it is found that variable Z (Financial Literacy) is unable to moderate the effect of X1 (Accounting Information Usage) on Y (Business Success). Variable Z (Financial Literacy) strengthens the effect of X2 (Creativity) on Y (Business Success). Variable Z (Financial Literacy) cannot moderate the effect of X3 (Level of Education) on Y (Business Success).

**Hypothesis Test Results**

**Test Results Influence Direct**

**Table 9. Test Results Influence Direct**

<b>Hypothesis</b>	<b>Connection</b>	<i>P values</i>	<i>Path coefficients</i>	<b>Information</b>
H1	Accounting information usage influential to success business	0.001	0.367	Accepted
H2	Creativity own influential to success business	0.015	0.156	Accepted
H3	Education level has influential to business success	0.694	-0.042	Rejected

Source: Data Processing Results, 2025.

Based on the table above, the following results were obtained:

1. The Accounting Information Usage has a positive and significant effect on business success with a p-value of 0.001 and a path coefficient of 0.367, so the first hypothesis is accepted.
2. Creativity also has a positive and significant effect on business success with a p-value of 0.015 and a path coefficient of 0.156, thus accepting the second hypothesis.
3. The level of education has no effect on business success with a p-value of 0.694 and a negative path coefficient of -0.042, thus rejecting the third hypothesis.

**Test Results Influence Moderation**

**Table 10. Test Results Influence Moderation**

Hypothesis	Connection	P values	Path coefficients	Information
H4	Financial literacy can moderate influence accounting information usage to success business	0.779	-0.031	Rejected
H5	Financial literacy can moderate influence creativity to success business	0.002	-0.237	Accepted
H6	Financial literacy can moderate influence of education level to success business	0.791	0.032	Rejected

Based on the table above, the following results were obtained:

1. Based on the results of hypothesis testing, it is known that statistically the p-value is 0.779 (above  $\alpha$ : 0.05). Therefore, H4 is rejected and it can be concluded that financial literacy cannot moderate the effect of accounting information usage on business success.
2. Based on the results of hypothesis testing, it is known that statistically the p-value is 0.006 (below  $\alpha$ : 0.05). Therefore, H5 is accepted and it can be concluded that financial literacy can moderate the relationship between creativity and business success.
3. Based on the hypothesis testing results, it is known that statistically the p-value is 0.791 (above  $\alpha$ : 0.05). Therefore, H6 is rejected and it can be concluded that financial literacy cannot moderate the effect of education level on business success.

### **Influence Accounting Information Usage to Business Success**

Accounting information usage shows a positive and significant effect on the success of culinary MSMEs in Pekanbaru City, with a p-value of 0.001 and a path coefficient of 0.367. Accounting information helps MSME players in determining their financial position, planning activities, controlling business operations, and monitoring capital changes consistently. In the context of the Resource-Based View theory, accounting information is a valuable, scarce, and difficult-to-imitate internal resource that can create sustainable competitive advantage for Pekanbaru MSMEs. These findings are supported by research by Elshifa et al. (2023), Wirayasa and Yasa (2023), Melani et al. (2024), and Sa'diyah (2023), which states that the effective accounting information usage improves operational efficiency and business sustainability. However, there are also studies such as those conducted by Atsarina & Oktafianda (2023), Nugroho et al. (2024), and Adityasih (2021) that found insignificant effects, due to the low level of accounting knowledge and education of MSME actors in several regions outside Jakarta.

### **Influence Creativity to Business Success**

A p-value of 0.015 and a path coefficient of 0.156 demonstrate how important creativity is to the success of culinary MSMEs in Pekanbaru City. Increased creativity encourages MSME participants to come up with new ideas, create unique products and marketing strategies, and manage innovation risks, all of which improve the adaptability and competitiveness of their businesses. This aligns with the Resource-Based View theory, which positions creativity as a strategic resource that is difficult to imitate, providing a competitive advantage. Research by Hariyanto & Le (2023) and Soriyani & Harahap (2022) reinforces these findings, while research by Budiyanto (2022) and Rizqoon Jamil Farha (2021) states that businesses that are less innovative may find it difficult to survive in the competitive Pekanbaru market, especially in the culinary sector. Therefore, creativity is a crucial factor in maintaining and improving the success of MSMEs in Pekanbaru.

### **The Influence of Education Level on Business Success**

The level of education does not significantly affect the success of culinary MSMEs in Pekanbaru City, with a p-value of 0.694. This is because many MSME players have higher

education but their business fields do not match their majors, so that business skills are more acquired through self-study through direct experience and adaptation to real business conditions. MSME entrepreneurs in Pekanbaru customize their offerings and modify their business strategies on the fly based on customers' day-to-day feedback and market flow. This is different from what Chasanah (2024) and Syahadatina et al. (2022) reported, who found education to be positively associated with business success, a difference that may be attributed to differences in sample specifications, lines of business, and their locations. Therefore, in Pekanbaru's SMEs, organizational success is ascribed more to the non-education factors of creativity, adaptability to market conditions, and resilience to business challenges.

#### **Financial Literacy Moderating Influence Accounting information usage to Success of MSMEs**

The results of the fourth hypothesis test show that financial literacy does not moderate the effect of accounting information usage on MSME success, with a p-value of 0.779, which is greater than 0.05, so H4 is rejected. This finding indicates that despite low levels of financial literacy, MSME actors are able to accounting information usage effectively in their daily business practices, possibly due to habits and basic financial recording skills acquired from direct experience. This differs from the findings of Mufidah and Ghifary (2021) and Willy Nofranita et al. (2024), who state that financial literacy strengthens accounting information usage. In the context of McClelland's theory, high financial literacy should increase motivation to accounting information usage, but in this case, motivation and recording practices do not appear to depend on such literacy.

#### **Financial Literacy Moderating Influence Creativity to Success of MSMEs**

The results of the fifth hypothesis test show that financial literacy significantly moderates the effect of creativity on MSME success, with a p-value of 0.002, thus accepting H5. This means that the relationship between creativity and business success is stronger when supported by good financial literacy. According to McClelland's (1976) motivation theory, individuals with high achievement needs tend to be innovative in achieving their goals. In the context of MSMEs, creativity drives product innovation and marketing strategies, but the successful implementation of these creative ideas requires financial understanding to ensure that business management remains effective and sustainable. Research by Iko Putri Yanti (2019) and Sumelka (2023) supports this finding, stating that creativity without adequate financial literacy will only result in ideas without good execution. With financial literacy, MSME players can manage risks, make budget plans, and allocate resources efficiently so that creativity has a real impact on business success.

#### **Financial Literacy Moderating the Influence of Education Level on Success of MSMEs**

The results of the sixth hypothesis test show that financial literacy is unable to moderate the effect of education level on MSME success, with a p-value of 0.791 greater than 0.05, thus rejecting H6. This means that even though MSME actors have a high level of education, their business success does not significantly increase through the role of financial literacy. This finding differs from McClelland's theory, which states that the need for achievement drives the optimization of resources such as education and financial literacy. Research by Ariefin et al. (2023), Zulkieflimansyah et al. (2020), and Kusumaningtuti and Setiawan (2018) shows that higher education is associated with better financial behavior, but in the context of financial literacy moderation, its effect is not significant. Thus, the moderation of financial literacy in the relationship between education and MSME success has not been statistically proven.

#### **CONCLUSION**

This study found that accounting information usage and creativity had a significant positive effect on the success of MSMEs in the culinary sector in Pekanbaru City, while education level had no significant effect. Financial literacy only moderated the effect of creativity on business success, strengthening the impact of creativity, especially in managing

risk, financial planning, and efficient resource allocation. However, financial literacy does not moderate the influence of accounting information usage or education level on business success. This indicates that although financial literacy is important, the success of MSMEs is more determined by creativity and practical skills in using accounting information and field experience than by formal education level. These findings have important implications for encouraging increased creativity and financial literacy in order to achieve more optimal business success among MSME actors in Pekanbaru.

### SUGGESTION

To support the success of culinary MSMEs in Pekanbaru, business actors are advised to continue to increase creativity in product development and marketing strategies in order to be more competitive in the market. Financial literacy needs to be honed so that business financial management is more effective and creative innovations can be realized properly. It is vital that the government and its bodies continue to assist in the training and the understanding of the use of accounting information, and the instruction in the basic principles of finance, and also in providing access to capital and training in digital marketing.

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