
**THE EFFECT OF FINANCIAL LITERACY, FINANCIAL ATTITUDE, AND
DIGITAL TRANSACTION ADOPTION ON MSME FINANCIAL MANAGEMENT
IN THE F&B SECTOR IN PONTIANAK**

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Abstract

This study aims to analyze the effect of financial literacy, financial attitude, and digital transaction adoption on the financial management of micro, small, and medium enterprises (MSMEs) in the food and beverage (F&B) sector in Pontianak City. This study employs a quantitative approach with an associative research design. The sampling technique used is purposive sampling, involving 150 MSME owners as respondents. Primary data were collected through a questionnaire using a five-point Likert scale and were analyzed using multiple linear regression after passing validity, reliability, and classical assumption tests. The results show that financial literacy has a positive and significant effect on MSME financial management, financial attitude has a positive and significant effect, and digital transaction adoption also has a positive and significant effect. Simultaneously, the three independent variables have a significant effect on MSME financial management. The correlation coefficient indicates a strong relationship ($R = 0.722$) with a coefficient of determination of 0.521, meaning that 52.1% of the variation in MSME financial management can be explained by financial literacy, financial attitude, and digital transaction adoption, while the remainder is influenced by other factors outside the research model. These findings emphasize the importance of improving financial literacy and financial attitude as well as utilizing digital transactions in supporting more effective and sustainable financial management for F&B MSMEs.

Keywords: Financial Literacy, Financial Attitude, Digital Transaction Adoption, Financial Management

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) occupy a central position in Indonesia's economic system due to their broad and fundamental role. The existence of MSMEs not only dominates in terms of the number of business units, but also provides a tangible contribution to employment absorption and the formation of national economic value added. Empirically, MSMEs represent around 99% of the total business units in Indonesia, contribute 61.9% to Gross Domestic Product (GDP), and serve as the main pillar of employment with an absorption capacity reaching 97% of the national workforce. This substantial contribution indicates that MSME performance and sustainability have a direct impact on economic stability and the overall direction of national economic growth.

However, this large contribution has not been matched by adequate quality of financial management. Various reports indicate that many MSMEs have not made financial recording and reporting a strategic part of business management. Business owners tend to focus on sales and marketing activities without being supported by orderly cash flow records, separation between business and personal finances, and systematic financial statement preparation. In fact, some MSMEs do not conduct formal financial recording at all (<https://djpb.kemenkeu.go.id>, 2024). This condition weakens the basis for decision-making, limits access to formal financing, and reduces business competitiveness.

In recent developments, the digitalization of payment systems has created new opportunities to improve the quality of MSME financial management. The shift in public transaction behavior from cash to non-cash has strengthened alongside the rapid use of digital banking, electronic money, and technology-based payment instruments. Bank Indonesia, through the Blueprint Sistem Pembayaran Indonesia (BSPI) 2025, encourages the adoption of digital payments to build a payment system that is efficient, secure, and inclusive, including for MSMEs (www.bi.go.id, 2025).

Bank Indonesia data show a significant surge in digital transactions during 2019–2024, particularly in mobile banking, internet banking, and server-based e-money. One innovation that has shown consistent growth is the Quick Response Code Indonesian Standard (QRIS), with transaction growth increasing from 130.01% in 2023 to 149.46% in 2024, while e-money growth tended to slow (www.bi.go.id, 2024). Nevertheless, the high growth of QRIS transactions nationally has not been fully reflected in the level of adoption among MSMEs.

Data from the Financial Services Authority and Bank Indonesia in 2024 indicate a gap between financial literacy (65.43%) and QRIS adoption (30.88%), with a difference reaching 34.55%. This fact indicates that financial literacy does not automatically encourage the utilization of digital financial technology. This condition underscores the importance of other factors, such as financial attitude, which reflects MSME owners' readiness, trust, and orientation in managing finances and accepting digital innovation. Zaini et al. (2022) show that financial attitude plays a role in improving literacy and financial management capability.

At the local level, MSMEs in West Kalimantan Province and Pontianak City are dominated by micro-enterprises, particularly in the food and beverage (F&B) sector, which has high transaction intensity and rapid cash turnover (Diskumdag Kota Pontianak, 2025). Although this sector has large economic potential, digital payment adoption has not been evenly distributed, so opportunities to improve financial management efficiency and business competitiveness have not been optimally utilized (www.rri.co.id, 2025).

On the other hand, empirical evidence shows that the effects of financial literacy and financial attitude on MSME financial management have not yielded convergent conclusions. Sitanggang & Fadli (2024) found that financial literacy contributes positively to MSME financial management, whereas Kusumaningrum et al. (2023) reported a negative effect, indicating a failure to transform knowledge into effective financial practices. Similar inconsistency is also seen in the financial attitude variable, which in some studies is proven to influence financial management behavior (Zaini et al., 2022), but in other contexts does not show a significant effect (Setyaningsih & As'ri, 2024). Meanwhile, studies on QRIS adoption are still dominated by analyses of its impact on operational efficiency and sales improvement, without directly examining its role in strengthening comprehensive MSME financial management systems (Ekaputra et al., 2024; Arestha et al., 2025).

Based on this explanation, empirical and conceptual research gaps can be identified. First, there are inconsistent findings regarding the effects of financial literacy and financial attitude on MSME financial management. Second, most studies still examine these variables separately, without integrating them within a comprehensive analytical framework. Third, studies on digital transaction adoption, particularly QRIS, still emphasize marketing implications and operational efficiency rather than its contribution to MSME financial management systems. Fourth, research in a local context—especially F&B MSMEs in Pontianak City—remains relatively limited in the empirical literature. Therefore, based on these empirical gaps, this study aims to examine the effects of financial literacy, financial attitude, and digital transaction adoption on the financial management of F&B MSMEs in Pontianak City, both partially and simultaneously.

REVIEW OF LITERATURE

Financial Literacy

Kusumawati et al. (2023) state that financial literacy is an important aspect of individual life, especially amid globalization and the increasing complexity of financial systems. In line with this, Dwyanti (2024) explains that financial literacy includes an understanding of budgeting, investment, and financial recording, which play an important role in effective financial management. According to Astohar et al. (2022), there are four aspects included in financial literacy, namely: basic financial knowledge (Basic Financial Knowledge), saving and borrowing (Saving and Borrowing), insurance as a form of financial protection, and investment as an activity of allocating funds or assets with the aim of obtaining profits in the future. Munthay & Sembiring (2024) show that the higher the level of financial literacy, the better the financial management of MSMEs. It can be concluded that financial literacy can be understood as an individual's fundamental ability to understand and manage financial aspects effectively, including planning, managing, recording, investing, and financial protection. In the context of MSMEs, financial literacy plays an important role in supporting sustainable business financial management, especially amid the development of digital financial technology.

Financial Attitude

Amelia (2022) states that financial attitude refers to the level of an individual's desire to meet life needs according to per capita income level, thereby triggering financial management behavior. Financial attitude is a psychological tendency expressed when evaluating recommended financial management practices at various levels of agreement and

disagreement (Safitri et al., 2023). According to Wardani et al. (2024), there are four indicators used: orientation toward personal financial management, perceptions about debt, a sense of security regarding financial conditions, and how individuals express their financial status. Saragih et al. (2025) in their study on financial attitude and financial management behavior among MSME actors in Medan Sunggal District show that financial attitude has a significant effect on financial management behavior. It can be concluded that financial attitude is an individual's psychological condition that shapes mindset and judgments about finances, influenced by income level, and plays a role in directing financial management behavior and decision-making, as reflected in personal financial orientation, views on debt, financial security, and expression of financial status.

Digital Transaction Adoption

According to Utami (2025), the digitalization of payment systems not only facilitates transaction processes but also creates an inclusive and documented digital financial ecosystem. Digital transaction adoption in SME financial management increases efficiency, transparency, and decision-making. It facilitates access to financing, streamlines compliance, and enables accurate budgeting through advanced data analytics, ultimately driving growth and competitiveness in the global market (Jang, 2024). Rogers (2003), in the Diffusion of Innovation Theory, explains that the innovation adoption process goes through five stages: (1) knowledge, (2) persuasion, (3) decision, (4) implementation, and (5) confirmation. This theory explains how innovations, including digital transactions, are adopted by individuals and organizations over time. It is used because it can explain perception factors and the process of adopting digital payment technology by MSME owners. The digital financial transformation of QRIS in MSME startups in Indonesia explains that QRIS has become a digital payment solution that encourages financial inclusion and improves MSME transaction efficiency (Walenta et al., 2025). According to Arfian et al. (2024), there are two indicators used: perceived ease and perceived benefit. It can be concluded that digital transaction adoption is the implementation of technology-based payment systems aimed at increasing convenience, efficiency, transparency, and accuracy in financial management, assessed based on perceived ease of use and perceived benefits.

Financial Management

According to Brigham & Houston (2019), financial management is the art and science of managing money, which includes how money is obtained, allocated, and used. In the context of MSMEs, good financial management is key to business sustainability and growth. Financial management is a crucial aspect in MSME development (Adda 2020). MSMEs whose financial records are based on accounting principles tend to grow faster than other MSMEs (Hutauruk et al., 2024). According to Munthay & Sembiring (2024, p. 26), there are four indicators used: financial recording, separation of personal and business finances, budget planning, cash flow management, and preparation of financial statements. It can be concluded that financial management is very important for MSME sustainability and development because it serves as the basis for business decision-making, maintains cash flow stability, and increases transparency and accuracy of financial information, enabling the business to be managed more effectively, efficiently, and sustainably.

RESEARCH METHOD

This study uses a quantitative approach with an associative research design. The quantitative approach was chosen because it aims to test relationships among variables through statistical analysis (Sugiyono, 2024). Associative research is used to analyze the relationship between financial literacy, financial attitude, and digital transaction adoption on the financial management of F&B MSMEs in Pontianak City. The data used consist of primary and secondary data. Primary data were obtained through distributing questionnaires to MSME owners. Secondary data were obtained through documentation techniques in the form of MSME population data sourced from the Office of Cooperatives, Micro Enterprises and Trade of Pontianak City and the Office of Cooperatives and SMEs of West Kalimantan Province.

The population in this study is 1,110 F&B MSME owners registered at the Office of Cooperatives, Micro Enterprises and Trade of Pontianak City in 2024. The sample size was determined using the Slovin formula with a 10% error margin, resulting in a minimum sample of 92 respondents. To improve analytical accuracy, the sample size used in this study was set at 150 MSMEs. The sampling technique used is purposive sampling, with criteria: F&B MSMEs registered at Diskumdag Pontianak City, and MSMEs that have been operating for at least one year. The independent variables in this study include Financial Literacy (X1), Financial Attitude (X2), and Digital Transaction Adoption (X3), while the dependent variable is MSME Financial Management (Y). Variable measurement was conducted using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5) (Sugiyono, 2024).

Data analysis was conducted in several stages. First, validity tests were conducted to assess the accuracy of the measurement instrument and reliability tests using Cronbach's Alpha with the criterion $\alpha > 0.60$ (Arifin, 2021; Sahir, 2021). Second, classical assumption tests were conducted, including normality tests (Kolmogorov–Smirnov), multicollinearity tests (Tolerance and VIF), and linearity tests (Ghozali, 2021; Sahir, 2021). Third, hypothesis testing was conducted using multiple linear regression analysis, complemented by correlation coefficient (R), coefficient of determination (R²), simultaneous test (F test), and partial test (t test) with a 5% significance level (Ghozali, 2021).

RESULTS AND DISCUSSION

Test Research Instruments

a. Validity Test

The validity test is used to assess the level of accuracy of the instrument in measuring the constructs studied. The validity test results for each statement item of each variable are shown in Table 1.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Financial Literacy (X1)	X1.1	0.865	0.160	Valid
	X1.2	0.850		
	X1.3	0.762		
	X1.4	0.770		
	X1.5	0.759		
	X1.6	0.850		

	X1.7	0.807		
	X1.8	0.577		
	X2.1	0.855		
	X2.2	0.886		
	X2.3	0.878		
	X2.4	0.864		
Financial Attitude (X2)	X2.5	0.846	0.160	Valid
	X2.6	0.892		
	X2.7	0.865		
	X2.8	0.738		
	X3.1	0.869		
Digital Transaction Adoption (X3)	X3.2	0.589	0.160	Valid
	X3.3	0.850		
	X3.4	0.870		
	Y.1	0.797		
	Y.2	0.807		
	Y.3	0.802		
	Y.4	0.838		
Financial Management (Y)	Y.5	0.806	0.160	Valid
	Y.6	0.780		
	Y.7	0.775		
	Y.8	0.838		
	Y.9	0.801		
	Y.10	0.797		

Source: Processed Data, 2025

Based on Table 1, it is known that the validity test for all variables shows that all statement items are valid because $r\text{-count} \geq r\text{-table}$.

b. Reliability Test

The reliability test is conducted to assess the consistency of the research instrument in producing stable measurements. In this study, reliability testing was carried out using the Cronbach's Alpha method. The reliability test results are shown in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Financial Literacy (X1)	0.928	
Financial Attitude (X2)	0.955	
Digital Transaction Adoption (X3)	0.813	Reliable
MSME Financial Management (Y)	0.782	

Source: Processed Data, 2025

Based on Table 2, Financial Literacy (X1), Financial Attitude (X2), Digital Transaction Adoption (X3), and MSME Financial Management (Y) have Cronbach's Alpha values greater than 0.60; thus, it can be concluded that all instruments used in this study meet the reliability criteria and are suitable for further analysis.

Classical Assumption Test

a. Normality Test

The normality test is conducted to assess whether the research data are normally distributed. This test uses the Kolmogorov–Smirnov method, with results shown in Table 3.

Table 3. Normality Test Results

Test	Value
N (Sample)	150
Test Statistic	.066
Asymp.Sig.(2-tailed)	.200 ^c

Source: Processed Data, 2025

Based on Table 3, the Kolmogorov–Smirnov test has a significance value of 0.200, which is greater than 0.05, meaning that the residual values are normally distributed.

b. Linearity Test

The linearity test is conducted to ensure a linear relationship between the independent and dependent variables. The test uses the Test for Linearity method through SPSS, with the results shown in Table 4.

Table 4. Linearity Test Results

Variable	Linearity
MSME Financial Management*Financial Literacy	0.000
MSME Financial Management*Financial Attitude	0.000
MSME Financial Management*Digital Transaction Adoption	0.000

Source: Processed Data, 2025

Based on Table 4, the significance value of Linearity for all variables is less than 0.05. Thus, it can be concluded that the regression model meets the linearity assumption between Financial Literacy, Financial Attitude, and Digital Transaction Adoption on MSME Financial Management.

c. Multicollinearity Test

The multicollinearity test aims to identify correlations among independent variables in the regression model. A model is considered free from multicollinearity if the tolerance value exceeds 0.10 and the Variance Inflation Factor (VIF) value is less than 10. The multicollinearity test results are shown in Table 5.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Financial Literacy (X1)	.855	1.347
Financial Attitude (X2)	.826	1.211
Digital Transaction Adoption (X3)	.726	1.377

Source: Processed Data, 2025

Based on Table 5, each variable has tolerance > 0.10 and VIF < 10. It can be concluded that the regression model does not exhibit multicollinearity. Thus, the three independent variables are suitable for multiple linear analysis because they do not excessively correlate with one another.

Hypothesis Test

a. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to test the effect of the independent variables on the dependent variable based on data from 150 respondents. The regression results are shown in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.518	6.862	.000
Financial Literacy	.297	5.006	.000
Financial Attitude	.144	4.323	.000
Digital Transaction Adoption	.272	6.193	.000

Dependent Variable: MSME Financial Management

Source: Processed Data, 2025

Based on Table 6, the multiple linear regression equation is as follows:

$$Y = 1.518 + 0.297 X_1 + 0.144 X_2 + 0.272 X_3$$

From the regression equation, it can be explained as follows:

1. The constant is positive at 1.518, meaning that when X1, X2, and X3 are zero, MSME financial management (Y) remains at 1.518, indicating a baseline value of financial management even without the influence of the three independent variables.
2. The regression coefficient for financial literacy (X1) is 0.297, indicating that every one-unit increase in financial literacy will increase MSME financial management (Y) by 0.297, assuming other variables remain constant.
3. The regression coefficient for financial attitude (X2) is 0.144, indicating that every one-unit increase in financial attitude will increase MSME financial management (Y) by 0.144, assuming other variables remain constant.
4. The regression coefficient for digital transaction adoption (X3) is 0.272, indicating that every one-unit increase in X3 will increase MSME financial management (Y) by 0.272, assuming other variables remain constant.

b. Correlation Coefficient and Determination Coefficient (R²)

Correlation analysis is conducted to test associative hypotheses, namely assessing relationships among variables in the population based on sample data. The correlation coefficient results are shown in Table 7.

Table 7. Correlation Coefficient and Determination Coefficient (R²) Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 ^a	.521	.511	.50413

Predictors: (Constant), Digital Transaction Adoption, Financial Attitude, Financial Literacy

Dependent Variable: MSME Financial Management

Source: Processed Data, 2025

Based on Table 7, the R value obtained is 0.722, which falls within 0.60–0.799. Thus, it can be concluded that overall, there is a strong relationship between the three X variables and Y. This relationship is positive, meaning that if one or more independent variables increase, MSME financial management will also increase.

The coefficient of determination (R²) in Table 7 shows an R square of 0.521. This means that 52.1% of the variation in MSME financial management (Y) can be explained by

Financial Literacy (X1), Financial Attitude (X2), and Digital Transaction Adoption (X3). The remaining 47.9% is explained by other factors not examined in this study. Thus, it can be concluded that the regression model has a fairly good ability to explain the dependent variable, although other factors outside the model still influence MSME financial management.

c. Simultaneous Test (F test)

The simultaneous effect test aims to assess whether all independent variables together affect the dependent variable. The F test results are shown in Table 8.

Table 8. Simultaneous Test Results (F test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.307	3	13.436	52.865	.000 ^b
	Residual	37.106	146	.254		
	Total	77.414	149			

a. Dependent Variable: MSEM Financial Management

b. Predictors: (Constant), Digital Transaction Adoption, Financial Attitude, Financial Literacy

Source: Processed Data, 2025

Based on Table 8, the F value is 52.865, which is greater than the F table value of 2.67, with a significance of $0.000 < 0.05$. This shows that statistically there is a significant effect of Financial Literacy (X1), Financial Attitude (X2), and Digital Transaction Adoption (X3) on MSME Financial Management (Y) simultaneously. Thus, it can be concluded that the independent variables have a significant simultaneous effect on the dependent variable, because the significance value is less than 0.05; therefore, H_a is accepted and H_o is rejected.

d. Partial Test (t test)

The partial test (t test) is used to test the effect of each independent variable on the dependent variable individually. The partial test results are shown in Table 9.

Table 9. Partial Test Results (t test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	1.518	.221		6.862	.000
	Financial Literacy	.297	.059	.310	5.006	.000
	Financial Attitude	.144	.033	.273	4.323	.000
	Digital Transaction Adoption	.272	.044	.416	6.193	.000

a. Dependent Variable: MSEM Financial Management

Source: Processed Data, 2025

Based on Table 9, the interpretation of the significance values is as follows:

1. The t value for Financial Literacy (X1) is 5.006 with t table 1.655, so t value > t table and the significance value is $0.000 < 0.05$. This means Financial Literacy affects MSME financial management. Thus, H_a is accepted, and H_o is rejected.
2. The t value for Financial Attitude (X2) is 4.323 with t table 1.655, so t value > t table and the significance value is $0.000 < 0.05$. This means Financial Attitude affects MSME financial management. Thus, H_a is accepted, and H_o is rejected.

3. The t value for Digital Transaction Adoption (X3) is 6.193 with t table 1.655, so t value > t table and the significance value is $0.000 < 0.05$. This means Digital Transaction Adoption has a significant effect on financial management. Thus, H_a is accepted, and H_o is rejected.

The Effect of Financial Literacy on MSME Financial Management

The test results show that financial literacy has a positive and significant effect on the financial management of F&B MSMEs in Pontianak City. This finding indicates that the better the MSME owners' understanding of basic financial concepts—such as recording, cash flow management, and budgeting—the better the quality of their business financial management. In the context of F&B MSMEs, which have rapid cash turnover and high daily transactions, financial literacy becomes an important foundation for controlling financial flows and avoiding operational financial management errors. This result is in line with Sitanggang and Fadli (2024), who state that financial literacy contributes positively to MSME financial management practices. However, this finding also clarifies the result of Kusumaningrum et al. (2023), who found a negative effect of financial literacy. This difference indicates that financial literacy will only have a positive impact when accompanied by real implementation in business activities. In F&B MSMEs in Pontianak City, financial literacy appears not to stop at the knowledge level but has been translated into more structured financial management practices.

The Effect of Financial Attitude on MSME Financial Management

The analysis results show that financial attitude has a positive and significant effect on MSME financial management. This finding indicates that psychological aspects—such as orientation toward financial planning, perceptions of debt, and financial security—play a role in encouraging MSME owners to manage their business finances more disciplinedly and responsibly. A positive financial attitude reflects MSME owners' mental readiness to face business risks and uncertainty, especially in the highly dynamic F&B sector. This finding supports Zaini et al. (2022), who emphasize that financial attitude affects financial management behavior. However, this result differs from Setyaningsih and As'ri (2024), who found that financial attitude did not have a significant effect. This difference indicates that the effect of financial attitude strongly depends on the business context. In F&B MSMEs in Pontianak City, financial attitude appears to have been internalized in daily business behavior, thereby contributing to financial management, even though its influence is not as strong as other variables in the model.

The Effect of Digital Transaction Adoption on MSME Financial Management

The study results show that digital transaction adoption has a positive and significant effect on MSME financial management. This finding indicates that the use of digital transactions, such as QRIS, can improve efficiency, accuracy, and transparency in MSME financial recording. For F&B MSMEs that serve direct consumer transactions, digital transaction adoption helps business owners monitor revenue, reduce manual recording errors, and facilitate financial statement preparation. This result is in line with Ekaputra et al. (2024) and Arestha et al. (2025), who state that digital transaction adoption has a positive impact on operational efficiency and business performance. However, this study extends those findings by showing that digital transaction adoption not only affects operational and marketing aspects but also directly contributes to comprehensive MSME financial management quality. Thus, digital transactions function as a managerial instrument, not merely a payment tool.

CONCLUSION

This study aims to analyze the effect of financial literacy, financial attitude, and digital transaction adoption on the financial management of food and beverage (F&B) MSMEs in Pontianak City. Based on multiple linear regression analysis of 150 respondents, the results show that financial literacy has a positive and significant effect on MSME financial management. This means that improving MSME owners' understanding of recording, budgeting, and cash flow management correlates with better financial management practices. Financial attitude is also proven to have a positive and significant effect. This finding indicates that MSME owners' orientation in managing finances—such as discipline, control over expenditures, and perspectives on risks and debt—is associated with the ability to manage business finances more orderly and directed. Digital transaction adoption has a positive and significant effect on MSME financial management. This variable is also the most dominant factor based on the standardized beta coefficient value ($\beta = 0.416$), compared to financial literacy ($\beta = 0.310$) and financial attitude ($\beta = 0.273$). This confirms that the use of digital transactions (e.g., QRIS) not only facilitates payments but also serves as a managerial tool that strengthens transaction recording, increases transparency, and makes it easier to monitor revenue and cash flow—highly relevant for F&B MSMEs with high transaction frequency. Simultaneously, financial literacy, financial attitude, and digital transaction adoption have a significant effect on MSME financial management. The correlation coefficient indicates a strong relationship ($R = 0.722$), while the coefficient of determination ($R^2 = 0.521$) indicates that 52.1% of the variation in MSME financial management can be explained by these three variables, while the remaining 47.9% is influenced by other factors outside the model. Based on these findings, improving the quality of financial management for F&B MSMEs in Pontianak City cannot rely solely on financial knowledge, but also requires MSME owners' financial attitude readiness and strengthened use of digital transactions as a more effective tool for financial recording and control.

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