

**The Effect of Human Resource Quality and Financial Literacy on Financial Performance through Financial Management as an Intervening Variable
(Study in Sharia Cooperatives in Mataram City)**

Selsa Silvia Rahman Anjasa¹, Sanurdi², Abdul Hadi Sukmana³ Islamic

^{1,2,3}. Faculty of Islamic economics and business, UIN Mataram, Indonesia

Corresponding e-mail: selsaanjasa550@gmail.com

ABSTRACT

Purpose — *This study aims to determine the effect of human resource quality and financial literacy on financial performance through financial management as an intervening variable in Sharia Cooperatives in Mataram City.*

Method — *This study uses a quantitative method descriptive approach. The population in this study is unknown, the formula used to determine the sample size is the Lemeshow formula so that the sample size is 100 employees. The sampling technique used non probability sampling technique. The data analysis used is SmartPLS 4.0 with the SEM (Structural Equation Modeling) analysis method.*

Result — *The results of this study are 2 kinds, namely direct and indirect effects. The direct effect is that the quality of human resources has a positive and significant effect on financial management, financial literacy has a positive and significant effect on financial management, financial management has a positive and significant effect on financial performance, the quality of human resources has no positive and significant effect on financial performance, financial literacy has a positive and significant effect on financial performance. The indirect effect is that the quality of human resources has a positive and significant effect on financial performance through financial management as an intervening variable, financial literacy has no positive and significant effect on financial performance through financial management as an intervening variable.*

Novelty — *This is the first research that add financial management as an intervening variable on sharia cooperatives in Mataram City.*

Keywords: *Quality of Human Resources, Financial Literacy, Financial Performance, Financial Management*

INTRODUCTION

Along with the development of technology, the government is trying to improve the economy in Indonesia, one of which is by mobilizing business entities and providing good space for small and medium-sized businesses. One of these business entities is a cooperative, the existence of cooperatives helps the Indonesian economy. According to Law Number 25 of 1992 concerning Cooperatives, a cooperative is a business entity consisting of individuals or cooperative legal entities by basing its activities on cooperative principles as well as a people's economic movement based on family principles. The purpose of cooperatives is to improve the welfare of members in particular and society in general. Cooperatives are divided into two, namely general cooperatives and sharia cooperatives, the difference between the two lies in the products, names and systems used in accordance with Islamic law.

Sharia cooperatives are cooperatives whose business activities are to collect and distribute funds from members to prospective members with a profit-sharing and buying and selling system that is guaranteed to be legal according to sharia and not contrary to the laws and regulations of the Republic of Indonesia and transactions that do not contain elements of usury which are prohibited according to Islamic law.

Human resources are one of the important aspects of the company. To achieve goals, the company must have quality human resources. The quality of human resources is a part of human-related management activities that can reflect a person's work ability and the potential he has is the basic capital to do a job well so that it can satisfy everyone's needs for organizational effectiveness.

In addition to the quality of human resources, the next factor that affects financial performance is financial literacy. Financial literacy is an assessment of the interpretation of financial concepts owned by the company and the ability to manage finances including accuracy in making financial decisions, long-term

financial planning, and the ability to read economic events and conditions to improve financial performance and achieve prosperity.

In the research of Ida Ardila Syafitri Romain, et al, entitled the effect of literacy and financial management on financial performance in umkm in Malang city. The results showed a positive and significant effect of financial literacy on financial performance and a positive and significant effect of financial management on financial performance. Someone who has general knowledge of finance and can manage their finances can have a good impact on financial performance.

One way to improve financial performance is to enrich employee knowledge of financial knowledge because financial management has conditions in organizational development so that this correlation has a directly proportional relationship in improving financial performance.

Financial performance is a collection of financial data and information generated by a company that can describe the financial condition as well as the company's financial performance. The company's financial performance can be seen through financial reports, these financial reports are very useful for interested parties. So that the financial statements are also a form of management responsibility in reporting management performance in managing company resources.

According to the Office of Small and Medium Enterprises Cooperatives of West Nusa Tenggara Province, the number of Islamic cooperatives is currently recorded at around 430 Islamic cooperatives, but only 142 Islamic cooperatives are active. Many Islamic cooperatives are in an unhealthy position because they have never held an annual membership meeting (RAT) and there are also those that carry out but not every year. The following data is related to the number of Islamic cooperatives in NTB from 2019 to 2022.

Table1. Number of Active Sharia Cooperatives throughout NTB from 2019 – 2022

No	Kab/Kota	Tahun							
		2019		2020		2021		2022	
		T	A	T	A	T	A	T	A
1	Binaan Provinsi	72	25	79	20	90	24	107	35
2	Mataram	26	9	27	7	27	7	27	9
3	Lombok Barat	35	12	35	9	35	9	35	12
4	Lombok Utara	16	6	16	4	16	4	16	5
5	Lombok Tengah	97	34	98	25	102	28	102	34
6	Lombok Timur	61	21	61	15	61	16	61	20
7	Sumbawa Barat	12	4	12	3	12	3	12	4
8	Sumbawa	11	4	11	3	11	3	11	4
9	Dompu	16	6	16	4	16	4	16	5
10	Kab. Bima	32	11	33	8	33	9	33	11
11	Kota Bima	10	4	10	3	10	3	10	3

Jumlah	388	136	398	100	413	112	430	142
---------------	------------	------------	------------	------------	------------	------------	------------	------------

Source: Dinas Koperasi dan UKM Prov. NTB, 2023

METHOD

The type of research used in this study is quantitative research with a descriptive approach. This research is to test and prove hypotheses that have been made through various tests and data processing. According to Sugiyono, quantitative research methods are research methods based on the positivism philosophy used to research on certain populations and samples, data collection using quantitative or statistical data analysis research instruments with the aim of testing hypotheses that have been applied.

This research uses a descriptive approach with the aim of describing the object of research or research results. According to Sugiyono, descriptive is a method that functions to describe or give an overview of the object under study through data or samples that have been collected as is, without analyzing and making general conclusions. The descriptive approach allows researchers to describe and summarize the data or observations they have made.

The population in this study were employees of Islamic Cooperatives in Mataram City as many as 10 Islamic cooperatives consisting of Administrators, Supervisors, Supervisory Boards and Managers. The population in this study is not known with certainty, but if averaged as many as 7 to 12 employees in one Islamic cooperative. The sample used in this study was determined as many as 100 employees who were calculated using the Lemeshow formula. The sampling technique in this study uses non-probability sampling technique accidental sampling method, which is a sampling technique based on chance, anyone who happens to meet the researcher can be used as a sample, if it is deemed that the person who happened to be met is suitable as a data source. This study uses the partial least square (PLS) data analysis method, while the data processing method uses the structural equation modeling (SEM) equation using the smartPLS 4 application. PLS is a powerful analysis method because it is not based on many assumptions.

RESULT AND DISCUSSION

Result

Characteristics of Respondents

Table 2. Respondent's Characteristics

No	Content	Frequency	Percentage
1	Gender		
	Male	58	58%
	Female	42	42%
	Total	100	100%
2	Age		
	21 - 35 years old	37	37%
	36 - 45 years old	36	36%
	> 45 years old	27	27%
	Total	100	100%
3	Education		
	SMA/SMK	19	19%
	Diploma	5	5%
	S1	67	67%
	S2	8	8%
	S3	1	1%
	Total	100	100%
4	Position		
	Pengurus	30	30%

Pengawas	20	20%
Dewan Pengawas Syariah	11	11%
Pengelola	39	39%
Total	100	100%

Source: Primary data processed, 2023

Measurement Model Analysis (Outer Model)

The measurement model (outer model) is used to assess the validity and reliability of the model. The validity and reliability criteria can be seen from the reliability value of a variable and the Average Variance Extracted (AVE) value of each variable. Variables are said to have high reliability if the composite reliability value is above 0.7 and the AVE is above 0.5, and the loading factor value is above 0.6.

Table 3. Test of Validity and Reliability

Variable	Loading Factor	Cronbach's Alpha	Composite Reliability	AVE
Quality of Human Resource (X₁)		0.630	0.800	0.574
KSDM 1	0.730			
KSDM 2	0.721			
KSDM 3	0.715			
KSDM 4	0.743			
KSDM 5	0.625			
Financial Literacy (X₂)		0.750	0.834	0.501
LK 1	0.754			
LK 3	0.702			
LK 4	0.665			
LK 5	0.771			
Financial Performance (Y)		0.698	0.815	0.524
KK 1	0.809			
KK 4	0.621			
KK 5	0.828			
Financial Management (Z)		0.755	0.845	0.579
PK 2	0.653			
PK 3	0.816			
PK 4	0.812			
PK 5	0.750			

Source: Primary Data Processed, 2023.

Based on table 3, the results of the loading factor value of all constructs have met the standard value of validity because it is more than 0.6, so it can be concluded that all constructs are valid. The variable value results in reliability testing both have a composite reliability value above 0.7 and an AVE value above 0.5. Therefore, it can be concluded that the variables tested are valid and reliable, so that structural model testing can be carried out.

Structural Model Analysis (Inner Model)

Table 4. R-square

Item	R-square	R-square Adjusted
Financial Performance (Y)	0.481	0.464
Financial Management (Z)	0.513	0.503

Source: Primary Data Processed, 2023.

From the results of R-Squares in table 4 shows that the R-Squares value of financial management is 0.513, this value indicates that the variables of human resource quality, financial literacy affect the financial management variable by 51.3% and the rest is influenced by other variables outside the variables in this study. While the R-Squares value of financial performance is 0.481, this value indicates that the variables of human resource quality, financial literacy and financial management affect the financial performance variable by 48, 1% and the rest is influenced by other variables outside the variables in this study.

Hypothesis Testing Results

Table 5. Path Coefficients

Item	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Values
KSDM→PK	0.404	0.416	0.116	3.484	0.000
LK→PK	0.388	0.383	0.121	3.207	0.001
PK→KK	0.358	0.356	0.131	2.723	0.006
KSDM→KK	0.162	0.169	0.105	1.539	0.124
LK→KK	0.267	0.270	0.118	2.264	0.024

Source: Primary Data Processed, 2023.

Based on table 5, the determination of the hypothesis accepted or rejected for the direct effect is explained as follows:

1. The construct of human resource quality has a t-statistic value of 3.484 greater than 1.96, and a p-value of 0.000 smaller than 0.05. Therefore, the first hypothesis which states that there is an effect of human resource quality on financial management is proven.
2. The financial literacy construct has a t-statistic value of 3.207 greater than 1.96, and a p-value of 0.001 smaller than 0.05. Therefore, the second hypothesis which states that there is an effect of financial literacy on financial management is proven.
3. The financial management construct has a t-statistic value of 2.723 greater than 1.96, and a p-value of 0.006 smaller than 0.05. therefore, the third hypothesis which states that there is an effect of financial management on financial performance is proven.
4. The human resource quality construct has a t-statistic value of 1.539 smaller than 1.96, and a p-value of 0.124 greater than 0.05. Therefore, the fourth hypothesis stating that there is no effect of human resource quality on financial performance is proven.
5. The financial literacy construct has a t-statistic value of 2.264 greater than 1.96, and a p-value of 0.024 smaller than 0.05. Therefore, the fifth hypothesis which states that there is an effect of financial literacy on financial performance is proven.

Testing for Mediation Effects

Table 6. Specific Indirect Effects

Item	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STEDEV)	P-Values
X1 -> Y	0.270	0.283	0.109	2.477	0.013
X2 -> Y	0.401	0.411	0.142	2.815	0.005

Source: Primary Data Processed, 2023.

Based on table 5, the determination of the hypothesis accepted or rejected for the indirect effect is explained as follows:

1. The human resource quality construct has a t-statistic value of 2.204 greater than 1.96, and a p-value of 0.028 smaller than 0.05. Therefore, the sixth hypothesis which states that there is an effect of human resource quality on financial performance through financial management as an intervening variable is proven.
2. The financial literacy construct has a t-statistic value of 1.956 smaller than 1.96, and a p-value of 0.050 greater than 0.05. Therefore, the seventh hypothesis which states that there is no effect of financial literacy on financial performance through management as an intervening variable is proven.

Discussion

Human Resource Quality Positively Affects toward Financial Management

The exogenous construct of human resource quality has a significant positive influence with the financial management construct. The t-statistic value on this construct relationship is 3.484 greater than 1.96, and the p-values of 0.000 greater than 0.05. Therefore, the first hypothesis stating that the quality of human resources has a positive influence on financial management.

The quality of human resources is human resources that concern the quality of the workforce, namely the ability in the form of physical, intellectual, and psychological abilities. The relationship between the quality of human resources and financial management shows that the more the quality of human resources increases, the more financial management increases.

Good financial management must have quality human resources, both in terms of numbers and expertise, in addition to organizational capacity building. Human resources are supported by an accounting education background, often attend education and training and have experience in the financial sector in implementing accounting systems. Qualified human resources will be able to understand good accounting logic.

Based on the results of the study, this study is in line with research previously conducted by Sri Elfi Yuniarti which shows that the quality of human resources has a significant effect on the effectiveness of financial management. This research is not in line with research conducted by Firhan Baihaqi Harahap, et al which shows that the quality of human resources has no effect on fund management, meaning that even though the level of education of employees is not in accordance with the tupoksi of their respective fields, employees are supported by training and task development carried out by leaders on a regular basis so that employees are able to carry out their duties and responsibilities in accordance with applicable regulations.

Financial Literacy Positively Effect toward Financial Management

The exogenous construct of financial literacy has a significant positive influence with the financial management construct. The t-statistic value on this construct relationship is 3.207 greater than 1.96, and the p-values of 0.001 are smaller than 0.05. Therefore, the second hypothesis which states that financial literacy has a positive influence on financial management.

Financial literacy is the basis for managing finances, where with a broad level of financial literacy, a person can manage finances or manage his finances with many methods so that his funds can grow and develop, so that the broader a person's financial literacy, the better his financial management.

A high level of financial literacy can be used as a basic need so that everyone can avoid financial problems, financial difficulties are not only caused by low income but can also arise if there are mistakes in financial management.

Based on the research results, this study is in line with previous research conducted by Vira Erika which shows that financial literacy has a positive and significant effect on financial management and research conducted by Shintia Kodu, et al which shows that financial literacy has a positive and significant effect on financial management. This research is not in line with research conducted by Mustika, et al. which shows that financial literacy has no effect on financial management behavior, meaning that financial literacy does not always focus on objective financial knowledge, but also considers the level of subjective financial knowledge to have an impact on individuals to assist in managing finances wisely.

Financial Management Positively Effect toward Financial Performance

The exogenous construct of financial management has a significant positive influence with the financial performance construct. The t-statistic value on this construct relationship is 2.723 greater than 1.96, and the p-value of 0.006 is smaller than 0.05. Therefore, the third hypothesis stating that financial management has a positive influence on financial performance.

Financial management is to realize the goals that have been set, so that effective and efficient management is needed. The benchmark for the effectiveness of financial management is the extent to which the company's ability to achieve predetermined targets, while the assessment of efficiency in financial management can be seen from the company's ability to optimize supply.

The relationship between financial management and financial performance shows that the better the financial management, the better the financial performance and vice versa, the worse the financial management, the worse the financial performance.

Based on the results of the study, this study is in line with previous research conducted by Triani Putri Pamungkas which shows that financial management has a positive and significant effect on financial performance. This research is not in line with research conducted by Nugraheni Subekti that financial management has a positive and significant effect on financial performance. Likewise, research conducted by Nurul Inna shows that financial management has a negative and insignificant effect on budget performance.

Human Resource Quality no Positively Effect toward Financial Performance

The exogenous construct of human resource quality does not have a positive influence with the financial performance construct. The t-statistic value on this construct relationship is 1.539 less than 1.96, and the p-values of 0.124 greater than 0.05. Therefore, the fourth hypothesis stating that the quality of human resources does not have a positive influence on financial performance.

Human resources are resources that have feelings, desires, skills, knowledge, motivation, power, and work. All of these human resource potentials affect the organization's efforts in achieving goals.

Based on the theory put forward by Sulistiani, the quality of human resources is an important aspect in both organizations and public organizations. Quality maintenance is the main agenda in order to achieve good organizational performance and provide satisfaction to the community.

Human resources that have high quality such as educational background and experience can improve financial performance because they are encouraged to always work effectively, efficiently and productively.

This research is in line with previous research conducted by Sandie Davitra, et al which shows that human resources have no effect on agency performance. The quality of human resources in an agency does not guarantee an increase in performance. This can be caused by the presence or absence of measures of human resource quality such as educational background and training, employees can only carry out their duties and functions in accordance with established SOPs. This research is not in line with research conducted by Riawan that the quality of human resources has a positive and significant effect on financial performance.

Financial Literacy Positively Effect toward Financial Performance

The exogenous construct of financial literacy has a significant positive influence with the financial performance construct. The t-statistic value on this construct relationship is 2.264 greater than 1.96, and the p-value of 0.024 is smaller than 0.05. Therefore, the fifth hypothesis which states that financial literacy has a positive influence on financial performance.

Based on the results of previous research conducted by Hartina, et al, it shows that financial literacy can be trusted and can play an active role in efforts to improve financial performance. Financial Literacy is the

knowledge and skills in applying an understanding of concepts and risks, skills in order to make effective decisions in a financial context to improve their financial well-being.

Islamic cooperatives that have good financial literacy will be able to strategically identify and respond to changes in the business, economic and financial climate so that the decisions taken will create innovative and well-directed solutions to improve business performance and sustainability. Financial literacy builds one's confidence, making cooperatives more informed and educated so that they are able to take responsibility for financial matters and are able to play a more active role in the financial services market.

Based on the results of the study, this study is in line with previous research conducted by Ida, et al which shows that financial literacy has a positive and significant effect on financial performance. Likewise, research conducted by Muh. Fuad Alamsyah which shows that financial literacy has a positive and significant effect on financial performance. This research is not in line with research conducted by Yoga Pradipta which shows that financial literacy has no effect on the financial performance of MSMEs.

Human Resource Quality Positively Effect toward Financial Performance through Financial Management as Intervening Variable

The exogenous construct of human resource quality has a significant positive influence with the construct of financial performance through financial management. The t-statistic value on this construct relationship is 2.204 greater than 1.96, and the p-values of 0.028 are smaller than 0.05. Therefore, the sixth hypothesis stating that the quality of human resources has a positive influence on financial performance through financial management.

In improving financial performance can be done by improving the quality of human resources, with the most important and most determining factor being experience. With a person's experience getting better, it will reduce the error rate in completing work so that it will improve efficient financial performance.

Based on the results of the study, this study is in line with research previously conducted by Eriani Sania Putri, et al. which shows that there is a significant mediating effect of human resource competence on local government financial performance through regional financial management.

Financial Literacy no Positively Effect toward Financial Performance through Financial Management as Intervening Variable

The exogenous construct of human resource quality does not have a positive influence with the construct of financial performance through financial management. The t-statistic value on this construct relationship is 1.956 less than 1.96 and the p-values are 0.050. Therefore, the seventh hypothesis which states that the quality of human resources does not have a positive influence on financial performance through management.

One of the ways that can be done in developing good performance is by enriching one's knowledge of financial knowledge because financial literacy and financial management have a correlation in cooperative development, so this correlation has a directly proportional relationship in improving financial performance.

Financial performance is the result of the work of various parts in a company that can be seen in the company's financial condition in a certain period related to the aspects of raising and channeling funds which are assessed based on indicators of capital adequacy, liquidity and profitability of the company.

CONCLUSION

For technology-based business organizations, human resources are the main force for the business to run and be able to compete. Qualified human resources who can understand financial concepts affect the future financial performance of the cooperative. The findings of this study indicate that the quality of human resources, financial literacy and financial management are very important factors that can improve financial performance. Based on the research results it can be concluded that: The quality of human resources has a positive influence on financial management; Financial literacy has a positive influence on financial management; Financial management has a positive influence on financial performance; The quality of human resources has a negative influence on financial performance; Financial literacy has a positive influence on financial performance; Financial management can mediate the relationship between the quality of human resources and financial performance; Financial management cannot mediate the relationship between financial literacy and financial performance.

REFERENCES

1. Adella Octavina, Larissa, dan Maria Rio Rita, "Digitalisasi UMKM, Literasi Keuangan dan Kinerja Keuangan: Studi pada masa pandemi Covid-19" *JBB*, Vol. 11, No. 1, 2021.
2. Agus Arta Setiawan, Putu dan I Nengah Suarmanayasa, "Pengaruh Literasi Keuangan dan Sikap Keuangan terhadap Pengelolaan Keuangan UMKM di Kecamatan Gerokgak pada Masa Pandemi COVID-19". *Jurnal Ilmiah Akuntansi dan Humanika*, Vol. 12, No. 2, Mei-Agustus 2022.
3. Andrianingsih, Very dan Dessy Novitasari Laras Asih, "Pengaruh Literasi Keuangan terhadap Pengelolaan Keuangan pada Ibu Rumah Tangga". *Jurnal Manajemen dan Bisnis Indonesia*, Vol. 8, No. 1, Juni 2022.
4. Anjarwati, Mei, dkk, "Kualitas Sumber Daya Manusia Ditinjau Dari Tingkat Pendidikan, Pelatihan Kerja Dan Pengalaman Kerja Di Balai Latihan Kerja (BLK) Technopark Ganesha Sukowati Sragen". *Edunomika*, Vol. 04, No. 01, Februari 2020.
5. Anuraga, Gangga, dkk, "Structural Equation Modeling – Partial Least Square Untuk Permodelan Indeks Pembangunan Kesehatan Masyarakat (IPKM) Di Jawa Barat". *Seminar Nasional Matematika dan Aplikasinya*, Oktober 2017.
6. Ardila Syafitri Romain, Ida, dkk, "Pengaruh Literasi Dan Pengelolaan Keuangan Terhadap Kinerja Keuangan Pada UMKM Kota Malang". *Jurnal Riset Manajemen*, 2021.
7. Agus Adnyana, I Putu dan Oka Suryadinatha, *Strategi Manajemen SDM Demi Tigawasa Yang Lebih Baik*. Badung: Nilacakra, 2020.
8. Aryani Safithry, Esty, *Asesmen Teknik Tes dan Non Tes*. Malang: CV IRDH, 2018.
9. Aswita, Dian, dkk, *Pendidikan Literasi: Memenuhi Kecapakan Abad 21*. Yogyakarta: K-Media, 2022.
10. Ayunda Putri, Deby, "Analisis dampak kinerja koperasi syariah terhadap tingkat kesejahteraan masyarakat menurut perspektif ekonomi islam pada KSPPS BMT Assyafi'iyah Berkah Nasional Kecamatan Gadingrejo Kabupaten Pringsewu". *skripsi*, UIN Raden Intan Lampung, 2022.
11. Buky, Noveta S. dkk, "Analisis Strategi Pengelolaan Keuangan Usaha Mikro Kecil dan Menengah (UMKM) pada Tenun Ikatan Ina Sabu di Kota Kupang". *Jurnal Ekonomi dan Ilmu Sosial*, 2023.
12. Darsono, Basuki, *Buku Siswa Ekonomi Peminatan Ilmu-Ilmu Sosial*. Magelang: Pustaka Rumah Cinta, 2020.
13. Davitra, Sandie, dkk, "The Effect of Human Resources Quality, Implementation of Government Internal Control System and Leadership Style on the Performance of Government Institutions". *Jurnal Akuntansi, Kewirausahaan dan Bisnis*, Vol. 5, No. 2, 2020.
14. Eka Rusti'ani, Meilinda, dan Natalia Titik Wiyani, "Rasio Keuangan Sebagai Indikator Untuk Mengukur Kinerja Keuangan Perusahaan Semen". *Jurnal Akuntansi*, Vol. 17, No. 2, Desember 2017.
15. Elfi Yuniarti, Sri, "Pengaruh Penerapan SIPK dan Kualitas SDM terhadap Efektivitas Pengelolaan Keuangan". *Jurnal Ilmu Manajemen*, Vol. 8, No. 1, Januari 2022.
16. Erika, Vira, "Pengaruh Literasi Keuangan terhadap Pengelolaan Keuangan Mahasiswa Prodi Manajemen Fakultas Ekonomi dan Bisnis UMSU". *Skripsi*, FEB UMSU, 2019.
17. Faizi, Ahmad, dkk, "Kualitas Sumber Daya Manusia Dan Motivasi Kerja Terhadap Kinerja Pegawai Pada Inspektorat Provinsi Lampung". *Jurnal Dinamika Manajemen dan Bisnis*, 2022.
18. Febryansyah, Yudhistira, "Transformasi Komunikasi Digital: Upaya untuk Meningkatkan Kinerja Koperasi". *Journal Cooperative*, Vol. 1, No. 1, 2021.
19. Gustia, Refa, dkk, "Analisis Pemahaman Pencatatan Keuangan Bagi Pelaku Usaha Mikro Kecil Usaha Kuliner Mitra Indomaret Pada Kecamatan Ilir Timur Kota Palembang". *Jurnal Ilmiah*, Vol. 2, No. 2, September 2022.
20. Hartina, dkk, "Analisis Dampak Literasi Keuangan dan Pengelolaan Keuangan terhadap Kinerja Keuangan UMKM". *Journal of Management and Business*, Vol. 6, No. 1, 2023.
21. Hasan, Arisal, dkk, "Pengaruh Kualitas Sumber Daya Manusia dan Kualitas Anggaran terhadap Kinerja Keuangan pada Sekretariat Daerah Kabupaten Pangkep". *Journal of Business and Management*, Vol. 5, No. 1, 2022.
22. Jasmalinda, "Pengaruh Citra Merek Dan Kualitas Produk Terhadap Keputusan Pembelian Konsumen Motor Yamaha Di Kabupaten Padang Pariaman". *Jurnal Inovasi Penelitian*, Vol. 1, No. 10, Maret 2021.
23. Kharisma Genta, Franklin dan Daniel Nababan, "Pengaruh Kompetensi Sumber Daya Manusia, Kapasitas Kerja Koperasi, Dan Jumlah Kredit Terhadap Kinerja Keuangan Koperasi". *Jurnal Ilmiah Akuntansi dan Keuangan*, Vol. 1, No. 2, Januari 2019.
24. Fibriyanti, dkk, *Monograf: Literasi Keuangan UMKM dalam Menghadapi Era Society 5.0 di Kabupaten Boalemo*. Yogyakarta: CV. Mitra Cendekia Media, 2022.
25. Kurniawan, Gogi, *Pengaruh Life Style Dan Brand Image Terhadap Minat Beli Iphone 11*. Surabaya: Mitra Abisatya, 2021.
26. Kurniawati, Endah, *Manajemen Sumber Daya Manusia*. Pekalongan: NEM, 2021.

27. Marlin, Khairul, dkk, *Bank dan Lembaga Keuangan Syariah*. Serang Banten: Sada Kurnia Pustaka, 2013.
28. Masrohatin, Siti, *Manajemen Kinerja Sumber Daya Manusia Pendekatan Islamic Value*. Bandung: Media Sains Indonesia, 2022.
29. Mubarak, Jaih, dkk, *Buku Ekonomi Syariah bagi Perguruan Tinggi Hukum Strata I*. Jakarta: DEKS-Bank Indonesia, 2021.
30. Mulya Firdausy, Carunia, *Koperasi dalam Sistem Perekonomian di Indonesia*. Jakarta: Yayasan Pusat Obor Indonesia, 2018.
31. Nuryani, Juli, *Pengaruh Non-Finansial Terhadap Kinerja Pegawai*. Pasuruan: Qiara Media, 2020.
32. Nyoman Sri Werastuti, Desak, dkk, *Analisis Laporan Keuangan*. Bandung: Media Sains Indonesia, 2022.
33. Oktafia, Renny, dan Nihlatul Qudus Sukma Nirwana, *Buku Ajar AKuntansi Perbankan Syariah (Teori dan Praktek)*. Sidoarjo: UMSIDA, 2020.
34. Purwanta, dkk, *Strategi Peningkatan Kinerja Pegawai Melalui Inovasi Teknologi*. Yogyakarta: Jejak Pustaka, 2022.
35. Puspitasari, Ayu, dkk, *Desa Pucak Menuju Open Defecation Free (ODF)*. Bandung: Media Sains Indonesia, 2022.
36. Putri, Rahmawida, dkk, *Metodologi Penelitian Sosial*. Aceh: Yayasan Penerbit Muhammad Zaini, 2021.
37. Rahmawati, Titi, dkk, *TRILOGIpreneur Tiga Konsep Kewirausahaan*. Klaten: Lakeisha, 2022.
38. Riyadi, Selamat, *Strategi Manajemen Bank Syariah dalam Meningkatkan Loyalitas Nasabah*. Malang: Literasi Nusantara, 2022.
39. Rostini, dkk, *Manajemen Sumber Daya Manusia*. Yogyakarta: Rizmedia Pustaka, 2022.
40. Santoso, Singgih, *Structural Equation Modeling*, (Jakarta: PT. Elex Media Komputindo, 2011.
41. Sitio, Arifin dan Halomoan Tamba, *Koperasi Teori dan Praktik*. Jakarta: Erlangga, 2001.
42. Sufyati, *Kinerja Keuangan Perusahaan Jakarta Islamic Index di Masa Pandemi Covid-19*. Cirebon, Insania, 2021.
43. Syahrir, dkk, *Aplikasi Metode SEM-PLS dalam Pengelolaan Sumber Daya Pesisir dan Lautan*. Bogor: IPB, 2020.
44. Widian Sari, Marta dan Andry Novrianto, *Perubahan Pengetahuan Teknologi Mendukung Kualitas Sumber Daya Manusia Di Era New Normal*. Padang: Insan Cendekia Mandiri, 2021.
45. Wijaya, Suparna, dan Rizki Khoironi, *Kinerja Keuangan Manchester United PLC Sebelum dan di Masa Pandemi Covid 19*. Tangerang Selatan: Guepedia, 2021.
46. Yukaristia, *Literasi: Solusi Terbaik untuk Mengatasi Problematika Sosial di Indonesia*. Sukabumi: Jejak, 2019.
47. Kartika Dewi, Resti & Gilang Gemilang, Sabrang (2021) "Literasi Keuangan dan Pengelolaan Keuangan Keluarga Generasi Milenial" JPIn: Jurnal Pendidik Indonesia p-ISSN 2722-8134, e-ISSN 2620-8466 Volume 4, No.2
48. Kodu, Shintia, dkk, "Pengaruh Literasi Keuangan terhadap Pengelolaan Keuangan UMKM di Foudcourthalal Sabilurrasyad Universitas Negeri Gorontalo". *Jurnal Ilmu Pendidikan Nonformal*, Vol. Vol. 9, No. 1, 2023.
49. Krisnawati, Hani, "Analisis Kinerja Keuangan pada Expedisi Lancar Group". *Jurnal Ilmiah Komputerisasi Akuntansi*, Vol. 13, No. 1, 2020.
50. Leuhery, Ferdy, "Pengaruh Kualitas Sumber Daya Manusia, Disiplin Kerja, Dan Pengembangan Karir Terhadap Prestasi Kerja Pegawai Dinas Perhubungan Provinsi Maluku". *Jurnal Sosoq*, Vol. 6, No. 6, Februari 2018.
51. Mustika, dkk, "Pengaruh Literasi Keuangan, Sikap Keuangan dan Kemampuan Akademik terhadap Perilaku Pengelolaan Keuangan Mahasiswa Akuntansi Fakultas Ekonomi Universitas Negeri Gorontalo". *Jurnal Mahasiswa Akuntansi*, Vol. 1, No. 1, 2022.
52. Rizal, "Pengaruh Tabungan dan Deposito Mudharabah terhadap Sisa Hasil Usaha Koperasi Pegawai Negeri Sipil". *Jurnal Lembaga Keuangan dan Perbankan*, Vol. 3, No. 1, Januari-Juni 2018.
53. Sabiq Al Fatih, Muhammad, dkk, "Pengelolaan Keuangan Dan Pengembangan Usaha Pada Usaha Mikro Kecil Menengah Pada UMKM Madu Hutan Lestari Sumbawa". *Jurnal Manajemen dan Bisnis*, Vol. 2, No. 1, 2019.
54. Sekar Sari, Meita, dan Muhammad Zefri, "Pengaruh Akuntabilitas, Pengetahuan, dan Pengalaman Pegawai Negeri Sipil beserta Kelompok Masyarakat (Pokmas) Terhadap Kualitas Pengelola Dana Kelurahan di Lingkungan Kecamatan Langkapura". *Jurnal Ekonomi*, Vol. 21, No. 3, Oktober 2021.
55. Tison Gultom, Binsar, "Dampak Literasi Keuangan terhadap Perilaku Keuangan Mahasiswa di Universitas Hkbp Nommensen Pematang Siantar". *Jurnal Pendidikan Ekonomi*, Vol. 14, No. 1, 2022.

56. Tobing, Apliani, dkk, "Pengaruh Literasi Keuangan Terhadap Kinerja Keuangan Usaha Industri Kerupuk di Kecamatan Bathin Solapan". *Jurnal Pendidikan*, Vol. 6, No. 2, 2022.
57. Yulianto, "Qordhul Hasan: Upaya Menumbuhkan Jiwa Wirausaha dalam rangka Peningkatan Nasabah Baitul Maal Wa Tamwil". *Jurnal Akuntansi dan Perbankan Syariah*, Vol. 1, No. 1, Januari-juni 2018.
58. Yurianto, "Determinasi Iklim Komunikasi, Kompetensi, Dan Disiplin Kerja Terhadap Kinerja Pegawai Kantor Distrik Navigasi Kelas I Tanjungpinang, Melalui Kepuasan Kerja Sebagai Variabel Intervening". *Jurnal Competency of Business*, Vol. 4, No. 1, 2020.
59. Gumelar, Agum, "Pengaruh Kualitas Sumber Daya Manusia, Penerapan Standar Akuntansi Pemerintah dan Sistem Pengendalian Intern terhadap Kualitas Laporan Keuangan Pemerintah Daerah". *Skripsi*, FE Univ. Negeri Padang, 2017.
60. Nurhasniatin, Dinda, "Pengaruh Literasi Keuangan Terhadap Kinerja Keuangan Perusahaan Dalam Perspektif Islam pada PT ASDP Indonesia Ferry cabang Bakauheni Lampung Selatan". *Skripsi*, FEBI UIN Raden Intan, Lampung, 2022.
61. Putri Pamungkas, Triani, "Pengaruh Pengelolaan Keuangan, Tata Kelola Pemerintahan dan Sistem Akuntansi Keuangan Daerah terhadap Kinerja Keuangan Pemerintah Kabupaten Kudus". *Skripsi*, FEB Univ. Muria Kudus, 2020.
62. Pradipta, Yogi, "Pengaruh Literasi Keuangan dan Inklusi Keuangan terhadap Kinerja Keuangan UMKM pada BTPN Syariah Kantor Cabang Hamparan Perak". *Skripsi*, FEB Univ. Medan Area, 2022.
63. Subekti, Nugraheni, "Pengaruh Kompetensi, Literasi Keuangan, dan Pengelolaan Keuangan Terhadap Kinerja Keuangan Pada Kementerian Agama Kabupaten Magelang". *Skripsi*, FEB Univ. Muhammadiyah Magelang, 2022.