

The Influence of Financial Inclusion, Financial Literacy, and the Digital Economy on Micro, Small and Medium Enterprises (MSMEs) from an Islamic Economic Perspective (Case Study of Rantauprapat City, Labuhanbatu District)

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ABSTRACT

The purpose of this study is to determine the influence of financial inclusion, financial literacy, and digital economy on micro, small and medium enterprises (MSMEs) from an Islamic economic perspective. This research data was obtained from a questionnaire distributed through google from. This research method is quantitative. In addition, this data analysis technique uses path analysis with SPSS 27.0 software. The results of this study use multiple linear analysis with data instrument tests in the form of validity and reliability tests. Classical assumption tests are data normality tests, multicollinearity tests, and heteroscedasticity tests. Finally, hypothesis tests are carried out in the form of partial tests, simultaneous tests and determination tests. The results showed that partially the variables of financial inclusion, financial literacy, and digital economy had a positive and significant effect on sharia MSMEs, namely sig. $0.001 < 0.05$, and financial literacy variables $0.001 < 0.05$, and digital economy $0.001 < 0.05$. While simultaneously financial inclusion, financial literacy, and digital economy with a calculated F value greater than the F table ($65.165 > 4.23$) or significance value ($0.001 < 0.05$).

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INTRODUCTION

The financial and economic crisis that hit Indonesia has weakened the national economy. The economic crisis that occurred in Indonesia, where many large companies stagnated and even stopped operating, and the micro, small and medium enterprises (MSMEs) sector was resilient in facing this crisis. The micro, small and medium enterprises sector, has shown great resilience, helping it survive the economic and financial crisis. When the world economic crisis hits, it automatically worsens the state of the Indonesian economy. In the crisis situation that occurred between 1997 and 1998, only the micro, small and medium enterprises (MSMEs) sector was able to remain strong. MSMEs play an important role in the national economy (Afkar, 2017). Therefore, in addition to participating in the national economy and employment, they also participate in the distribution of development results. In the business world, of course, you want a business to quickly develop into the forefront,

in business it is not an easy thing, but it requires many strategies that need to be applied to be more effective and efficient. The MSME sector helps absorb the untapped workforce into the world of work (Hamza & Agustien, 2019). The growth of MSME business is an opportunity as one of the sectors to find jobs and income, and the number of MSME projects shows that MSMEs have an important role for the government in reduce poverty and unemployment. MSMEs in Indonesia are an important part of the economy, because there are more than large companies. This of course has an impact on the workforce in accelerating proper development, the importance of MSMEs in the Indonesian economy means that the MSME sector will receive attention and protection related to its role in development (Amin et al., 2023).

The era of digitalization 4.0 to 5.0 in the MSME sector is still weak due to the lack of attention from the government in carrying out awareness and education activities to micro, small and medium enterprises with the aim of awakening business actors and the government must also provide socialization and education to the Indonesian people about digital money services, precisely to MSME players, as its usefulness in doing business and transactions. These MSMEs have the largest number of business actors in Indonesia, which is around 90%, but in general do not have the ability, knowledge and expertise in managing their own money, the existence of conditions like this makes it difficult for MSME actors to proportionally manage finances including meeting production needs, because the turnover received is not as expected, even many MSMEs are suffering and losing money, this will have an impact on the level of financial literacy (Fuadi et al., 2021). The impact of the MSME sector which is still weakening the Indonesian economy is affected so that the middle and lower classes try to survive with inadequate financial conditions. Indonesia's economy is one of the countries with the highest concentration of micro, small and medium enterprises (MSMEs) in the world, having conducted research in 132 countries and implemented by the International Finance Corporation (IFC) for Indonesia, MSMEs are a major milestone of the economy, in terms of job creation among all workers in the MSME business sector also contribute to GDP. This shows how important the role of other MSME sectors is. Therefore, for MSME stakeholders, it is important to understand literacy and inclusion (Anisyah et al., 2021).

The role carried out by MSMEs is expected to remain sustainable thanks to the assistance and cooperation of the government and important parties to improve their business activities, basically the performance of the micro, small and medium enterprises (MSMEs) sector is influenced by two main factors, namely external factors and internal factors. Internal factors are something that comes from within the business and can be controlled. The development of information technology has changed market share in recent years, marketing communication methods that were once traditional and conventional have now entered the digital world. Marketing programs that use advanced digital technology are often referred to as digital marketing, Digital marketing consists of interactive and integrated media that facilitate the relationship between producers, marketers, and potential buyers. Currently, MSME players must be able to utilize digital media in selling their products so that consumers know very well the products developed by these MSMEs. MSMEs having internet access, engaging in social media and developing their e-business capabilities will often benefit significantly in terms of income, employment, innovation and competition. However, there are still many MSMEs that have not developed information technology, including the use of digital media, and do not understand the scope and role of digital media utilization (Anwar et al., 2022).

MSME actors are the main actors in the mentoring process regarding increasing digitalization capacity so that direct involvement is needed in decision-making between social platform service providers and MSME actors so that policy formation can be in line with the goals to be achieved, meaning that in the empowerment process, strong commitment from service providers is needed social platforms of empowering parties and MSME actors empowered, in empowering parties must use a participation-based approach that is the subject of mentoring engagement. However, these sector players still face problems that make the competitiveness of MSMEs still low, one of the problems faced is the limited ability to do business (Harahap et al., 2023). The development of information technology provides opportunities for MSME players to reach a larger market through digital marketing. Digital marketing allows MSME players to reach out , more customers (Susanto et al., 2020) Not only that, to support in their activities, an MSME actor must also maintain an ethical attitude, because without ethics business competition becomes

unhealthy and many parties will be harmed. An MSME actor in his business life or business world will always need help from other MSME actors and other related business entities or in other words activities in the business world also include social activities that must maintain values towards each other.

The maintenance of a relationship through business ethics shows that an MSME actor upholds morals and prioritizes trust from consumers to him, this has compatibility with the concept of business ethics in an Islamic perspective. Islam has given a boundary or dividing line between something that is allowed and not allowed, something that is justified and not justified and something that is lawful and forbidden in all aspects including entrepreneurial activities. This limitation on Islam is called ethics that uphold moral values or business ethics values Labuhanbatu Regency is one of the regions in North Sumatra, one of the problems in the world, Labuhanbatu Regency trade sector from 2008 to 2010 local government Concerned about the situation, the government and local business organizations took different measures. First, the "Golden Pin" award given by the Governor of North Sumatra shows the support of the Regent of Labuhanbatu for MSMEs, here is an example that shows these efforts, the Labuhanbatu Permai MSME association was formed in In 2011 this association was established through the circular letter of the Governor of North Sumatra No. 518/17567/2011 dated September 21, 2011 concerning the Implementation of Commercialization of General Food Products and Souvenirs in All Cities and Regencies in North Sumatra because through this facility local products can be marketed and introduced to around 62 business entities or MSME groups in Labuhanbatu Regency (Irmawati et al., 2013).

The mission of MSMEs itself is to make MSMEs flexible, independent, competitive and innovative, trade and current sales results of MSME products include (1) convection services and distribution of various beverage products, various processed fish, various foods, souvenirs and handicrafts, as well as art (including painting, calligraphy, and umbrellas) services related to packaging, such as plastic boxes and packaging of various dairy products, packaging of various food products including snacks, and packaging of various local products, based on observations and data presented, it seems that the MSME Association has problems or needs to find solutions, especially in terms of product marketing. Generally, MSME players have not been equipped with information technology well at the level of competition in local, regional, and global markets, where every actor is starting to be prosecuted. to be able to provide information to consumers quickly and accurately, where MSME actors are required to use and control information technology faster (Arifqi, 2021).

MSME members do not use and utilize technology optimally properly, causing defects in the process of recording results and product demand. In addition, around 70% of MSME products have not been registered with related institutions or agencies, such as Halal and Health Certification, especially food and beverage products, the inability of MSME actors in Labuhanbatu to print packaging is a related problem in the core sector. This is because printing service providers often set printing requirements The minimum impact is very high, MSME costs for packaging are increasing so that members and colleagues can operate ICT applications and learn online they need training support and increased human resources to respond to this. So that MSME human resources can answer the challenges of competing in the market Global training materials are needed and it is hoped that this advice can help MSMEs. The need for proper training in various technologies to develop data digitization, product packaging design, and information technology needs to present quality MSME products and high selling power In 2022, there is an increase in the number of MSME members due to training carried out in villages to the district level so that it can attract public attention to join the MSME section, where when conducting training there is direct practice, not only that when training or socialization is explained starting from the election an item that will be produced, selected packaging and fostered to the stage of making Halal and Health Certification under the guidance of Mr. Khairul Anwar. Based on these phenomena, researchers are interested in examining and reanalyzing the factors that affect financial inclusion and financial literacy towards the digital economy in micro, small and small businesses; medium (MSMEs) in view of an Islamic economic perspective. The reason for wanting to do this research is first because in previous studies there was a research gap so that further research needs to be done, second to explain the phenomenon that really occurs to MSME actors whether they have applied an Islamic economic perspective in their daily

activities in conducting trade in Labuhanbatu Regency, Rantauprapat City in order to provide More recent or up to date information (Baiq Fitri Arianti & Khoirunnisa Azzahra, 2020).

THEORETICAL FOUNDATIONS AND HYPOTHESIS DEVELOPMENT

Attribution theory is a social field that aims to explain how individuals determine the cause of an event or behavior, as well as the consequences of that attribution on their subsequent behavior. Originally introduced by Heider (1958), Attribution Theory has spread from social psychology and has been used in various areas of management science (Schmitt, 2015). Attribution theory was first proposed by Fritz Heider (1958). Where the theory is a theory that explains a person's behavior and attitude, this theory can connect the financial behavior of an individual in managing finances well.

The attribution theory supports this study because this study was conducted to determine the determinants of financial literacy as influencing factors because it is based on the assumption that attitudes and behaviors An individual is determined by his or her own individual desires. Based on Fritz Heider's (1958) attribution theory that if MSME actors have a higher level of business income, the individual will have sufficient ability in financial management wisely and accompanied by a good understanding of financial management as well. If an individual has the ability to manage his finances but is not used for business purposes, then the funds can Used to obtain additional income in the use of financial institution products such as investment and insurance. The behavior referred to here is financial behavior in terms of financial management involved in it.

Hypothesis Development

The Effect of Financial Inclusion on MSMEs

Previous research conducted by (Putri Yanti, 2019) that financial inclusion has a significant effect on the performance of MSMEs. Based on these studies, hypotheses were derived:

Ha1: financial inclusion affects the performance of MSMEs

H01: financial inclusion does not affect the performance of MSMEs

The Effect of Financial Literacy on MSMEs

Previous research conducted by (Dwiyanti & Jati, 2019) financial literacy has a positive and significant effect on the performance of MSMEs in Sidoarjo. Based on this research, the hypothesis was derived:

Ha2: financial literacy affects the performance of MSMEs

H02: Financial literacy has no effect on MSME performance

The Influence of the Digital Economy on MSMEs

Previous research conducted by (Sari, 2019) The results of this study show the positive and significant influence of the digital economy on the performance of MSMEs in Makassar City. Based on these studies, hypotheses were derived:

Ha3: Digital economy affects MSME performance

H03: The digital economy has no effect on the performance of MSMEs

RESEARCH METHOD

This research uses quantitative data analysis where quantitative means the data used is data in the form of numbers and analysis using statistics, where this method uses survey methods, namely by collecting data using questionnaire instruments to get responses from quantitative methods. The population in this study is MSME actors in Labuhanbatu Regency, Rantauprapat City. According to the Big Indonesian Dictionary (KBBI) population is the entire number of people or residents in an area, population is as a whole element in research including objects and subjects with certain characteristics and characteristics Sugiyono defines population as a generalization area that exists in this area research covering objects or subjects that can be drawn conclusions.

A sample according to (KBBI) is something used to indicate the nature of a larger group, a small part that represents a group or larger overall. The sample is as part of the population that is the actual source of data in a study. In other words, a sample is a portion of the population to represent

the entire population In this study, the author took samples on MSME actors in Labuhanbatu Regency, Rantauprapat City. The method of determining the number of samples uses the Taro Yamane formula with a precision level of 10%. The formula for calculating the sample size of a population of known numbers is as follows: From Taro Yamane's formula, the number of samples used in this study was 79.5 to avoid errors in data collection, then the number of samples was rounded to 80 samples (respondents).

In this study, the source of data used is primary data. According to the Big Dictionary Indonesian primary data is data obtained by a researcher directly from his object Primary data is a data source that directly provides data to data collectors. The method of data collection in this study using the distribution of questionnaires directly to MSMEs in Rantauprapat City In addition to primary data, researchers using secondary data are needed in this study. According to KBBI Secondary Data Data obtained by a researcher indirectly from his object, but through oral or written sources Secondary data is a data source that does not directly provide data to a data collector. Secondary data were obtained from journals and information in accordance with the theme in this study. The research variables used in this study are MSME actors as dependent variables and financial inclusion, financial literacy as an independent variable and digital economy as a variable that supports the influence of other variables.

Data analysis techniques are techniques about the way the researcher analyzes data. Data analysis techniques used by a researcher to process data into information, presenting data can use IBM SPSS applications. SPSS is a computer software to be more effective and efficient. This software is expected to process research data accurately In this study using multiple linear analysis method. Data analysis was used to determine how much influence the independent variables, namely: financial inclusion (X1) and financial literacy (X2) of the digital economy (X3) had an influence on MSME actors.

RESULT

Overview of the Research Object Poverty alleviation by developing MSMEs has quite good potential, because it turns out that the MSME sector has a large contribution in employment, which absorbs more than 99.45% of the workforce and contributes to GDP of around 30%. Efforts to advance and developing the MSME sector will be able to absorb more existing workers and of course will be able to improve the welfare of the workers involved in it so as to reduce unemployment. And it will eventually be used for poverty alleviation. Poverty Alleviation Action Program through MSME empowerment that has been launched President Yudhoyono on February 26, 2005, there are four main types of activities to be carried out, namely, (1) the growth of a conducive business climate, (2) the development of business support systems, (3) the development of entrepreneurship and competitive advantages, and (4) the empowerment of micro-scale enterprises.

1. Uji Validitas

Uji validitas financial inclusion (X1)

Variabel	Item	r_{hitung}	r_{tabel}	Keterangan
<i>Financial Inclusion</i>	1	0,662	0,220	Valid
	2	0,684	0,220	Valid
	3	0,698	0,220	Valid
	4	0,719	0,220	Valid

Uji validitas financial literacy (X2)

Variabel	Item	r_{hitung}	r_{tabel}	Keterangan
<i>Financial Literacy</i>	1	0,657	0,220	Valid
	2	0,743	0,220	Valid
	3	0,767	0,220	Valid
	4	0,677	0,220	Valid

Uji validitas ekonomi digital (X3)

Variabel	Item	r _{hitung}	r _{tabel}	Keterangan
Ekonomi Digital	1	0,764	0,220	Valid
	2	0,782	0,220	Valid
	3	0,602	0,220	Valid
	4	0,710	0,220	Valid

Uji validitas umkm syariah (Y)

Variabel	Item	r _{hitung}	r _{tabel}	Keterangan
UMKM Syariah	1	0,844	0,220	Valid
	2	0,764	0,220	Valid
	3	0,744	0,220	Valid
	4	0,793	0,220	Valid

2. Uji Reliabilitas

Variabel	Jumlah Item Pertanyaan	Cronbach's Alpha	Keterangan
Financial Inclusion (X1)	4	0,831	Reliabel
Financial Literacy (X2)	4	0,817	Reliabel
Ekonomi Digital (X3)	4	0,848	Reliabel
UMKM Syariah (Y)	4	0,873	Reliabel

Thus, it can be concluded that all questionnaire instruments of each variable in this study can be trusted or reliable because the alpha value is more than the provision, which is 0.6.

3. Uji Normalitas (uji kolmogorov)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	.0000000
	Std.deviation	1.72441978
Most Extreme Differences	Absolute	.099
	Positive	.099
	Negative	-.067
Test Statistic		.099
Asymp. Sig. (2-tailed) ^c		.052 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on table 4.19 it can be seen that the significant value in one sample kolmogorov-smirnov test is 0.052. Significant values greater than 0.05 can then be concluded that residual values are standardized, normally distributed and meet the normality test assumptions. The normality test has fulfilled the assumptions that result in one variable with another.

4. Uji Multikolinearitas

Model	Unstandardized Coefficients		Coefficients ^a			Collinearity Statistics	
	B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
(Constant)	-1.123	1.277		-.915	.363		
Financial Inclusion	.400	.101	.338	3.963	<.001	.507	1.971
Financial Literacy	.370	.108	.332	3.417	.001	.416	2.404
Ekonomi Digital	.314	.086	.311	3.665	<.001	.513	1.951

a. Dependent Variable: UMKM Syariah

This shows that there is no multicollinearity between independent variables. It can be said that the data in this study will give different results for each independent (free) variable.

5. UJI GLETSER

Model		Coefficients ^a			t	sig
		Unstandardized coefficients B	Std.Error	Standardized coefficients Beta		
1	(Constant)	1.991	.745	-.196	2.671	.009
	X1	-.076	.061	.044	-1.234	.221
	X2	.017	.066	.052	.252	.801
	X3	.017	.052		.330	.742

a. Dependent Variable: RES2

Based on the glacier test, it can be seen that there is no heteroscedasticity seen from the results of coefficients of a significant part of financial inclusion X1 0.221, financial literacy, 0.801, and digital economy 0.742 greater than 0.05, meaning that it can be concluded that heteroscedasticity does not occur.

Uji Hipotesis

6. Uji Regresi Linear Berganda

Model		Coefficients ^a			t	Sig
		Unstandardized Coefficients B	Std. error	Standardized Coefficients Beta		
1	(Constant)	-1.123	1.227		-915	.363
	Financial Inclusion	.400	.101	.338	3.963	<.001
	Financial Literacy	.370	.108	.322	3.417	.001
	Ekonomi Digital	.314	.086	.311	3.665	<.001

a. Dependent Variable: UMKM Syariah

Based on the glacier test, it can be seen that there is no heteroscedasticity seen from the results of coefficients of a significant part of financial inclusion X1 0.221, financial literacy, 0.801, and digital economy 0.742 greater than 0.05, meaning that it can be concluded that heteroscedasticity does not occur.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

So that the equation becomes: $Y = -1.123 + 0,400 X_1 + 0,370 X_2 + 0,314 X_3$

- The constant of -1.123 states that if the Financial Inclusion variable (X1), Financial Literacy variable (X2), and Digital Economy (X3) are considered equal to 0, then the Y variable (Sharia MSMEs) does not change by -1,123 or the same as the previous value.
- The financial inclusion (X1) regression coefficient of 0.400 is positive, which means that financial inclusion (X1) has a unidirectional influence on the performance of MSMEs. This means that if financial literacy (X1) increases by one unit, it will cause MSMEs from an Islamic economic perspective to increase by 0.400.
- The regression coefficient of financial literacy (X2) of 0.370 is positive, which means that financial literacy (X2) has a unidirectional influence on MSMEs from an Islamic economic perspective. This means that if financial literacy (X2) increases by one unit, it will cause MSMEs from an Islamic economic perspective to increase by 0.370.
- The Digital Economy regression coefficient (X3) of 0.314 is positive, which means that the Digital Economy has a unidirectional influence on MSMEs from an Islamic economic perspective. This means that if the Digital Economy (X3) increases by one unit, it will cause the performance of MSMEs to increase by 0.314.

7. Uji T

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized	T	Sig
		B	Std. error	Beta		
1	(Constant)	-1.123	1.227			.363
	Financial Inclusion	.400	.101	.338	3.963	<.001
	Financial Literacy	.370	.108	.322	3.417	.001
	Ekonomi Digital	.314	.086	.311	3.665	<.001

a. Dependent Variable: UMKM Syariah

- Based on the test results in the table above, the results of the Financial Inclusion test have a significant effect on Sharia MSMEs. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and a calculated value of $3,963 >$ table 1.991 then H_{a1} is accepted, H_{01} is rejected So that it can be concluded that the Financial Inclusion variable has a significant effect on MSMEs in the view of an Islamic economic perspective.
- Based on the test results in the table above, Financial Literacy test results have a significant effect on Sharia MSMEs. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and the calculated value of $3.417 >$ ttable 1.991 then H_{a2} is accepted, H_{02} is rejected. So that it can be concluded that the variable Financial Literacy has a significant effect on MSMEs in the view of an Islamic economic perspective.
- Based on the test results in the table above, the results of the Digital Economy test have a significant effect on Sharia MSMEs. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and a calculated value of $3.665 >$ ttable 1.991 then H_{a3} is accepted, H_{03} is rejected. So that it can be concluded that the variables of the Digital Economy have a significant effect on MSMEs in the view of an Islamic economic perspective.
- In accordance with the existing results and theories, it can be concluded that the variables Financial Inclusion, Financial Literacy, and Digital Economy have a significant effect on MSMEs in the view of an Islamic economic perspective.

8. UJI F

		ANOVA ^a				
Model		Sum Of Squares	df	Mean Square	F	Sig
1	Regression	604.271	3	201.424	65.165	<.001 ^b
	Residual	234.916	76	3.091		
	Total	839.188	79			

a. Dependent Variable: UMKM Syariah

b. Predictors: (Constant), Ekonomi Digital, *Financial Literacy*, *Financial Inclusion*

Based on table 4.23 above, it can be seen that the value of $f_{calculate} 65.165 >$ table 3.12 or the value of sig. of $0.001 < 0.05$. So it can be concluded that the variables Financial Inclusion, Financial Literacy, and Digital Economy together have a positive and significant effect on the dependent variable, namely Sharia MSMEs in Rantauprapat City.

9. UJI KOEFISIEN KORELASI

		Correlations			
		Financial Inclusion	Financial Literacy	Ekonomi Digital	UMKM Syariah
Financial Inclusion	Pearson Correlation	1	.682**	.584**	.738**
	Sig. (2-tailed)		.000	.000	<.001
	N	80	80	80	80
Financial Literacy	Pearson Correlation	.682**	1	.678**	.763**
	Sig. (2-tailed)	.000		.000	<.001
	N	80	80	80	80
Ekonomi Digital	Pearson Correlation	.584**	.678**	1	.726**
	Sig. (2-tailed)	.000	.000		<.001
	N	80	80	80	80
Umkh Syariah	Pearson Correlation	.738**	.763**	.726**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	80	80	80	80

** Correlation is significant at the 0.01 level (2-tailed).

- positively related to Sharia MSMEs (Y) with the degree of relationship in the strong correlation category.
- positively related to Sharia MSMEs (Y) with the degree of relationship in the strong correlation category.
- positively related to Sharia MSMEs (Y) with the degree of relationship in the strong correlation category.

10. UJI KOEFISIEN DETERMINASI

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.849 ^a	.720	.709	1.75812

a. Predictors: (Constant), Ekonomi Digital, *Financial Literacy*, *Financial Inclusion*

It can be seen that the value of Adjusted R Square (coefficient of determination) is 0.709 which means the influence of independent variables Financial Inclusion (X1), Financial Literacy (X2), and Digital Economy (X3) on the dependent variable of Sharia MSMEs (Y) is 70.9%.

CONCLUSION

From the test results that have been described on the problems formulated in the research hypothesis using multiple linear regression tests, conclusions can be drawn about the influence of Financial Inclusion, Financial Literacy, and Digital Economy on Sharia MSMEs in the city of Rantau Prapat. The results of the Financial Inclusion test have a significant effect on MSMEs, Sharia. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and the calculated value of $3.963 > t_{table} 1.991$ then H_{a1} is accepted, H_{01} is rejected. So that it can be concluded that the Financial Inclusion variable has a significant effect on MSMEs in the view of an Islamic economic perspective.

- Based on the test results in the table above, the results of the Financial Inclusion test have a significant effect on Sharia MSMEs. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and a calculated value of $3.963 > t_{table} 1.991$ then H_{a1} is accepted, H_{01} is rejected. So that it can be concluded that the Financial Inclusion variable has a significant effect on MSMEs in the view of an Islamic economic perspective.
- Based on the test results in the table above, Financial Literacy test results have a significant effect on Sharia MSMEs. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and the calculated value of $3.417 > t_{table} 1.991$

- then Ha2 is accepted, H02 is rejected. So that it can be concluded that the variable Financial Literacy has a significant effect on MSMEs in the view of an Islamic economic perspective.
- c. Based on the test results in the table above, the results of the Digital Economy test have a significant effect on Sharia MSMEs. This can be known from the significant value of the Financial Inclusion variable, namely sig. of $0.001 < 0.05$ and a calculated value of $3.665 > t_{table} 1.991$ then Ha3 is accepted, H03 is rejected. So that it can be concluded that the variables of the Digital Economy have a significant effect on MSMEs in the view of an Islamic economic perspective.
 - d. In accordance with the existing results and theories, it can be concluded that the variables Financial Inclusion, Financial Literacy, and Digital Economy have a significant effect on MSMEs in the view of an Islamic economic perspective.

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