

The Influence of Financial Literacy, Locus of Control, Government Support and Access to Capital on Financial Behavior in Business Sustainability in MSMEs in Sambas Regency

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Abstract

This study aims to analyze the influence of financial literacy, locus of control, government support, and access to capital on the financial behavior of Micro, Small, and Medium Enterprises (MSMEs) in Sambas Regency, Indonesia. The objective is to understand how these factors contribute to the sustainability and growth of MSMEs in the region. A quantitative research approach was employed, involving a survey of 100 MSME owners in Sambas Regency. Data were collected through structured questionnaires and analyzed using multiple regression analysis to determine the relationship between financial literacy, locus of control, government support, access to capital, and financial behavior. The results indicate that financial literacy, locus of control, and access to capital have a significant positive impact on the financial behavior of MSME owners. Government support also plays a crucial role in enhancing financial behavior, although its impact is comparatively moderate. Collectively, these factors are essential for the financial sustainability and success of MSMEs in Sambas Regency.

Keywords: Locus of Control, Financial Behavior, MSMEs

Introduction

Sambas Regency, located on the border with Malaysia, is a region of great strategic importance that gives rise to unique dynamics in multiple sectors, including Micro, Small and Medium Enterprises (MSMEs). Accessing sufficient financial resources is a significant obstacle encountered by MSMEs. Following the global impact of the COVID-19 pandemic, micro, small, and medium enterprises (MSMEs) in various regions, including Sambas Regency, are currently encountering significant obstacles. In addition to that, MSMEs have also encountered bureaucratic hurdles and challenges with business licensing in recent years. Furthermore, the legal safeguarding of land ownership holds significant importance in shaping the progress and advancement of MSMEs (Tatawu et al., 2022).

Micro, Small and Medium Enterprises (MSMEs) have a significant impact on a nation's economy, particularly in terms of job creation, income generation, and local economic development (Endris & Kassegn, 2022). The findings of a survey conducted by the Financial Services Authority (OJK) validate the notion that the MSME sector in Indonesia plays a significant role in the country's economy. The survey reveals that this sector contributes a substantial 60.51% to Indonesia's total GDP and provides employment to a staggering 117 million workers, accounting for 97% of the nation's workforce.

The majority of MSMEs in Indonesia are comprised of household business activities that have the capacity to generate significant employment opportunities. By increasing the participation of workers in MSMEs, there is potential to alleviate the issue of unemployment in the country.

The website you can visit for more information is <https://djpb.kemenkeu.go.id/2023>. The MSME sector has the potential to alleviate poverty by creating job opportunities for the community (Yuningsih et al., 2022; Nursini, 2020). The presence of the MSME sector provides a solution to the issue of unemployment by offering opportunities for the unabsorbed workforce to establish their own businesses and generate new employment opportunities for the Indonesian population (Sugita & Ekayani, 2022).

According to the recapitulation report of MSME actors in Sambas Regency for the period of 2020-2023, it is evident that the highest number of MSMEs was recorded in 2023, with a total of 22,037 over the past four years. According to a study conducted by Safitri et al. in 2023, it is evident that the MSMEs in Sambas Regency have witnessed a substantial growth, which is expected to contribute positively to the local economy. Sambas Regency is known for its significant number of Micro, Small, and Medium Enterprises (MSMEs) (Arifin & Purnamasari, 2023). MSMEs in Sambas Regency have significant potential to contribute to the local economy. These MSMEs play a crucial role in providing employment opportunities for the residents of Sambas district.

According to the 2022 National Survey of Financial Literacy and Inclusion (SNLIK), the financial literacy index of Indonesian society has shown a notable improvement. In 2019, the index stood at 38.03%, but it has now risen to 49.68%. It is evident that the Indonesian society, as a whole, lacks a comprehensive understanding of the distinct features of different financial products and services provided by established financial institutions. This lack of knowledge is concerning, considering that financial literacy plays a crucial role in empowering communities, enhancing individual well-being, safeguarding consumer rights, and promoting financial inclusion.

According to the data survey conducted by SNLIK OJK in 2022, the literacy level in West Kalimantan in 2019 was 36.48%. However, in 2022, it increased to 51.95%, which is 2.27% higher than the national average. West Kalimantan demonstrates a strong level of literacy in the realm of financial service institutions and products. Its residents possess knowledge and confidence in understanding the various features, benefits, and risks associated with financial products and services. Additionally, they are well-versed in their rights and obligations pertaining to these financial offerings, and possess the necessary skills to effectively utilize them. The percentages of individuals with different levels of financial literacy are as follows: 21.84% are considered well literate, 75.69% are considered sufficiently literate, 2.06% are considered less literate, and 0.41% are considered not literate.

Following the global outbreak of COVID-19, micro, small, and medium enterprises (MSMEs) in various countries, including Indonesia, are encountering significant difficulties. Nevertheless, the government persists in offering assistance to MSMEs through initiatives like the Micro Productive Business Assistance (BPUM) program, aimed at aiding their recovery and growth in the aftermath of this crisis. As per the information provided by Kemenkop UKM, Micro Productive Business Assistance (BPUM) is a form of financial aid provided by the government to micro business operators. This aid is sourced from the State Shopping and Expenditure Budget (APBN).

Micro businesses are highly efficient enterprises owned by individuals and/or individual business entities that fulfill the requirements for micro businesses as stipulated in Law Number 20 of 2008 regarding micro, small, and medium businesses (Kiraka et al., 2015). The government provides support through a development policy for the MSME sector, with the goal of enhancing their potential and active involvement in the national development process. This support particularly focuses on economic activities, aiming to achieve fair and balanced development by promoting job creation and income growth.

The objective and focus of small businesses is to enhance their numbers and establish enterprises that are more robust and self-reliant. This enables economic participants to contribute to the national economy, enhance the competitiveness of domestic entrepreneurs in the global market, and promote a balanced distribution of investment across sectors and groups (Fadilah & Purwanto, 2022).

Government intervention is effectively enforced and closely monitored under Law no. 20 of 2008, which pertains to MSMEs. The law encompasses a range of provisions, principles, and objectives related to empowerment, criteria, the development of the business climate, business growth, financing and guarantees, partnerships and coordination for empowerment, as well as administrative sanctions and criminal provisions (Fadilah & Purwanto, 2022; Muchlinski, 2012). This program has been specifically developed to offer immediate financial support to Micro, Small, and Medium Enterprises (MSMEs), particularly in times of emergency like the ongoing COVID-19 pandemic. Through the allocation of supplementary funds, the government plays a crucial role in supporting the survival and ongoing operations of MSMEs.

The goal of the BPUM program is to enhance the liquidity and accessibility of funds for micro business actors. This can assist organizations in meeting their operational requirements, such as compensating employees, acquiring necessary resources, and covering other operational expenses. One contributing factor is the constrained availability of public funds, as highlighted by Dhanti et al. (2023).

Within the 9 priority programs of Sambas Regency, the Sambas Regency Government offers support to Micro, Small and Medium Enterprises (MSMEs) through the Community Economic Level Program via Integrated Savings and Loans (SIPINDU Theme). This program demonstrates the government's unwavering dedication to enhancing the economic well-being of local communities. In 2022, the Sambas Regency Government plans to introduce an empowerment program involving cross-sector Land Rights Certificates (SHAT). This program is administered collaboratively by the Department of Cooperatives, MSMEs, Industry and Trade (Diskumindag) and the Sambas Regency National Defense Agency (BPN). This step demonstrates the regional government's tangible commitment to enhancing the capabilities of MSMEs and local communities by fostering collaboration across sectors, with the ultimate goal of achieving sustainable economic development.

Within this context, in March 2023, the government of Sambas Regency successfully distributed 350 land certificates to MSMEs without any cost. The certificate is distributed across three districts: Sebawi, Tebas, and Selakau. Sebawi District has 100 parcels, Tebas District has 100 parcels, and Selakau District has 150 parcels. You can find more information at <https://ppid.sambas.go.id/2023>.

The objective of this step is to offer legal safeguards for the land ownership of MSMEs, enhancing their sense of security in conducting their business operations. It is expected that the provision of complimentary land certificates will yield favorable outcomes, including easier access to financial resources, enhanced asset value, and legal assurance for micro, small, and medium enterprises. Furthermore, the collaboration between the SIPINDU Tema program and the promotion of cross-sector land certificates is anticipated to establish an environment that fosters the development and endurance of MSMEs in Sambas Regency.

Nevertheless, small and medium-sized enterprises (MSMEs) in Sambas Regency frequently encounter a multitude of obstacles when it comes to operating their businesses. One of the primary obstacles is effective financial management. A significant number of MSME owners lack a comprehensive understanding of financial aspects, leading to challenges in effectively managing cash flow, developing budgets, and making informed strategic financial choices.

There are additional factors that can have an impact on the financial behavior of MSMEs. As an illustration, locus of control pertains to an individual's belief regarding the degree of control they possess over events in their life. In addition to that, there is government support available for Micro, Small and Medium Enterprises (MSMEs). In order to facilitate the post-pandemic economic recovery, it is imperative for the government to take concrete measures to extend support to micro, small, and medium enterprises (MSMEs). The government has the ability to offer financial aid or other forms of assistance to support MSMEs in meeting their operational requirements and ensuring their financial stability.

In addition to that, the availability of capital is a crucial element in ensuring the long-term viability of MSME enterprises. Insufficient access to financial resources can impede the progress and advancement of Micro, Small, and Medium Enterprises (MSMEs) in Sambas Regency. Several studies have indicated that the availability of financial resources can have a positive impact on the long-term viability of micro, small, and medium enterprises (MSMEs) (Sugita & Ekayani, 2022).

Methods

The type of research used in this research is the associative research method. The associative research in this study is to determine the relationship between financial literacy, locus of control, government support and access to capital on financial behavior in business sustainability among MSMEs in Sambas Regency. Primary data in this research was collected by distributing questionnaires. In this research secondary data was obtained using documentation techniques. The population in this study were MSMEs registered with the Sambas Regency Cooperatives, MSMEs, Industry and Trade Service, totaling 22,037. The sample in this study amounted to 99 people. To facilitate research, the author determined a sample of 150 MSMEs. The research instruments used were validity tests, reliability tests, normality tests, multicollinearity tests. This research uses statistical analysis tests such as multiple linear analysis tests, Correlation Coefficient Test (R), Determination Coefficient Test (Adjusted R²), Simultaneous Influence Test (F Test), Partial Influence Test (t Statistical Test).

Results and Discussion

Reliability Test

The results of the instrument reliability test for the variables Financial Literacy (X1), Locus of Control (X2), Government Support (X3), Access to Capital (X4), and Financial Behavior (Y) can be seen in table 6 as follows:

Table 6. Reliability Test

Research variable	Cronbach's Alpha	N of Item
Financial Literacy (X1)	0,610	5
Locus Of Control (X2)	0,619	5
Government Support (X3)	0,700	5
Access to Capital (X4)	0,897	6
Financial Behavior (Y)	0,608	6

Source: *Processed Research Data, 2024*

In table 6 above, it is known that the Cronbach's alpha value for the Financial Literacy Variable (X1) is 0.610, Locus of Control (X2) is 0.619, Government Support (X3) is 0.700, Access to Capital (X4) is 0.897 and Financial Behavior (Y) is 0.608. Thus, it can be concluded that the questionnaire is reliable because the Cronbach's alpha value is greater than 0.60.

Classic assumption test

Normality test

The results of the normality test can be seen in Table 7 as follows:

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual
		150
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.99948867
Most Extreme Differences	Absolute	.104
	Positive	.063
	Negative	-.104
Test Statistic		.104
Asymp. Sig. (2-tailed)		.000 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Research Data, 2024

From table 8 it can be seen that the Normality test results state the Asymp value. Sig. (2-tailed) of $0.000 < 0.05$. Based on these results, it can be stated that the data used in this research is not normally distributed.

Linearity Test

To find out the results of the Linearity Test for Financial Literacy Variables (X1) and Financial Behavior (Y) in this research, you can see them in table 9 below:

Table 9. Linearity Test Results for Financial Literacy (X1) and Financial Behavior (Y)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y * X1	Between Groups	(Combined)	246.645	12	20.554	5.460	.000
		Linearity	151.691	1	151.691	40.296	.000
		Deviation from Linearity	94.954	11	8.632	2.293	.013
	Within Groups		515.729	137	3.764		
	Total		762.373	149			

Source: Processed Research Data, 2024

From table 9 above, it can be concluded that there is a significant linear relationship between the variables Financial Literacy (X1) and Financial Behavior (Y) because the Sig Deviation From Linearity value is $0.013 > 0.05$. The results of the linearity test for the Locus of Control variable (X2) with Financial Behavior (Y) can be seen in table 10 as follows:

Table 10. Locus of Control Linearity Test Results (X2) and Financial Behavior (Y)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y * X2	Between Groups	(Combined)	128.528	9	14.281	3.154	.002
		Linearity	48.368	1	48.368	10.683	.001
		Deviation from Linearity	80.159	8	10.020	2.213	.030
	Within Groups		633.846	140	4.527		
	Total		762.373	149			

Source: Processed Research Data, 2024

From table 10 above, it can be concluded that there is a significant linear relationship between the variables Locus of Control (X2) and Financial Behavior (Y) because the Sig Deviation From Linearity value is $0.030 > 0.05$. The results of the linearity test for the Government Support variable (X3) with Financial Behavior (Y) can be seen in table 4.15 as follows:

Table 11. Linearity Test Results of Government Support (X3) and Financial Behavior (Y)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y * X3	Between Groups	(Combined)	123.680	14	8.834	1.867	.035
		Linearity	23.861	1	23.861	5.044	.026
		Deviation from Linearity	99.818	13	7.678	1.623	.086
	Within Groups		638.694	135	4.731		
	Total		762.373	149			

Source: Processed Research Data, 2024

From table 11 above, it can be concluded that there is a significant linear relationship between the Government Support (X3) and Financial Behavior (Y) variables because the Sig Deviation From Linearity value is $0.086 > 0.05$. The results of the linearity test for the Capital Access variable (X4) with Financial Behavior (Y) can be seen in table 12 as follows:

Table 12. Linearity Test Results for Capital Access (X4) and Financial Behavior (Y)

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y * X4	Between Groups	(Combined)	196.624	20	9.831	2.242	.004
		Linearity	39.755	1	39.755	9.065	.003
		Deviation from Linearity	156.869	19	8.256	1.883	.021
	Within Groups		565.749	129	4.386		
	Total		762.373	149			

Source: Processed Research Data, 2024

From table 12 above, it can be concluded that there is a significant linear relationship between the variables Access to Capital (X4) and Financial Behavior (Y) because the Sig Deviation From Linearity value is $0.021 > 0.05$.

Multicollinearity Test

The results of the multicollinearity test can be seen in table 13 as follows:

Table 13. Multicollinearity Test

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	15.955	2.019		7.902	.000		
	X1	.389	.082	.395	4.743	.000	.776	1.288
	X2	.120	.087	.110	1.372	.172	.841	1.189
	X3	-.080	.084	-.101	-.953	.342	.480	2.084
	X4	.070	.051	.143	1.379	.170	.504	1.984

a. Dependent Variable: Y

Source: Processed Research Data, 2024

From table 13 above, it can be concluded that there are no symptoms of multicollinearity in the Financial Behavior (Y) variable on Financial Literacy (X1), Locus of Control (X2), Government Support (X3), and Access to Capital (X4), because the Tolerance value is higher. greater than 0.10 and the VIF value is smaller than 10.00.

Heteroscedasticity Test

The results of the heteroscedasticity test can be seen in Table 14 as follows:

Table 14. Heteroscedasticity Test

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	3.328	1.133		2.938	.004
	X1	-.147	.046	-.289	-3.203	.006
	X2	.074	.049	.131	1.515	.132
	X3	-.022	.047	-.055	-.477	.634
	X4	.003	.028	.012	.104	.917

a. Dependent Variable: ABS_RES

Source: Processed Research Data, 2024

Based on the results of the heteroscedasticity test via the Glejser test in table 14, it can be seen that sig. each variable has a value of more than 0.05 and it can be said that this shows that heteroscedasticity does not occur in the regression model in this study and the independent variables can be stated as not experiencing heteroscedasticity.

Multiple Linear Regression Analysis

The results of the Multiple Linear Regression Analysis can be seen as follows:

Table 15. Results of Multiple Linear Regression Analysis

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.955	2.019		7.902	.000

	X1	.389	.082	.395	4.743	.000
	X2	.120	.087	.110	1.372	.172
	X3	-.080	.084	-.101	-.953	.342
	X4	.070	.051	.143	1.379	.170
Dependent Variable: Y						

Source: Processed Research Data, 2024

Based on the results of the multiple linear regression analysis in Table 16 above, the multiple linear regression equation can be written as follows:

$$Y = 0,389X1 + 0,120X2 - 0,080X3 + 0,070X4$$

The value of a = 15.955 means that if Financial Literacy (X1), Locus of Control (X2), Government Support (X3), and Access to Capital (X4) the value is 0, then Financial Behavior (Y) has a value of 15.955. Meanwhile, the multiple linear regression coefficient for the Financial Literacy Variable (X1) is 0.389, meaning that if the Financial Literacy variable increases by 1 (unit), then the Financial Behavior value will increase by 0.389 units. The multiple linear regression coefficient value for the Locus of Control variable (X2) is 0.120, meaning that if the Locus of Control variable increases by 1 (unit), then the Financial Behavior value will increase by 0.120 units. The multiple linear regression coefficient value for the Government Support Variable (X3) is 0.080, meaning that if the Government Support variable increases by 1 (unit), then the Financial Behavior value will increase by 0.080 units. The multiple linear regression coefficient value for the Capital Access Variable (X4) is 0.070, meaning that if the Capital Access variable increases by 1 (unit), then the Financial Behavior value will increase by 0.070 units.

Multiple Correlation Coefficient Analysis (R)

The results of the data processing of Multiple Correlation Coefficient Analysis (R) can be seen in Table 17 as follows:

Table 17. Results of Multiple Correlation Coefficient Analysis (R)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.468 ^a	.219	.197	2.02688
a. Predictors: (Constant), X4, X2, X1, X3				
b. Dependent Variable: Y				

Source: Processed Research Data, 2024

The results of data analysis in Table 17 above show that the magnitude of the relationship between Financial Literacy (X1), Locus of Control (X2), Government Support (X3) and Access to Capital (X4) on Financial Behavior (Y) is calculated with a correlation coefficient of 0.468, meaning that there is moderate relationship, namely with a correlation value ranging from 0.40 to 0.60. This means that the relationship between Financial Literacy, Locus of Control, Government Support and Access to Capital on Financial Behavior in business continuity among MSMEs in Sambas Regency is categorized as moderate.

Determination Correlation Coefficient Analysis

Based on table 18, it is known that the coefficient of determination or R Square value is 0.219 or equal to 21.9%. This means that the influence of Financial Literacy (X1), Locus of Control (X2), Government Support (X3), and Access to Capital (X4) on the Financial Behavior (Y) of

MSMEs in Sambas Regency is 21.9% and the remaining 78.1% is influenced other variables outside this research.

Simultaneous Test (F Test)

To find out the results of the simultaneous test (F Test) in this research, see Table 18 below:

Table 19. Simultaneous Test Results (F Test)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	166.678	4	41.670	10.143	.000 ^b
	Residual	595.695	145	4.108		
	Total	762.373	149			
a. Dependent Variable: Y						
b. Predictors: (Constant), X4, X2, X1, X3						

Source: Processed Research Data, 2024

Based on Table 20 above, it is known that the calculated F value is $10.143 > F$ Table 3.33 so it can be concluded that H_0 is rejected and H_a is accepted, which means there is an influence of Financial Literacy (X1), Locus of Control (X2), Government Support (X3) and Access to Capital. (X4) simultaneously on Financial Behavior (Y).

Partial Test (T Test)

The results of the processed Partial Test (T Test) data are seen in Table 4.22 as follows:

Table 21. Partial Test Results (T Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	Constant	15.955	2.019		7.902	.000
	X1	.389	.082	.395	4.743	.000
	X2	.120	.087	.110	1.372	.172
	X3	-.080	.084	-.101	-.953	.342
	X4	.070	.051	.143	1.379	.170
a. Dependent Variable: Y						

Source: Processed Research Data, 2024

According to the data presented in table 21, the impact of the variables Financial Literacy (X1), Locus of Control (X2), Government Support (X3), and Access to Capital (X4) on the Financial Behavior (Y) of MSMEs in Sambas Regency can be observed as follows: (a) It is known that the calculated t value for the Financial Literacy variable (X1) is $4.743 > 2.042$ so that H_0 is rejected and H_a is accepted, it can be concluded that Financial Literacy (X1) partially has a significant effect on Financial Behavior (Y); (b) It is known that the calculated t value for the variable Locus Of Control (X2) is $1.372 < 2.042$ so that H_0 is accepted and H_a is rejected, it can be concluded that Locus Of Control (X2) partially has no significant effect on Financial Behavior (Y); (c) It is known that the calculated t value for the Government Support variable (X3) is $0.953 < 2.042$ so that H_0 is accepted and H_a is rejected, it can be concluded that Government Support (X3) partially has no significant effect on Financial Behavior (Y); (d) It is known that the calculated t value for the Capital Access variable (X4) is $1.379 < 2.042$ so

that H_0 is accepted and H_a is rejected, it can be concluded that Partial Capital Access (X4) has no significant effect on Financial Behavior (Y).

Conclusion

Based on the analysis of the research results, the following conclusions can be drawn; (1) Characteristics of the respondents in this study, most of the respondents were female, aged 31-40 years, had a high school/vocational education, had been in business for 16-20 years and had an annual income of around 1-20 million; (2) The Multiple Linear Regression Equation obtains $Y = 15.955 + 0.389X_1 + 0.120X_2 - 0.080X_3 + 0.070X_4$, which means that Financial Literacy (X1), Locus of Control (X2), Government Support (X3), and Access to Capital (X4) value is 0, then Financial Behavior (Y) value is 15.955. Meanwhile, the multiple linear regression coefficient for the Financial Literacy Variable (X1) is 0.389, meaning that if the Financial Literacy variable increases by 1 (unit), then the Financial Behavior value will increase by 0.389 units. The multiple linear regression coefficient value for the Locus of Control variable (X2) is 0.120, meaning that if the Locus of Control variable increases by 1 (unit), then the Financial Behavior value will increase by 0.120 units. The multiple linear regression coefficient value for the Government Support Variable (X3) is 0.080, meaning that if the Government Support variable increases by 1 (unit), then the Financial Behavior value will increase by 0.080 units. The multiple linear regression coefficient value for the Capital Access Variable (X4) is 0.070, meaning that if the Capital Access variable increases by 1 (unit), then the Financial Behavior value will increase by 0.070 units; (3) The results of the Correlation Coefficient Analysis show that the magnitude of the relationship between Financial Literacy (X1), Locus of Control (X2), Government Support (X3) and Access to Capital (X4) on Financial Behavior (Y) is calculated with a correlation coefficient of 0.468, meaning that there is moderate relationship, namely with a correlation value ranging from 0.40 to 0.60. This means that the relationship between Financial Literacy, Locus of Control, Government Support and Access to Capital on Financial Behavior in business continuity among MSMEs in Sambas Regency is categorized as moderate; (4) The Coefficient of Determination or R Square value is 0.219 or equal to 21.9%. This means that the influence of Financial Literacy (X1), Locus of Control (X2), Government Support (X3), and Access to Capital (X4) on the Financial Behavior (Y) of MSMEs in Sambas Regency is 21.9% and the remaining 78.1% is influenced other variables outside this research; (5) Simultaneous Test Results (F Test) with a calculated F value of 10.143 > F Table 3.33 so it can be concluded that H_0 is rejected and H_a is accepted, which means there is an influence of Financial Literacy (X1), Locus of Control (X2), Government Support (X3) and Access to Capital (X4) simultaneously on Financial Behavior (Y); (6) Partial Test Results (T Test) with a calculated t value for the Financial Literacy variable (X1) of 4.743 > 2.042 so that H_0 is rejected and H_a is accepted, so it can be concluded that Financial Literacy (X1) partially has a significant effect on Financial Behavior (Y). The calculated t value for the variable Locus of Control (X2) is 1.372 < 2.042 so that H_0 is accepted and H_a is rejected, so it can be concluded that Locus of Control (X2) partially has no significant effect on Financial Behavior (Y). The calculated t value for the Government Support variable (X3) is 0.953 < 2.042 so that H_0 is accepted and H_a is rejected, so it can be concluded that Government Support (X3) partially has no significant effect on Financial Behavior (Y). The calculated t value for the variable Access to Capital (X4) is 1.379 < 2.042 so that H_0 is accepted and H_a is rejected, so it can be concluded that Access to Capital (X4) partially has no significant effect on Financial Behavior (Y).

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