



DOI: <https://doi.org/10.38035/dijms>
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Factors Influencing the Sustainability of MSME Businesses with Digital Literacy as Moderation Towards a Green Indonesia

Merna Surjadi¹, Tandry Whittleliang Hakki², Nabila Felicita Zulkifli³

¹ Universitas Bunda Mulia, Jakarta, Indonesia, email. surjadimerna@gmail.com

² Universitas Bunda Mulia, Jakarta, Indonesia, email. tandry.whittle.hakki@gmail.com

³ Universitas Bunda Mulia, Jakarta, Indonesia, email. s11220053@student.ubm.ac.id

Corresponding Author: surjadimerna@gmail.com¹

Abstract: Economic growth focuses on sustainability and environmental awareness. This can be achieved if individuals or citizens consciously take responsibility for environmental issues. The number of Micro, Small and Medium Enterprises (MSMEs) is currently 65 million business actors who are able to contribute 60.5 percent to the gross domestic product (GDP). This study aims to analyze the influence of Accounting Information Systems, Management Control Systems, Green Intellectual Capital, and Green Organizational Culture on the Sustainability of MSME Businesses. Where in this study also makes Digital Literacy which is a supporting factor in addition to advances in information technology used as a moderating variable between the variables: Accounting Information Systems, Management Control Systems, Green Intellectual Capital, and Green Organizational Culture. This study uses primary data conducted by distributing questionnaires to Micro, Small and Medium Enterprises in several major cities in Indonesia such as the targets in this study are MSMEs in the cities of Jakarta, Denpasar, Bandung, Surabaya and Medan. Based on the research results, it shows that Accounting Information Systems, Management Control Systems, and Green Intellectual Capital have a significant effect on the sustainability of MSME Businesses, but Green Organizational Culture does not have a significant effect on the sustainability of MSME businesses. Then Digital Literacy strengthens the influence of Accounting Information Systems and Management Control Systems on the Sustainability of MSME Businesses, but digital literacy does not strengthen Green Organizational Culture and Green Intellectual Capital on the Sustainability of MSME Businesses.

Keyword: Accounting Information System, Management Control System, Green Intellectual Capital, Green Organizational Culture, Digital Literacy

INTRODUCTION

Economic growth focuses on sustainability and environmental awareness. This can be achieved if individuals or citizens are fully aware of taking responsibility for environmental problems. Environmental problems are increasingly widespread, these problems are not only due to natural factors but also humans also play a role in causing environmental problems. The

number of Micro, Small and Medium Enterprises (MSMEs) is currently 65 million business actors who are able to contribute 60.5 percent to the gross domestic product (GDP). However, MSME actors have not received full attention and protection from the government. Micro, Small and Medium Enterprises (MSMEs) are one of the drivers of a strong people's economy. Micro, Small and Medium Enterprises (MSMEs) have an important role in the economic and industrial growth of a country, a business entity, especially MSMEs, is required to make changes to increase its competitiveness. Minister of Tourism and Creative Economy/Head of the Tourism and Creative Economy Agency (Menparekraf/Kabaparekraf) Sandiaga Salahuddin Uno said that tourism and creative economy actors, especially in the MSME sector, must continue to hone their digital technology skills to boost the economy and create jobs. The MSME industry also faces challenges from sustainable development, namely the green economy and shifting industrial landscapes. As the goal of sustainable development in the document *The Future We Want*, one of the main issues for the implementation of sustainable development is the Green Economy. The Green Economy is an important component in sustainable development or what is known as the SDGs, because this component is a user of natural resources and the environment based on profit motives, so it has the potential to create depletion and destruction if it does not pay attention to the balance of nature (Alisjahbana and Murniningtyas, 2018). Consumers are increasingly aware of environmental issues, so the development of micro, small, and medium enterprise (MSME) products must be adjusted to world trends so that Indonesian products can compete in the global market. Accounting Information Systems (AIS) can help businesses by providing a lot of useful financial information for planning, controlling, and decision making. This can make businesses run more efficiently, which can help small businesses (Maisur and Umar, 2019). MSMEs are running well according to the standards set by researchers. This is shown by their contribution to GDP, the number of business units owned, and the number of jobs owned. They can also export their business (Ermawati & Arumsari, 2021). Accounting information systems help businesses run more efficiently by tracking money and transactions.

Management Control Systems (MSS) are a must in a company or organization, because failure in management control will bring huge financial losses, damage the company's reputation and can even lead to failure for the company. The failure that occurs can certainly cause the company to go bankrupt. The losses caused by failure in management control are certainly not desired by any MSME, therefore a tool is needed to measure company performance, to see whether what the MSME has planned from the beginning until now has been right on target or not.

Green intellectual capital is explained through three indicators, namely green human capital, green structural capital, and green relational capital. Having human resource capital that understands green business, organizational structures and commitments that support the implementation of green business and good relationships with stakeholders will encourage the creation of environmentally friendly products or services, which are currently in demand by consumers. This will certainly increase sales, so that from a business perspective it remains profitable, but from an environmental and social perspective it is not harmed.

In addition to investigating the relationship between sustainability drivers related to the company, another research aspect of this study is to identify similar relationships between management control system drivers and green organizational culture. Here, green organizational culture is an organizational culture that encourages employees to engage in environmentally conscious behavior and provides a climate that allows the development of new ideas, behaviors or cooperation in such a way as to reduce the negative environmental impact of the company concerned. (Y. S. Chen, 2011). Green organizational culture allows the creation of an atmosphere that encourages new ideas that lead to green innovation within the company. In this context, the influence of environmental aspects of the existing organizational culture on company performance.

Internet users in Indonesia are growing very rapidly every year. Based on data obtained from <https://databoks.katadata.co.id/> internet penetration in Indonesia at the end of March 2021 was 76.8% of the total population (Kusnandar 2021). One of them is in the digital economy. As is known, Indonesia's digital economic potential is projected to reach around 124 billion US dollars (US) in 2025. At the Digital Literacy web seminar, the Minister of Communication and Information (Menkominfo) Johnny G Plate said that the government is accelerating the development of human resources (HR) in the digital sector. In addition to the level of understanding of the benefits, the level of digital literacy of MSME actors is also an important factor. Digital literacy represents a person's knowledge and skills in using information and communication technology (ICT) and the ability to perform various complex tasks by using them effectively and efficiently in a digital environment (Jones-Kavalier & Flannigan, 2008). In this context, these competencies need to be properly possessed by MSME actors to support the sustainability of their business in the era of digital disruption. This is what makes this research interesting, this research is designed from various problems faced by MSME actors with Digital Literacy functioning as a bridge which is a supporting factor that will strengthen or weaken between the variables: Accounting Information Systems, Management Control Systems, Green Intellectual Capital on MSME Financial Performance. The Digital Literacy factor is studied because with this digitalization era, MSME actors will be more ready to adapt to new technologies.

METHOD

Population and Sample of the study

The population of this study were students in DKI Jakarta and its surrounding areas (North Jakarta, West Jakarta, Central Jakarta, South Jakarta, East Jakarta, Bekasi, Tangerang, and Bogor). Sampling in this study was carried out using the purposive sampling method, carried out by taking samples from the population based on certain criteria, namely: owners/supervisors/store managers whose performance is evaluated based on the budget, and involved in preparing the budget

Operational definition of variables

The study has several measurement scales for each variable that can be made from the following table:

Table 1. Definition and Operationalization of Variables

Variable		Indicator	Scale	No
Accounting Information System (X ₁)		Transaction Processing Cycle	Ordinal	1,2
		Transaction Processing System	Ordinal	3,4
		Integration	Ordinal	5,6
Management Control System (X ₂)		There is a commitment to integrity as a basic principle of work	Ordinal	1,2
		Having an understanding of responsible behavior to achieve company goals	Ordinal	3,4
		Well-coordinated financial structure	Ordinal	5,6
Green Intellectual Capital (X ₃)		Employees in this company have productivity and positive contributions to environmental protection.	Ordinal	1,2
		The company has an excellent environmental protection management system.	Ordinal	3,4
		Customers are satisfied with this company's environmental protection.	Ordinal	5,6
Green Organizational Culture (X ₄)		Environment in Company objectives	Ordinal	1,2
		Internal policy on the environment	Ordinal	3,4
		Policies regarding environmental care	Ordinal	5,6
Digital Literacy (X ₅)		Basic digital knowledge	Ordinal	1,2
		Digital Attitude	Ordinal	3,4
		Knowledge of technology	Ordinal	5,6

Business Continuity (Y)	Break Even Point Fulfillment	Ordinal	1,2
	Customer satisfaction tracking system	Ordinal	3,4
	Employee satisfaction tracking system	Ordinal	5,6

Data Analysis Methods

Normality Test

According to Ghazali (2020), the normality test is used to determine whether the data used is normally distributed. One way to see normality is to use a histogram by comparing observations with a distribution that approaches a normal distribution. If the data distribution is normal, the line that describes the data will follow its diagonal line. Normality testing in research is carried out using the Kolmogorov-Smirnov statistical test.

Multicollinearity Test

The multicollinearity test is used to test whether the regression model finds a correlation between independent variables. The multicollinearity test is carried out using the tolerance value and Variance Inflation Factor (VIF) (Choiriyah and Damayanti 2020). A good regression model should not have a correlation between independent variables. The basis for making decisions based on multicollinearity is as follows:

If $VIF < 10$ and tolerance > 0.1 then there is no multicollinearity

If $VIF > 10$ and tolerance < 0.1 then there is multicollinearity

Multiple Linear Regression Analysis

The data analysis method used in this study is multiple linear regression. According to (Sugiyono, 2015) Multiple linear regression analysis is used by researchers, if researchers intend to predict how the condition (rise and fall) of the dependent variable (criterion), if two or more independent variables as predictor factors are manipulated. According to Imam Ghazali (2013:98) Regression analysis is used to measure the strength of the relationship between two or more variables, also shows the direction of the relationship between the dependent and independent variables. The accuracy of the sample regression function in estimating the actual value can be measured from its goodness of fit. Statistically, at least this can be measured from the coefficient of determination, F statistic value and t statistic value (Ghozali, 2013)

Hypothesis Testing

According to (Sugiyono, 2018) Hypothesis is a temporary answer to the formulation of research problems, usually arranged in the form of a question sentence. It is said to be temporary because the answers given are only based on relevant theories, not yet based on empirical facts obtained through data collection.

Data analysis in this study was carried out using the Structural Equation Modeling (SEM) method using Partial Least Square (PLS) assisted by smartPLS 3.0 software. The advantage of using PLS is that PLS is a powerful analysis method because it does not assume that data must be on a certain scale and the number of samples is small (Ghozali, 2011) This analysis is used to determine the effect of several independent variables (X) on the dependent variable (Y). Multiple linear analysis was conducted using determination coefficient test, t test, and F test. The regression model in this study is as follows:

$$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \beta_4.X_4 + \beta_5.X_5 + \epsilon \text{ (i)}$$

$$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \beta_4.X_4 + \beta_5.X_1 * X_5 + \beta_6.X_2 * X_5 + \beta_7.X_3 * X_5 + \beta_8.X_4 * X_5 + \epsilon \text{ (ii)}$$

Description:

Y = Sustainability of MSME Business

α = constant

X₁ = Accounting Information System

X₂ = Management Control System

X₃ = Green Intellectual Capital

X₄ = Green Organizational Culture

X₅ = Digital Literacy

ε = error term

Error tolerance (a) is set at 5% with a significance level of 95%

Partial Effect Test (t-Test)

According to (Ghozali, 2018) the t-test is used to determine whether two unrelated samples have different average values and the t-test basically shows how far the influence of one independent variable is individual in explaining the variation of the dependent variable. The t-test is done by comparing the difference with the standard error. The null hypothesis (H₀) to be tested is whether a parameter (b_i) is equal to zero, or H₀: b_i = 0, meaning whether an independent variable is not a significant explanation of the independent variable. The alternative hypothesis (H_a) of a variable parameter is not equal to zero or H_a: b_i ≠ 0.

The test is carried out using a significance level of 0.05 ($\alpha=5\%$). Acceptance or rejection of the hypothesis is carried out with the following criteria: Criteria for accepting the hypothesis:

- 1) If the significant value is <0.05 and tcount > ttable, then H₁ is accepted
- 2) If the significant value is > 0.05 and tcount < ttable, then H₁ is rejected

Simultaneous Influence Test (F Test)

According to (Ghozali, 2018) The f statistical test basically shows whether all independent variables included in the model have a joint influence on the dependent variable. To test these two hypotheses, the F statistical test is used:

Quick look: if the F value is greater than 4 then H₀ can be rejected at a 5% confidence level, in other words we accept the alternative hypothesis, which states that all independent variables simultaneously and significantly affect the dependent variable.

RESULTS AND DISCUSSION

The following are descriptive statistics of each variable studied.

Table 1. Descriptive Statistics
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KEBER_USH	120	20.00	35.00	28.8591	1.77228
SIA	120	22.00	33.00	26.8591	1.67088
SPM	120	21.00	34.00	25.8123	1.76516
GOC	120	23.00	35.00	32.6023	1.22875
GIC	120	22.00	33.00	30.0058	1.23211
LIT_DIG	120	21.00	35.00	32.6023	1.18375
Valid N (listwise)	120				

Source: SPSS Processed Data (2024)

Validity Test

Based on the validity test, it shows that all the results of the instrument variables are valid

Reliability Test

The following are the results of the reliability test of each variable

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Information
Business Continuity	,826	6	Reliable
Accounting Information System	,824	6	Reliable
Management Control System	,891	6	Reliable
Green Organizational Culture	,685	5	Reliable
Digital Literacy	,685	5	Reliable

Source: SPSS Processed Data (2024)

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Normality Test

The following are the results of the normality test

**Table 3. Normality Test
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.99524092
Most Extreme Differences	Absolute	.223
	Positive	.132
	Negative	-.223
Test Statistic		.243
Asymp. Sig. (2-tailed)		.937 ^a

a. Test distribution is Normal.

b. Calculated from data.

Source: SPSS Processed Data (2024)

Based on the research results, we can see that the significance value (Asymp. Sig. (2-tailed)) is 0.937 or greater than 0.05, which means that the data used for this research is normally distributed.

Heteroscedasticity test

The following are the results of the heteroscedasticity test

**Table 4. Heteroscedasticity test
Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.304	.630		.483	.630
	SIA	.193	.059	.746	4.280	.761
	SPM	.468	.225	1.599	2.077	.383
	GOC	.271	.082	.812	1.312	.319
	GIC	.589	.203	1.694	.899	.933
	LIT_DIG	.271	.082	.812	.312	.719

a. Dependent Variable: Abs_RES

Source: SPSS Processed Data (2024)

From the table above, it can be seen that the significant value of the t-test of all independent variables with Absolute Residual (ABS_RES) is more than 0.05. So it can be concluded that in the regression model of this study there is no heteroscedasticity problem.

Multicollinearity Test

The following are the results of the multicollinearity test

Table 5. Multicollinearity test

Model	Collinearity Statistics	
	Tolerance	VIF
1		
SIA		
SPM	.809	6.391
GOC	.993	6.521
GIC	.719	4.906
LIT_DIG	.761	5.019

Source: SPSS Processed Data (2024)

In the table above, we can see that there are no independent variables that have a Tolerance value of less than 0.1 and there are no independent variables that have a Variance Inflation Factor (VIF) value of more than 10. So it can be concluded that there is no multicollinearity between independent variables in the regression model.

Autocorrelation Test

The following are the results of the Autocorrelation test

Table 6. Autocorrelation Test Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.894 ^a	.800	.795	.957	1.803

Source: SPSS Processed Data (2024)

The Durbin Watson value (d) in the data processing of this research result is 1.803, which means $du < d < 4-du$, namely: $1.6932 < 1.803 < 2.3068$, this result shows that there is no autocorrelation in this research model.

Hypothesis Test

Basically, statistical tests show how far the influence of one independent variable individually can explain the variation of the dependent variable (Ghozali, 2011). The basis for making decisions for this partial test is to compare the p value with α 0.05. 1. If the significance value is <0.05 then H1 is accepted. 2. If the significance value is >0.05 then H0 is accepted. The following are the regression results

Table 7. Regression Test Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.234	9.807		2.425	.016
	SIA	.437	.099	.587	5.323	.000
	SPM	.364	1.279	.151	4.120	.005
	GOC	.265	1.169	.487	1.483	.330
	GIC	.247	.099	.587	5.323	.000
	LIT_DIG	.454	1.279	.151	4.120	.005
	SIA* LIT_DIG	.165	1.169	.487	2.483	.030
	SPM* LIT_DIG	.227	.099	.587	5.323	.000
	GOC* LIT_DIG	.454	1.279	.151	.120	.315
	GIC* LIT_DIG	.165	1.169	.487	1.483	.430

Source: SPSS Processed Data (2024)

Based on the results above, the following equation can be made:

$$\text{KEBER_USH} = 4.234 + 0.437 \text{ SIA} + 0.364 \text{ SPM} + 0.265 \text{ GOC} + 0.247 \text{ GIC} + 0.454 \text{ LIT_DIG} + 0.165 \text{ SIA} * \text{LIT_DIG} + 0.227 \text{ SPM} * \text{LIT_DIG} + 0.454 \text{ GOC} * \text{LIT_DIG} + 0.165 \text{ GIC} * \text{LIT_DIG}$$

Based on the research results, it shows that Accounting Information Systems, Management Control Systems, and Green Intellectual Capital have a significant effect on the sustainability of MSME Businesses, but Green Organizational Culture does not have a significant effect on the sustainability of MSME businesses. Then Digital Literacy strengthens the influence of Accounting Information Systems and Management Control Systems on the Sustainability of MSME Businesses, but digital literacy does not strengthen Green Organizational Culture and Green Intellectual Capital on the Sustainability of MSME Businesses.

CONCLUSION

Based on the research results, it shows that Accounting Information Systems, Management Control Systems, and Green Intellectual Capital have a significant effect on the sustainability of MSME Businesses, but Green Organizational Culture does not have a significant effect on the sustainability of MSME businesses. Then Digital Literacy strengthens the influence of Accounting Information Systems and Management Control Systems on the Sustainability of MSME Businesses, but digital literacy does not strengthen Green Organizational Culture and Green Intellectual Capital on the Sustainability of MSME Businesses.

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