



The Influence Of Financial Inclusion And Financial Literacy On Financial Performance (Case Study Of Bank Sumut Syariah Panyabungan)

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ABSTRACT

The purpose of this research is to find out how the financial performance of Bank Sumut Syariah Panyabungan is influenced by financial inclusion and financial literacy. In this research a questionnaire was used as a data collection tool. All employees of Bank Sumut Syariah Panyabungan who were sampled in this study were the population. Thirteen workers were used to collect samples using a saturated sampling method (also known as total sampling). Validity test, reliability test, normality test, multicollinearity test, t test, f test, and r test are the data analysis methodologies used in this study. The research findings show that there is a relationship between financial inclusion and financial performance, with a sig value of 0.041 and tcount 2.256 > ttable 2.131, there is a relationship between financial literacy and financial performance, with a sig value of 0.026 and tcount 2.486 > ttable 2.131, and a potential relationship between inclusion finance with financial performance, with a sig value of 0.002 and fcount of 9.549. The research findings show that at Bank Sumut Syariah Panyabungan, financial inclusion and literacy both have an impact on financial performance.

INTRODUCTION

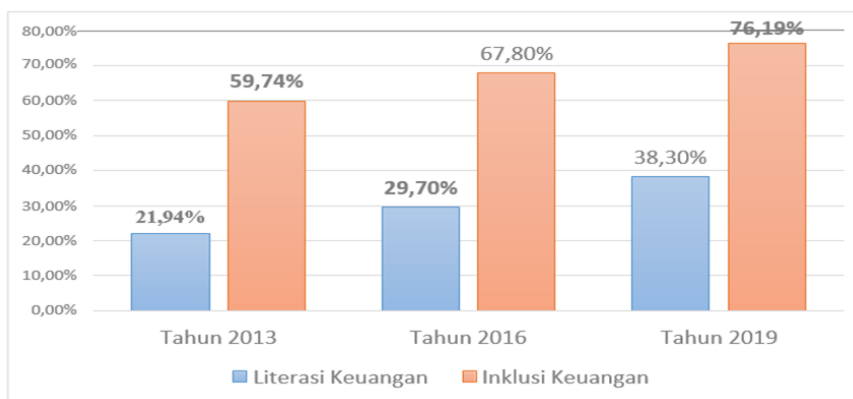
Indonesia must keep up with global technological advances in order to compete internationally. In this situation, Indonesia seeks to accelerate development in a number of fields, especially the economic sector. In particular, maximizing the function of financial institutions, both bank and non-bank financial institutions. Banks function as intermediary media, absorbing money from businesses, government organizations, and households whose economy is in surplus both domestically and abroad to finance other business units that are in deficit (need money) (Andri Soemitra, 2010: 27).

The government as a diplomatic agent provides opportunities for parties who want to establish a business that is sourced from the community and releases it back to the community in an effort to achieve development goals carried out by the government, especially in the banking sector,

banks as business entities that focus on achieving profits, and the government as a diplomatic agent. as a source of funding (Dahrani & Mirhanifah, 2014).

And to get to that international progress, financial inclusion and financial literacy are controversial issues. Financial inclusion is usually considered as a policy tool that promotes stability and growth in poverty alleviation (Sulhan, 2021). A policy known as the financial inclusion policy was created by Bank Indonesia to promote financial inclusion. This strategy includes the expansion of financial services aimed at the community.

Figure 1: National Financial Literacy and Inclusion Index Chart



Source: OJK (2020)

Along with the development of the financial industry in general and the Islamic financial industry in particular and one of them at PT Bank Sumut which has provided opportunities for conventional banks to establish Sharia Business Units which are also based on the religious culture of the people of North Sumatra, especially Muslims who are increasingly aware of the importance of living according to their teachings in all areas of life, including business. The Indonesian Ulema Council (MUI) issued a fatwa declaring interest haram, thus strengthening the determination to establish an Islamic Business Unit. Of course, this fatwa supports the desire of the Muslim community to use banking services that adhere to sharia law. (Repository UIN North Sumatra, 2021)

So Bank Sumut Syariah was established on this basis and at the end of 2011, PT Bank Sumut inaugurated the Bank Sumut Syariah Branch in Panyabungan Mandailing Natal Regency due to the improved performance of Bank Sumut Syariah and the expansion of financing distribution located on Jalan Willem Iskandar Number 86 Panyabungan. This location was chosen because it is close to the market and is in the city center which is the center of government or the capital of Mandailing Natal Regency. (Muhammad Lutfhie Ananda, 2023)

Bank Sumut Syariah Panyabungan is the right bank to be studied regarding financial inclusion and financial literacy, according to the explanation given above. Financial success and strong customer service is the description of Bank Sumut Syariah Panyabungan.

LITERATURE REVIEW

Financial Inclusion

Financial inclusion, according to the Financial Services Authority, refers to all efforts of the business world with the aim of removing all price and non-price barriers to the use of financial services by the general public in order to significantly improve the community's economy, especially in areas that are difficult to access. can be reached (Nasution Hairatunnisa, 2017).

In general, Indonesia still has a low level of financial inclusion compared to other countries. In terms of financial inclusion, Indonesia is ranked 84 out of 137 countries. Financial inclusion is very important because it affects a country's ability to prosper. As financial inclusion enables

people and businesses to use financial services, countries with high levels of financial inclusion typically have higher levels of development. By creating the Financial Inclusion Support Framework (FISF), the World Bank has urged all countries to improve financial inclusion for their citizens. Particularly for those with low incomes, the FISF seeks to help develop access to finance in the private sector. In fact, in the World Bank's FISF program, Indonesia is one of them (Rahmayati, 2021).

Financial services use and account ownership are influenced by a number of socioeconomic and demographic characteristics. Those with higher incomes, educated individuals, and more sophisticated individuals are more likely to use financial services.).

Financial Literacy

The Financial Services Authority defines financial literacy as knowledge, attitudes, and abilities that influence behavior and attitudes to improve the quality of financial management and decision making in order to achieve prosperity. To improve their welfare, people are required to adjust their attitudes and behaviors towards money management and their knowledge and understanding of financial services. (Wulandari, 2019).

Financial planning for the future and other financial decisions require various skills. The importance of financial literacy education in people's daily lives cannot be overstated. Many examples show how choosing wisely affects people's future fortunes. This means that effective and strategic financial literacy is something that every community must know or understand. (Sulhan, 2021).

Useful financial literacy can benefit the community in several ways, including enabling people to choose and use financial services and products according to their needs, conduct better financial planning, and learn the advantages and disadvantages of various financial products and services. You can avoid financial practices that have unknown beginnings. The higher the level of financial literacy of a society, the more people are able to use financial products and services. Both financial institutions).

Financial Performance

Basically, to run a business, every company, whether engaged in trade, industry, or services, must have a definite goal, namely maximizing profits by making the best use of its resources. Working capital is the term for funds used to carry out daily operational tasks, therefore businesses must develop methods to increase their production output. Working capital refers to all current assets owned by a company that can be converted into cash or funds that must be available to finance the company's daily operations, such as paying employee salaries, buying goods and raw materials, covering transportation costs, and so on. So on (Dahrani & Maslinda, 2014).

Islamic financial institutions are growing rapidly today, especially in Indonesia. However, there are times when the expansion of Islamic banks slows down significantly. One of them is the Covid-19 condition yesterday which requires Islamic banks to make updates so that they can survive even though Indonesia is currently being attacked by the corona virus. Islamic finance and money management according to sharia and interest-free are interdependent concepts. Therefore, Islamic finance does not always talk about banking, but we can also use it in our daily lives. One of the pillars in running a business or venture for a Muslim in managing his funds is financial management.).

METHODS

This research will use quantitative research methods as its main research methodology. To study a specific population or sample, researchers use quantitative research methodologies that are positivist in nature (Iqbal Hidayatulloh, 2020). In this study, Bank Sumut Syariah Panyabungan was used as the research location. The research population was all 13 employees of Bank Sumut

Syariah Panyabungan. In this study, the saturated sampling method was used (also called total sampling). Samples from saturated sampling represent the entire population. If the number of people is less than 100 people, this method is used. Given that the population of employees to be studied only amounted to 13 people, it is reasonable if all employees are sampled without the need to take a certain sample size. All bank employees received questionnaires as part of the data collection process. In addition, multiple linear regression was used in the data analysis technique along with validity and reliability checks.

RESULTS

The first step taken in data collection is to conduct a validity test with the following results:

Validity Test Results

Each variable used in this study will be tested for validity; each variable has 30 questions that participants must respond to. The following table shows the findings of the validity testing based on the analysis that has been conducted:

Table 1. Validity Test of Financial Inclusion (X1)

Item	r hitung	r tabel	Keterangan
Item 1	0,654	0,361	Valid
Item 2	0,663	0,361	Valid
Item 3	0,772	0,361	Valid
Item 4	0,743	0,361	Valid
Item 5	0,749	0,361	Valid
Item 6	0,659	0,361	Valid
Item 7	0,803	0,361	Valid
Item 8	0,613	0,361	Valid
Item 9	0,713	0,361	Valid
Item 10	0,502	0,361	Valid

Based on the criteria where rcount is greater than rtable in this study of 0.361, the table above shows that the financial inclusion variable has valid criteria for all question items. This shows that each question on the financial inclusion variable is reliable and can be practiced in research.

Table 2. Financial Literacy Validity Test (X2)

Item	r hitung	r tabel	Keterangan
Item 1	0,773	0,361	Valid
Item 2	0,433	0,361	Valid
Item 3	0,658	0,361	Valid
Item 4	0,787	0,361	Valid
Item 5	0,620	0,361	Valid
Item 6	0,771	0,361	Valid
Item 7	0,837	0,361	Valid
Item 8	0,680	0,361	Valid
Item 9	0,823	0,361	Valid
Item 10	0,809	0,361	Valid

Based on the criteria where rcount is greater than rtable in this study of 0.361, the table above shows that the financial literacy variable has valid criteria for all questions. This shows that each question of the financial literacy variable is reliable and can be practiced in research.

Table 3. Validity Test of Financial Performance (Y)

Item	r hitung	r tabel	Keterangan
Item 1	0,591	0,361	Valid
Item 2	0,728	0,361	Valid
Item 3	0,466	0,361	Valid
Item 4	0,771	0,361	Valid
Item 5	0,746	0,361	Valid
Item 6	0,829	0,361	Valid
Item 7	0,722	0,361	Valid
Item 8	0,746	0,361	Valid
Item 9	0,576	0,361	Valid
Item 10	0,673	0,361	Valid

Based on the criteria where rcount is greater than rtable in this study of 0.361, the table above shows that the financial performance variable has valid criteria for all questions. This shows that each question of the financial performance variable is reliable and can be practiced in research.

Reliability Test Results

The reliability test is used to determine whether the questionnaire made can be trusted or not. The method is called Combach Alpha. The results of the reliability test can be seen in the following table based on the analysis that has been done:

Basis for decision making:

Alpha > rtable = Reliabel Alpha < rtable = Tidak Reliabel

Tabel 4. Uji Reliabilitas Inklusi Keuangan (X1)

Cronbach's Alpha	N of Item
.866	10

The reliability coefficient value (Cronbach Alpha) above is $0.866 > 0.60$, so the conclusion is that the instrument being tested is reliable or reliable..

Tabel 5. Uji Reliabilitas Literasi Keuangan (X2)

Cronbach's Alpha	N of Item
.891	10

The reliability coefficient value (Cronbach Alpha) above is $0.891 > 0.60$, so the conclusion is that the instrument being tested is reliable or reliable..

Tabel 6. Uji Reliabilitas Kinerja Keuangan (Y)

Cronbach's Alpha	N of Item
.869	10

The reliability coefficient value (Cronbach Alpha) above is $0.869 > 0.60$, so the conclusion is that the instrument being tested is reliable and reliable.

Normalized Test Results

The purpose of the data normality test is to determine whether the dependent and independent variables in the regression model are normally distributed or not. Regression fulfills the assumption of normality if the data is spread around the diagonal line and moves in the direction of the diagonal line..

Tabel 7. Uji Normalis
One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual	
N		17	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	2.52440520	
Most Extreme Differences	Absolute	.162	
	Positive	.122	
	Negative	-.162	
Test Statistic		.162	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.261	
	99% Confidence Interval	Lower Bound	.249
		Upper Bound	.272

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Basis for decision making:

- If the Sig value > 0.05, then the residual value is normally distributed
- If the Sig value < 0.05, then the residual value is not normally distributed

The data in the research regression model tends to be normal because each variable > 0.05, from the table above it can be concluded that the regression line model is in accordance with the assumptions previously stated.

Multicollinearity Test Results

The purpose of the multicollinearity test is to determine whether there is a significant correlation between the independent variables and the regression model. This is determined by checking the variance inflation factor (VIF) value which should not be greater than 10.00.

Table 8. Multicollinearity Test

Coefficients ^a		
Model	Collinaerity Statistics	
	Tolerance	VIF
Financial Inclusion	.831	1.203
Literasi Keuangan	.831	1.203
a. Dependent Variabel: Kinerja Keuangan		

Sumber : Data Penelitian (Diolah)

Basis for decision making:

- 1) Looking at the Tolerance value: if the Tolerance value is greater than > 0.01, it means that there is no Multicollinearity.
- 2) Looking at the VIF value: if the VIF value is smaller than < 10.00, it means that there is no Multicollinearity.

There is no multicollinearity in the independent variables because the Financial Inclusion and Financial Literacy variables have VIF values that are within the tolerance limits found.

The results of the t test (persial)

Individual testing of the independent variables on the dependent variable to see the meaning of each multiple regression coefficient used the t test..

Tabel 9. t test results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.327	8.651		.616	.548
	Financial Inclusion	.444	.197	.430	2.256	.041
	Literasi Keuangan	.438	.176	.474	2.486	.026

a. Dependent Variable: Kinerja Keuangan

Source: Research Data (Processed)

On the effect of financial inclusion on financial performance, from the t test table data above, it can be seen that the value of obtaining coefficients: $t_{hitung} = 2.256$, $t_{tabel} = 2.131$, in the table above there is an effect of financial inclusion on financial performance by obtaining:

a) The value of t_{hitung} 2.256 with degrees of freedom (dk) $n-2 = 13-2 = 11$ is 2.131, thus the decision-making criteria are: the magnitude of t_{hitung} 2.256 > t_{tabel} 2.131.

b) The sig value of financial inclusion is 0.041 < 0.05, so based on the provisions of the persial test it can be concluded that the null hypothesis (H_01) is rejected and (H_a1) is accepted, which means that financial inclusion has a persial effect on financial performance.

Meanwhile, on the effect of financial literacy on financial performance, from the t test table data above, it can be seen that the value of obtaining coefficients: $t_{hitung} = 2.486$, $t_{tabel} = 2.131$. In the table above, there is an effect of financial literacy on financial performance by obtaining:

a) The value of t_{hitung} 2.486 with degrees of freedom (dk) $n-2 = 13-2 = 11$ is 2.131, thus the decision-making criteria are: the magnitude of t_{hitung} 2.486 > t_{tabel} 2.131.

b) The sig value of financial literacy is 0.026 < 0.05 because the value is less than 5% (0.05), so based on the provisions of the persial test it can be concluded that the null hypothesis (H_01) is rejected and (H_a1) is accepted, which means that financial literacy affects financial performance:

Tabel 10. Uji F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regressi on	139.097	2	69.548	9.549	.002 ^b
	Residual	101.962	14	7.283		
	Total	241.059	16			

a. Dependent Variable: Kinerja Keuangan

b. Predictors: (Constant), Financial Inclusion

Source of Research Data (Processed)

With the obtained Fcount value of 9.549 > Ftable 3.74 with a sig probability of 0.002 < 0.05 which shows H_02 is rejected and H_a2 is accepted, so from the table above it can be concluded that there is a joint influence of financial inclusion and financial literacy on financial performance.

DISCUSSION

The Effect of Financial Inclusion on Financial Performance

Based on the results of data processing, financial inclusion affects the financial performance of Bank Sumut Syariah Panyabungan. This is indicated by the partial t test results which show the value of t count = 2.256 > t table 2.131 with a significant level of 0.041 < 0.05. Since financial inclusion has a considerable impact on financial success, the first hypothesis (H1) is accepted.

To significantly improve the community's economy, especially in hard-to-reach areas, financial inclusion seeks to remove all forms of price and non-price barriers to community access and use of financial services.

Financial inclusion has a significant effect on financial performance according to Bongonim's research (2020). According to this study, if there are still asymmetric information problems in financial services that can hinder the success of financial performance, then financial inclusion on a large scale has not been fully achieved.

The Effect of Financial Literacy on Financial Performance

From the results of data processing it appears that financial literacy affects the financial performance of Bank Sumut Syariah Panyabungan. This is supported by the test results of multiple linear regression analysis methods, where the t test results on the financial literacy variable with the value of $t_{count} = 2.486 > t_{table} = 2.131$ with a significant value of $0.026 < 0.05$ then H_0 is rejected and H_a is accepted. Therefore we accept the second hypothesis which states that "financial literacy has a significant effect on financial performance".

A person's perspective on money matters may be influenced by financial literacy. A person's ability to make smart decisions regarding good money management may be influenced by their financial literacy. One's ability to overcome financial difficulties and make wise financial decisions can be improved by having financial literacy.

Financial performance is influenced by financial literacy, according to Wahyudi's research in 2021. Based on the findings of this study, most respondents stated that they knew financial literacy was determined by having a basic understanding of finance and had used it in their professional endeavors.

Effect of Financial Inclusion and Financial Literacy on Financial Performance

Based on the research findings, the financial inclusion variable has a positive effect on financial performance, and the financial literacy variable has a positive effect on financial performance based on the findings of multiple linear regression analysis. Financial performance is significantly influenced by financial inclusion and financial literacy factors simultaneously. The results of the F test show that there is a combined effect of financial inclusion and financial literacy on financial performance, with $F_{count} 9.549 > F_{table} 3.74$ and sig probability $0.002 < 0.05$ which indicates H_0 is rejected and H_a is accepted. Based on these findings, it can be said that financial inclusion and financial literacy have a relationship with each other.

The research findings of Yanti (2021) show that financial performance is positively and significantly influenced by two independent variables, namely financial inclusion and financial literacy. According to (Isnaini Harahap & Eni Saputri, 2022) the financial performance of a company or bank will be considered good if the added value and profits have increased over time and vice versa the financial performance of a company will be considered poor if a company or bank cannot increase added value or increase profits or profits. According to ... also says that the financial performance of a bank or company has implemented its management functions properly, including management. are substantiated by the evidence presented in your study (Varadarajan 1996: 5).

CONCLUSION

Researchers can conclude that financial inclusion and financial literacy affect financial performance at PT Bank Sumut Syariah Panyabungan based on research findings and discussion of the effect of financial inclusion variables and financial literacy on financial performance at Bank Sumut Syariah Panyabungan. In terms of financial inclusion, the t_{count} value of 2.256 with degrees of freedom (dk) $n-2 = 13-2 = 11$ is 2.131, and it can be concluded that $t_{count} 2.256 > t_{table} 2.131$ with a sig value of $0.041 < 0.05$ indicates the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted which indicates that financial inclusion has a partial

effect on financial performance. The financial literacy of PT Bank Sumut Syariah Panyabungan is affected by financial performance. Based on the tcount value of 2.486 with degrees of freedom (dk) $n-2 = 13-2 = 11$ or 2.131, it can be concluded that financial literacy is partially correlated with financial performance because tcount 2.486 > ttable 2.131. With a sig value of 0.026 < 0.05, it can also be concluded that (H_02) is rejected and (H_a2) is accepted.

The financial performance of PT Bank Sumut Syariah Panyabungan is affected by financial inclusion and financial literacy. The results of the F test show that H_02 is rejected and H_a2 is accepted, indicating that there is a joint influence of financial inclusion and financial literacy on financial performance, with Fcount 9.549 > Ftable 3.74 and probability sig 0.002 < 0.05.

LIMITATION

Based on what the researchers have gone through during conducting research at Bank Sumut Syariah Panyabungan, there are several limitations found. limitations that were found. Some of these limitations include :

1. The number of respondents is only 13 people although it includes all employees in the bank but still cannot describe the actual situation.
2. The data and information provided by respondents through questionnaires may not be the actual opinions of respondents, which may be due to different thoughts and understandings as well as the honesty factor of the respondents.

The above can be used as a factor as a guide for future researchers so that their research is more perfect, because this research certainly has many shortcomings that should continue to be minimised in future studies.

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