THE INFLUENCE OF ISLAMIC FINANCIAL LITERACY AND KNOWLEDGE OF RIBA ON MSMES' UNDERSTANDING OF SHARIA ACCOUNTING: THE MEDIATING ROLE OF ATTITUDE TOWARD ISLAMIC ACCOUNTING

Fadlia Fadlia[1a], Junaidi Junaidi[2], Riyanti Riyanti[3]
[1a]Universitas Muhammadiyah Palopo, Indonesia, e-mail: fadliafadliaanf27@gmail.com
[2]Universitas Muhammadiyah Palopo, Indonesia

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ABSTRACT

This study aims to analyze the influence of Islamic Financial Literacy and Knowledge of Riba on the Understanding of Islamic Accounting among MSMEs, with Attitude toward Islamic Accounting as a mediating variable. This study uses a quantitative approach with a correlational method. Data was obtained through a questionnaire distributed to 102 MSME respondents in Palopo City. Data analysis was carried out using Structural Equation Modeling (SEM) with the help of AMOS version 22 and SPSS version 22 software. The results showed that Islamic Financial Literacy had a positive and significant influence on Attitude toward Islamic Accounting, while Knowledge of Riba did not have a significant influence on Attitude toward Islamic Accounting. Furthermore, Attitude toward Islamic Accounting has been proven to have a positive and significant influence on the Understanding of Islamic Accounting and is able to mediate the influence of Islamic Financial Literacy and Knowledge of Riba on the Understanding of Islamic Accounting. The conclusion of this study shows that the increase in understanding of Islamic accounting among MSMEs is influenced not only by the level of literacy and knowledge of usury, but also by a positive attitude towards Islamic accounting. This research makes a theoretical contribution to the development of sharia-based financial literacy and sharia accounting research, as well as practically as a reference for educational institutions, financial regulatory bodies, and MSME support organizations in improving the understanding of Islamic accounting among MSMEs.

Keywords: Islamic Financial Literacy; Knowledge of Riba; Attitude toward Islamic Accounting; Understanding of Islamic Accounting; MSMEs.

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INTRODUCTION

Over the past two decades, the dynamics of the global economy have shown a strong shift in thinking towards a more ethical and sustainable economic model (Sulistiarini et al., 2025). In the midst of this trend, Islamic economics is increasingly attracting attention, judging from the approach taken to achieve harmony between spiritual aspects and daily economic activities. In response to criticism of the conventional financial system that is often considered to be loaded with usury, gharar (uncertainty), and maysir (excessive speculation), the Islamic financial and accounting system emerged as an alternative (Djamil, 2023). Sharia accounting plays a crucial role in ensuring that every financial transaction remains in line with Islamic values, such as justice, transparency, and accountability. However, the application of these principles in Indonesia still faces several obstacles, especially for Micro, Small, and Medium Enterprises (MSMEs) (Ramadani et al., 2025). In the Indonesian economy, Micro, Small, and Medium Enterprises (MSMEs) play a crucial role as the main pillar.

According to data from the Ministry of Cooperatives and SMEs, this sector will contribute more than 60% to the Gross Domestic Product (GDP) by 2024 and absorb around 97% of the workforce (Zulvikri, 2024). Despite its significant role, many MSME actors still have difficulty managing their finances and implementing effective accounting practices. Furthermore, their understanding of Islamic accounting, also known as Sharia Accounting, is still relatively low (Oktaviani et al., 2025). Many find it difficult to distinguish between conventional accounting principles and Islamic accounting principles, although this related understanding is essential to ensure fairness and blessing in all business activities. One of the key elements that can affect MSMEs' understanding of sharia accounting is Islamic Financial Literacy, or better known as Islamic-based financial literacy (Sutarsih, 2023). This concept involves the individual's capacity to understand, manage, and make financial choices that are in line with Islamic teachings (Fadila et al., 2025). More than just knowledge of Islamic financial instruments such as murabahah, mudharabah, or musyarakah, this literacy also involves a deep understanding of Islamic principles in the economic world for example, the values of justice, accountability, and the rejection of usury (Anisah & Gucandra, 2025). Strong Islamic Financial Literacy will enable MSMEs to manage their funds better, wisely, and in accordance with sharia principles (Armadiana et al., 2025). Therefore, Islamic Financial Literacy is the main foundation for developing conceptual and practical insights in Islamic accounting (Ronaldo & Maulini, 2025).

In addition to Islamic Financial Literacy, Knowledge of Riba or Knowledge Of Riba also plays an important role in building financial awareness based on Sharia principles (Pratama & Nisa, 2024). Riba itself is a core concept in Islamic economics, which is strictly forbidden because it is considered a cause of economic injustice and exploitation (Naasihah et al., 2025). A deep understanding of riba not only prevents them from engaging in interest-based financial transactions, but also raises awareness of the need for a fairer and more ethical economic model (Aziz et al., 2025). For MSMEs, this insight can encourage a shift from conventional financial practices that are not in line with Sharia to a recording and financing system that is truly based on Islamic values (Oktaviana, 2022). Therefore, Knowledge of Riba serves as a moral and theological foundation that strengthens the understanding and application of Sharia accounting in business operations (Anggriyani & Firdaus, 2024).

Although the relationship between Islamic Financial Literacy and Knowledge of Riba and the understanding of sharia accounting is not always clear, psychological aspects such as the individual's perspective on the sharia accounting system also play an important role (Subiyakto, 2024). In this context, this psychological aspect is reflected in Attitude toward Islamic Accounting, which is the attitude or tendency of individuals in accepting, assessing, and responding to the application of Islamic accounting in business activities. Attitude toward Islamic Accounting emerged as a key variable that helps explain how knowledge and literacy can develop into deeper insights (Nuwailah et al., 2024). A positive attitude towards sharia accounting usually arises when business owners realize that this system is not just a tool for recording transactions, but also a means to achieve social justice and moral accountability (Djamil, 2023). As a result, MSME entrepreneurs with this positive outlook tend to be more enthusiastic in exploring and applying Islamic principles in their business financial management (Rismanto, 2025). Thus, Attitude toward Islamic Accounting can function as a connecting variable that bridges Islamic Financial Literacy and Knowledge Of Riba with a more comprehensive understanding of Islamic accounting (Putri, M. A, 2025).

Based on existing data, many MSMEs still do not fully understand the importance of Sharia values in accounting practices (Andriyanto et al., 2026; Putria et al., 2024). Several previous studies have shown that this low understanding is often due to a lack of socialization, a lack of Sharia-based training programs, and limited access to Islamic economics teaching materials (Rohmania & Sholihah, 2023; Ronaldo & Maulini, 2025; Tubastuvi & Rusydiana, 2024). In fact, a good understanding of Sharia accounting can increase the confidence of business actors, improve financial management, and ensure business continuity according to Islamic principles (Rohmah et al., 2025). This is also in line with the vision of national Sharia economic development initiated by the National Committee for Sharia Economics and Finance (KNEKS), which is to create a more inclusive, fair, and sustainable business ecosystem through the application of Sharia principles among MSMEs (Fadila & Soumena, 2025).

This research shows significant academic and practical relevance. From an academic perspective, this research aims to deepen theoretical insights on the relationship between Islamic Financial Literacy, Knowledge Of Riba, and understanding of Islamic accounting, while examining how views on Islamic accounting can strengthen this relationship. Practically, the findings of this study are expected to be a reference for educational institutions, financial regulatory bodies, and MSME support organizations to develop better approaches in improving sharia-based financial literacy and more efficient education and research on sharia accounting. With increased literacy, knowledge, and a positive attitude towards sharia accounting, it is hoped that MSMEs will not only be able to manage their finances more professionally, but also participate in building a fair and sustainable Islamic economic system (Maulana & Suyono, 2023).

MATERIALS AND METHODS

Islamic Financial Literacy

Islamic Financial Literacy refers to the extent to which a person has the knowledge, skills, and beliefs to manage finances in accordance with Islamic teachings. Pulungan & Sihotang (2025) explain that this literacy includes not only an understanding of Islamic financial products and services, but also an awareness of moral aspects such as justice, integrity, and blessings in economic activities. Ernayani et al. (2024) emphasized that financial literacy is important for managing economic resources effectively. In Islam, this ability is strengthened by the spiritual dimension and adherence to Sharia law. For MSMEs, Islamic Financial Literacy plays an important role in increasing the effectiveness of financial management and encouraging accounting practices that are in line with Sharia principles. Research by Hutagalung & Lubis (2025) shows that MSME entrepreneurs with high Islamic Financial Literacy better understand the concepts of zakat, sale and purchase contracts, and the prohibition of usury, thus allowing them to record financial transactions in accordance with Islamic values. In line with that, this literacy affects their ability to understand Sharia financial statements and increase compliance with Sharia accounting principles (Purwanto et al., 2024). In other words, Islamic Financial Literacy can be a cognitive foundation that strengthens MSMEs' understanding of sharia accounting.

Knowledge of Riba

Knowledge of Riba reflects a person's depth of knowledge and awareness of the prohibition of riba in Islam, including its moral and social implications. Rahmadani et al. (2025) define riba as an unfair increase in loans or sales, which is contrary to economic justice. This knowledge of Riba is not only theoretical but also involves spiritual awareness, which encourages people to avoid financial practices that involve interest or uncertainty. The results of previous research show that the more knowledge a person has about riba, the more firm their stance on interest-based transactions will be, which ultimately influences more ethical and Sharia-compliant financial behavior (Falah et al., 2023). These findings are in line with Ikhwa & Paradise (2024), which states that Knowledge of Riba helps individuals understand the importance of an Islamic financial system that is free from exploitation. Especially for MSMEs, a strong understanding of riba can help business owners distinguish between halal and haram transactions and encourage the use of accounting systems that are in accordance with Islamic teachings. Therefore, Knowledge of Riba plays an important role in building the foundation for understanding Sharia accounting.

Attitude Toward Islamic Accounting

Attitude Toward Islamic Accounting reflects an individual's views and perceptions of an accounting system based on Sharia principles. This concept involves the acceptance, trust, and commitment of individuals to accounting practices that are in accordance with Islamic law (Djamil, 2023). In behavioral theory, this attitude is a psychological element that connects knowledge to action (Lestari et al., 2024). Therefore, in this study, Attitude Toward Islamic Accounting is assumed as an intermediate variable that relates the impact of Islamic Financial Literacy and Knowledge Of Riba to the Understanding of Sharia Accounting. Research by Farhan et al. (2024) shows that positive attitudes towards Islamic accounting affect individuals' intentions to adopt an Islamic financial reporting system. Similarly, Asta & Olii's (2023) research reveals that understanding and acceptance of sharia accounting values improves institutional and individual compliance with Sharia accounting standards. Especially for MSMEs, this positive attitude can strengthen the relationship between Sharia financial knowledge and the application of accounting practices in accordance with Islamic principles. This means that the better the MSMEs' view of Sharia accounting, the higher their motivation to apply these principles in business operations.

Understanding of Islamic Accounting

Understanding of Islamic Accounting reflects a person's depth of understanding of accounting principles, concepts, and practices based on Islamic law. Sharia accounting is not just about financial recording and reporting, but also upholds the values of fairness, transparency, and accountability in every transaction (Djamil, 2023). A strong understanding includes mastery of the concepts of zakat, contract, and profit sharing based on the principle of profit sharing. Several studies show that Understanding Of Islamic Accounting is influenced by religious knowledge and attitudes. Arif's research (2024) shows that this level of understanding can be improved through Islamic finance education and practical training for business actors. Furthermore, Maulana & Suyono (2023) found that Islamic Financial Literacy and Knowledge Of Riba have a positive effect on Understanding Of Islamic Accounting, especially for MSMEs engaged in Islamic transactions. Therefore, Understanding Of Islamic Accounting can be considered an important result of the improvement of Islamic Financial Literacy and Knowledge Of Riba, which is mediated by a positive attitude towards the Islamic accounting system.

The Influence of Islamic Financial Literacy on Attitude toward Islamic Accounting

Islamic Financial Literacy not only improves participants' technical competence in mastering Islamic banking products, but also encourages a constructive emphasis on the Islamic economic framework. As stated by Fauzan (2024), individuals with adequate Islamic Financial Literacy skills show a stronger tendency to believe in and advocate for Shariah-compliant accounting procedures. The findings of the research by Prasetyo & Pakkanna (2024) are in line with this perspective, which shows that a deep understanding of Islamic financial principles contributes substantially to the formation of positive attitudes towards the Islamic accounting system, as such literacy fosters awareness of Islamic business ethics and the spiritual dimension. On the contrary, a study by Effendi & Ermawati (2024) shows that most business people with a deep understanding of Islamic finance do not necessarily have a positive view of Islamic accounting. This phenomenon is mainly due to the limited application of this system in small-scale business operations. These findings confirm that although Islamic Financial Literacy plays a crucial role, a conducive business environment and access to information also contribute to shaping perceptions of Islamic accounting.

H1: Islamic Financial Literacy has a positive effect on Attitude toward Islamic Accounting.

The Influence of Knowledge of Riba on Attitude toward Islamic Accounting

Knowledge of Riba affects not only financial actions, but also perceptions of the Islamic accounting system, which is considered free from exploitative practices. As stated by Lathifah & Yuliafitri (2022), individuals with a comprehensive understanding of the prohibition of usury will show a positive tendency towards the Islamic financial system that prioritizes the principles of justice and proportionality. This observation is supported by research (Andika & Olii, 2023), which concludes that awareness of the negative impact of riba facilitates support for the implementation of accountable and Sharia-compliant accounting methodologies. However, research conducted by Effendi & Ermawati (2024) shows opposite findings. The study showed that a high level of understanding of riba does not automatically correlate with a more positive view of Islamic accounting. This phenomenon may arise from the perception of some business people that the application of sharia accounting requires a higher complexity than conventional methods. Therefore, although conceptually, Knowledge of Riba has the potential to have a positive impact on Attitude toward Islamic Accounting, the success of its implementation is still influenced by the level of understanding and acceptance of Islamic principles in economic activities.

H2: Knowledge of Riba has a positive effect on Attitude toward Islamic Accounting.

The Influence of Attitude toward Islamic Accounting on Understanding of Islamic Accounting

Positive interest in sharia accounting shows an individual's appreciation and trust in the Islamic principles that underlie the accounting system. Based on the Theory of Planned Behavior, attitudes play an important role in influencing individual intentions and behaviors (Ajzen, 1991). A study by Putria et al. (2024) shows that a positive appreciation of sharia accounting tends to foster an individual's desire and ability to apply Islamic-based financial recording methods. In line with that, a study by Ardana et al. (2024) also concluded that a positive view of the sharia accounting system has a direct impact on the understanding and application of sharia accounting standards. However, research by Fauzi et al. (2025) shows that some MSMEs that have a positive view of sharia accounting have not fully mastered its application. This is due to limited resources and lack of financial literacy. Therefore, although there is a positive correlation between Attitude toward Islamic Accounting and Understanding of Islamic Accounting, the effectiveness of this relationship can be improved through strengthening education and mentoring programs in Islamic business.

H3: Attitude toward Islamic Accounting has a positive effect on Understanding of Islamic Accounting.

The Mediation Role of Attitude toward Islamic Accounting

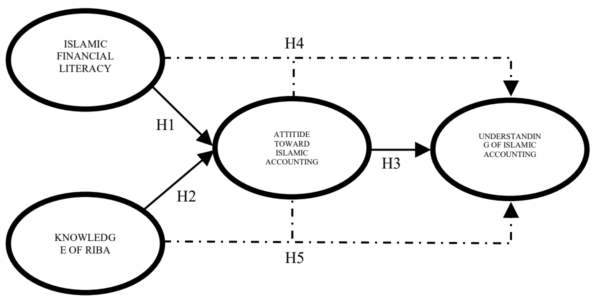
The perception of Sharia accounting is assumed to act as an intermediary mechanism that explains how Islamic Financial Literacy and Knowledge Of Riba affect the Understanding of Islamic Accounting. Referring to the Cognitive-Affective-Behavioral theoretical framework, knowledge (cognitive aspect) affects attitudes (affective aspects), which in turn triggers actions or understanding (behavioral aspects). A study conducted by Safitri et al. (2025) shows that a positive view of Islamic financial fundamentals strengthens the influence of Islamic Financial Literacy on the Understanding of Islamic Accounting. Similarly, Wahyudi et al. (2024) identified that awareness of the concept of riba forms a religious attitude that leads to the understanding and application of accounting frameworks based on Islamic principles. However, research by M. E. Putri et al. (2025) shows that Attitude toward Islamic Accounting does not necessarily mediate the impact of Islamic Financial Literacy on the Understanding of Islamic Accounting. This is due to some business people who still feel that the application of Sharia accounting is impractical in practice. On the other hand, the majority of existing empirical data actually strengthens the role of Attitude toward Islamic Accounting as an important link between Islamic Financial Literacy and Knowledge Of Riba and Understanding of Islamic Accounting. These findings suggest that positive attitudes towards sharia accounting usually serve as a stable link to explain how the two types of variables affect the understanding of sharia-based accounting.

H4: Attitude toward Islamic Accounting mediates the effect of Islamic Financial Literacy on Understanding of Islamic Accounting.

H5: Attitude toward Islamic Accounting mediates the effect of Knowledge of Riba on Understanding of Islamic Accounting.

Research Methods

The research object in this study is Micro, Small, and Medium Enterprises (MSMEs). This study involves four research variables, namely Islamic Financial Literacy, Knowledge of Riba, Attitude toward Islamic Accounting, Understanding of Islamic Accounting. The research instrument is developed based on the constructed research, then used as the basis for determining the research sample. Data collection was carried out through the distribution of questionnaires to respondents. The data obtained were then analyzed qualitatively using the correlational research method to test the relationship between variables (Creswell, 2014). The research model test was carried out using Structural Equation Modeling (SEM) which was processed through AMOS software version 22 and SPSS version 22. In accordance with the research design, Structural Equation Modeling (SEM) in this study is built with four latent variables (constructs), where each construct is measured using five to seven indicators. The population in this study is all MSME actors in Palopo City. Referring to the sample size provisions in SEM analysis, the number of respondents as many as 100–150 is considered sufficient to estimate a research model with these characteristics (Hair et al., 2019). The number of samples collected was 102 respondents. The research instrument used a five-point Likert scale that allowed the measurement of respondents' perceptions gradually, from the lowest to the highest. The rating scale consists of five categories, namely Strongly Agree (SS) with a score of 1, Agree (S) with a score of 2, Neutral (N) with a score of 3, Disagree (TS) with a score of 4, and Strongly Disagree (STS) with a score of 5. The overall relationship between the variables and the research flow in the model used is presented in more detail in figure 1.



H4: Islamic Financial Literacy → Attitude Toward Islamic Accounting → Understanding Of Islamic Accounting

H5: Knowledge of Riba → Attitude Toward Islamic Accounting → Understanding Of Islamic Accounting

Figure 1. Research Model

RESULT AND DISCUSSION

The data collected revealed the profile of respondents based on their gender, age, and length of business. These groupings are designed to provide a comprehensive picture of the respondents' backgrounds and ensure that the research sample is truly representative of the population studied. The composition of respondents by gender showed the involvement of male and female entrepreneurs in the study, while the age range reflected their level of maturity and experience in managing a business. Furthermore, the length of the effort attempts to show the respondents' experience and the longevity of their business, which likely influenced how they understood and made decisions regarding the variables in the study, as can be seen in Table 1.

Table 1 Respondent Demographics

Demographic Items	Frequency	Percentile (%)
Gender		
Male	85	83.3
Female	17	16.7
Usia		
<19 Years	27	26.5
19 – 25 Years	55 55	53.9
25 – 30 Years	17	16.7
>30 Years	3	2.9
Lama Usaha		
<1 Years	63	61.8
1 – 3 Years	22	21.8
3 – 5 Years	11	10.8
>5 Years	6	5.9

In the context of Structural Equation Modeling (SEM), the Model Measurement Test is carried out to verify whether each indicator is really capable of accurately describing the latent variables being studied. One of the advantages of this approach is the integration between measurement testing models and structural models, which allows direct measurement errors to be taken into account during the analysis process. In this way, researchers can disseminate the validity of the construct while examining the relationships between variables within the framework of a comprehensive single model. The test results show that the probability value obtained is in line with the requirements and general norms in quantitative research, so that this Model Measurement Test is considered adequate. For more details, the test results can be seen in Table 2.

Table 2. Measurement Results

Constructs	MLE estimates factor loading/ measurement error		Squared multiple correlation (SMC)	Composite reliability (CR)	Average of variance extracted (AVE)	Cronbach's α
Islamic Financial Literacy				0.877	0.542	0.872
IFL1	0.769	0.4	0.591			
IFL2	0.714	0.4	0.510			
IFL3	0.741	0.4	0.549			
IFL4	0.763	0.4	0.582			
IFL5	0.702	0.5	0.493			
IFL6	0.727	0.4	0.529			
Knowledg				0.939	0.688	0.939
KR1	0.809	0.3	0.654			
KR2	0.826	0.3	0.682			
KR3	0.820	0.3	0.672			
KR4	0.844	0.2	0.712			
KR5	0.829	0.3	0.687			
KR6	0.843	0.2	0.711			
KR7	0.833	0.3	0.694			
Attitude Towar				1.944	0.601	0.882
ATIA1	0.784	0.3	0.615			
ATIA2	0.774	0.4	0.599			
ATIA3	0.817	0.3	0.667			
ATIA4	0.758	0.4	0.575			
ATIA5	0.742	0.4	0.551			
Understanding Of Islamic Accounting				0.901	0.603	0.900
UIA1	0.835	0.3	0.697			
UIA2	0.771	0.4	0.594			
UIA3	0.670	0.5	0.449			
UIA4	0.783	0.3	0.613			
UIA5	0.822	0.3	0.676			
UIA6	0.769	0.4	0.591			

Fit statistics (N = 102)
χ^2/df = 1.874 Goodness-of-Fit Index (GFI) = 0.748, Nonnormed fit index (NFI) = 0.791, Comparative Fit Index (CFI) = 0.889, Incremental fit index (IFI) = 0.890, and Root Mean Square Error of Approximation (RMSEA) = 0.093

In this study, the Structural Model Test was applied to investigate the causal relationship between latent variables, which is an abstract construct that cannot be directly observed and can only be estimated through certain indicators. These latent variables serve as predictors and responses in the model, where they influence each other according to the framework developed by Kenneth Bollen (1989). The main objective of this model evaluation is to uncover the direction and intensity of the relationships that occur between the latent variables. The results of this Structural Model Test are then presented in Figure 2.

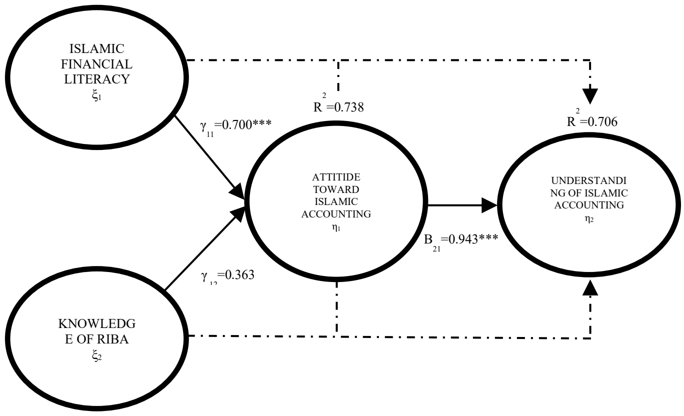


Figure 2. Structural Model Result

Note. χ^2/df = 1.869, GFI = 0.748, NFI = 0.790, CFI = 0.888, IFI = 0.890 and RMSEA = 0.093

Significant at *: p<0.05, **: p<0.01, ***: p<0.001

Based on the results of the goodness of fit analysis, the structural model used showed that the value of the χ^2/df index reached 1.869, GFI of 0.748, NFI of 0.790, CFI of 0.888, IFI of 0.890, and RMSEA of 0.093. Overall, most of these suitability indices fall into the category of marginal fit to acceptable fit. Referring to Hair et al. (2019), indices that are close to the recommended threshold are still acceptable, so this model is considered worthy of further analysis. Thus, the structural model is able to adequately explain the relationships between variables in this study and provide strong support for the application of the Structural Equation Modeling (SEM) method. Structural pathway analysis revealed that Islamic Financial Literacy had a significant positive influence on Attitude toward Islamic Accounting, with a coefficient of 0.700 and a p value of less than 0.001. This shows that the deeper the respondents' knowledge of Islamic Financial Literacy, the more positive their attitude towards the application of Islamic accounting. Essentially, a deeper understanding of Islamic financial principles, products, and mechanisms can foster attitudes that are more supportive of the adoption of accounting that is in line with Islamic values. Furthermore, the analysis revealed that Knowledge of Riba had a positive, although not statistically significant, influence on Attitude toward Islamic Accounting, with a coefficient of 0.363 and a p value above 0.05. This suggests that the understanding of the concept of riba and its prohibitions is not strong enough to significantly encourage a more positive attitude towards Islamic accounting. In other words, Knowledge of Riba alone does not necessarily increase respondents' support for the implementation of Islamic accounting unless combined with a deeper understanding of Islamic finance as a whole.

Furthermore, the results of the analysis showed that Attitude toward Islamic Accounting had a significant positive influence on Understanding of Islamic Accounting, with a coefficient of 0.943 and a p value of less than 0.001. These findings show the importance of supportive attitudes towards sharia accounting in helping respondents understand the concepts, principles, and practices of its application. In essence, respondents with a positive attitude tend to be more willing to learn and understand sharia accounting practices more intensively. Overall, the findings of this study reveal that Attitude toward Islamic Accounting serves as an intermediate variable that connects Islamic Financial Literacy with Understanding of Islamic Accounting. Increased knowledge about Islamic Financial Literacy can form a more positive attitude, which ultimately helps to improve respondents' understanding of Islamic accounting. Therefore, the process of forming this attitude is an important factor in encouraging a better and optimal understanding of Sharia-based accounting.

To test the function of the mediator variable, this study used the bootstrapping technique proposed by Hayes (2018). The selection of this method is based on the consideration that bootstrapping has a higher degree of accuracy in estimating mediation parameters. The test results are presented in Table 3.

Table 3. Mediation effects

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-correcte
IFL	ATIA	UIA	0.399***	0.885***	0.413***	0.466***	[0.855, 0.776]	[0.420, 0.381]
	Standard Error (SE)		0.105	0.061	0.112	0.097		
KR	ATIA	UIA	0.370***	0.757***	0.345***	0.455***	[0.753, 0.781]	[0.389, 0.404]
	Standard Error (SE)		0.086	0.055	0.080	0.091		

Note. Significant at *: p<0.05, **: p<0.01, ***: p<0.001

Based on the results of the analysis, it is known that Attitude toward Islamic Accounting plays a positive and significant role in mediating the relationship between Islamic Financial Literacy and Knowledge of Riba to the Understanding of Islamic Accounting. Thus, the H4 and H5 hypotheses in this study are acceptable. The implications of this result explain that Islamic Financial Literacy and Knowledge of Riba can only have a more optimal impact in improving the Understanding of Islamic Accounting if MSME actors have an Attitude toward Islamic Accounting. This attitude serves as an intermediate variable that strengthens the relationship between the knowledge possessed and the level of understanding of MSME actors.

The findings of this study are in line with several previous studies, which show that Islamic Financial Literacy and knowledge of sharia principles play an important role in forming positive attitudes towards sharia accounting, thereby increasing the understanding and application of sharia accounting among MSMEs (Lathifah & Yuliafitri, 2022; Prasetyo & Pakkanna, 2024). This shows that the knowledge possessed by MSMEs must be accompanied by a positive attitude to implement it optimally in sharia accounting practices. However, most previous research has still focused on the direct influence of Islamic Financial Literacy or Knowledge Of Riba on the understanding or application of sharia accounting (Arif, 2024; Maulana & Suyono, 2023). In contrast to these studies, this study shows that Attitude Toward Islamic Accounting acts as a mediating variable that explains how Islamic Financial Literacy and Knowledge Of Riba can improve the Understanding Of Islamic Accounting. These findings show that Islamic financial literacy and knowledge of riba do not automatically increase understanding of Islamic accounting, but first form a positive attitude towards Islamic accounting, which then encourages increased understanding among MSMEs.

Thus, this study not only strengthens previous findings regarding the importance of Islamic Financial Literacy and Knowledge Of Riba, but also expands Islamic accounting research in MSMEs by providing empirical evidence that Attitude Toward Islamic Accounting plays a strategic role as a mediating variable. These findings show that developing a positive attitude towards Islamic accounting is an aspect that needs to be considered in an effort to increase Understanding Of Islamic Accounting among MSMEs. Therefore, increasing Islamic financial literacy and knowledge of riba needs to be balanced with education, counseling, and training that can foster a positive attitude towards the application of Islamic accounting.

CONCLUSION AND IMPLICATION

This study aims to analyze the influence of Islamic Financial Literacy and Knowledge of Riba on the Understanding of Islamic Accounting in MSMEs with Attitude toward Islamic Accounting as a mediating variable. The results of the study show that Islamic Financial Literacy has a positive and significant influence on the Attitude toward Islamic Accounting, which means that the higher the Islamic Financial Literacy that MSMEs have, the more positive their attitude towards Islamic accounting. In contrast, the Knowledge of Riba does not show a significant influence on this attitude. In addition, Attitude toward Islamic Accounting has been proven to have a positive and significant influence on the Understanding of Islamic Accounting, and has been proven to play a positive and significant role in mediating the influence of Islamic Financial Literacy and Knowledge of Riba on the Understanding of Islamic Accounting. Overall, this study shows that the increase in Understanding of Islamic Accounting in MSMEs is not only influenced by the level of literacy or knowledge, but also by the Attitude toward Islamic Accounting. In other words, attitudes serve as a bridge that strengthens the connection between knowledge and level of understanding.

This research makes a theoretical contribution to the development of sharia-based financial literacy and sharia accounting research, and practically serves as a reference for educational institutions, financial regulatory bodies, and MSME support organizations in improving MSMEs' understanding of sharia accounting. However, this study is still limited to the Palopo City area and the number of respondents is limited. Thus, further research is recommended to expand the coverage of the region, increase the number of samples, and consider other relevant variables.

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