

turnitin unesa1

167 Similarity

 Turnitin

Document Details

Submission ID

trn:oid::3618:144332391

Submission Date

Jun 27, 2026, 5:43 AM GMT+7

Download Date

Jun 27, 2026, 5:45 AM GMT+7

File Name

167 Similarity.pdf

File Size

416.1 KB

1 Page

534 Words

3,466 Characters

8% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.





Filtered from the Report

- Bibliography




Exclusions

- 9 Excluded Matches

Match Groups

-  **4 Not Cited or Quoted** 7%
Matches with neither in-text citation nor quotation marks
-  **1 Missing Quotations** 2%
Matches that are still very similar to source material
-  **0 Missing Citation** 0%
Matches that have quotation marks, but no in-text citation
-  **0 Cited and Quoted** 0%
Matches with in-text citation present, but no quotation marks

Top Sources

- 7%  Internet sources
- 3%  Publications
- 0%  Submitted works (Student Papers)

Integrity Flags

0 Integrity Flags for Review

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.

Match Groups

- 4 Not Cited or Quoted 7%**
Matches with neither in-text citation nor quotation marks
- 1 Missing Quotations 2%**
Matches that are still very similar to source material
- 0 Missing Citation 0%**
Matches that have quotation marks, but no in-text citation
- 0 Cited and Quoted 0%**
Matches with in-text citation present, but no quotation marks

Top Sources

- 7% Internet sources
- 3% Publications
- 0% Submitted works (Student Papers)

Top Sources

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

1	Internet		
		www.frontiersin.org	2%
2	Internet		
		cisinigeria.org	2%
3	Publication		
		Rossi Iskandar, Arifin Maksum, Arita Marini. "Digital citizenship literacy in Indone...	1%
4	Internet		
		journal.uui.ac.id	1%
5	Internet		
		www.cuk.ac.ke	1%



Mental Accounting and MSME Sustainability: The Mediating Role of Financial Performance toward SDG 8

Sri Mulyani^{1,2*}, Rahmawati Rahmawati², Djuminah², Evi Gantjowati², Endang Dwi Amperawati³

¹Universitas Muria Kudus, Kudus, Indonesia
²Universitas Sebelas Maret, Surakarta, Indonesia
³Universitas Primagraha, Banten, Indonesia



DOI : <https://doi.org/10.63230/jocsis.2.2.167>

Sections Info

Article history:

Submitted: May 21, 2026
 Final Revised: June 3, 2026
 Accepted: June 8, 2026
 First Available Online: June 24, 2026
 Publication Date: June 27, 2026

Keywords:

Financial Performance;
 Mental Accounting;
 MSME Sustainability;
 SDG 8;
 Sustainable Economic Growth.

ABSTRACT

Objective: Examining the effect of mental accounting on the sustainability of Micro, Small, and Medium Enterprises (MSMEs) and investigates the mediating role of financial performance. Given the significant contribution of MSMEs to economic growth and employment, understanding factors that support their long-term sustainability is essential for achieving Sustainable Development Goal (SDG) 8 on sustainable economic growth and productive employment. **Method:** Employing a quantitative research design using survey data collected from 226 MSME owners in Kudus Regency, Central Java, Indonesia. Respondents were selected through purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. **Results:** The findings reveal that mental accounting has a significant positive effect on both financial performance and MSME sustainability. Financial performance also significantly influences business sustainability and serves as a mediating variable in the relationship between mental accounting and MSME sustainability. These results indicate that MSME owners who effectively plan, manage, and evaluate their financial resources are more likely to achieve stronger financial performance and long-term business sustainability. **Novelty:** Studying extends the behavioral accounting literature by examining financial performance as a mediating mechanism linking mental accounting and MSME sustainability. The findings provide practical insights for MSME stakeholders and policymakers regarding the importance of financial decision-making behavior in strengthening business resilience and supporting SDG 8.

INTRODUCTION

Many countries prioritize micro, small, and medium companies (MSMEs) because they are the foundational support system for their national economy (Bartolacci et al., 2020; Endris & Kassegn, 2022; Mahfud, 2025; Marwanto et al., 2023). Micro, Small, and Medium Enterprises (MSMEs) are crucial in promoting economic expansion and creating job prospects domestically (Dasaraju & Tambunan, 2023; Kumari, 2025; Tambunan, 2019). Therefore, MSMEs can reduce the unemployment rate. MSMEs are of utmost importance in the state (Suhaili & Sugiharsono, 2019).

The importance of MSMEs is also reflected in the Sustainable Development Goals (SDGs), particularly SDG 8: Decent Work and Economic Growth, which emphasizes sustained, inclusive, and sustainable economic growth, productive employment, and entrepreneurship development. As one of the primary drivers of local and national economies, MSMEs contribute significantly to job creation, income generation, and poverty reduction. However, achieving sustainable growth requires MSMEs to maintain strong financial performance and business resilience in the face of economic uncertainty. Therefore, understanding the behavioral and financial factors that support MSME sustainability, such as mental accounting and financial performance, is essential for promoting long-term business viability and supporting the achievement of SDG 8.