

Research Article

The Effect of Financial Literacy and Financial Compliance on Financial Sustainability with Internal Control as a Mediating Variable

(A Study at PT Sinar Niaga Sejahtera, Balinusra Region)

I Gede Sudi Pertama Yasa^{1*}, I Wayan Widnyana², I Gusti Ngurah Bagus Gunadi³, Gregorius Paulus Tahu⁴

¹ Master's Program in Management, Faculty of Economics and Business, Universitas Mahasaraswati Denpasar, Indonesia; e-mail: soedy.sgr@gmail.com

² Management Department, Faculty of Economics and Business, Universitas Mahasaraswati Denpasar, Indonesia; e-mail: vywid@unmas.ac.id

³ Management Department, Faculty of Economics and Business, Universitas Mahasaraswati Denpasar, Indonesia; e-mail: gunadi@unmas.ac.id

⁴ Management Department, Faculty of Economics and Business, Universitas Mahasaraswati Denpasar, Indonesia; e-mail: gregori_tahu@unmas.ac.id

* Corresponding Author: soedy.sgr@gmail.com

Abstract: Financial sustainability is an important aspect for companies to maintain operational continuity, optimize resource management, and achieve long-term organizational objectives. This study examines the effect of employees' financial literacy and financial compliance on financial sustainability, with internal control as a mediating variable at PT Sinar Niaga Sejahtera, Balinusra Region. The study addresses the need to strengthen financial sustainability by integrating employees' financial capabilities, compliance with financial regulations, and effective internal control mechanisms. A quantitative explanatory approach was employed to examine the causal relationships among the research variables. Data were collected from 200 respondents using a saturated sampling technique and a Likert-scale questionnaire. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that financial literacy and financial compliance have positive and significant effects on internal control. Furthermore, financial literacy, financial compliance, and internal control positively and significantly affect financial sustainability. Internal control also partially mediates the effects of financial literacy and financial compliance on financial sustainability. The R-square values of 0.682 for internal control and 0.698 for financial sustainability indicate that the model adequately explains variations in the endogenous constructs. These findings confirm that financial sustainability requires integrated improvements in financial literacy, compliance, and internal control.

Keywords: Financial Compliance; Financial Literacy; Financial Sustainability; Internal Control; PLS-SEM.

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1. Introduction

Competitive business conditions increasingly require companies to maintain strong performance while ensuring long-term business continuity. In this context, financial sustainability has become an important aspect, as it concerns not only the ability to generate profits but also cash flow stability, efficient management of financial resources, and the ability to manage financial risks sustainably. PT Sinar Niaga Sejahtera Region Balinusra, as a business organization, faces these challenges, particularly in maintaining financial stability and operational effectiveness. In this study, financial sustainability is viewed as a condition influenced by financial literacy, financial compliance, and internal control; therefore, these three aspects need to be examined in an integrated manner.

One approach that has been used in previous studies to explain financial sustainability is examining financial literacy as a factor influencing financial management and decision-making. Financial literacy reflects an individual's knowledge and skills in using financial resources appropriately and effectively (Masdupi et al., 2024). (Agustina et al., 2021; Hasan et al., 2021; Rahmawati & Sudana, 2021) demonstrated that financial literacy plays an important role in improving the quality of financial decision-making and organizational financial stability. Several other studies have also found a positive and significant effect of financial literacy on financial sustainability (Masdupi et al., 2024; Widyastuti et al., 2025; Ye & Kulathunga, 2019). However, this approach has limitations because previous findings remain inconsistent, as demonstrated by (Aripin & Zuhriyah, 2025; Rohaeni et al., 2026), who found that financial literacy had no significant effect on financial sustainability.

Another approach is financial compliance as a factor that may support financial sustainability through adherence to financial policies, procedures, standards, and regulations. Financial compliance can maintain business process integrity, reduce operational and fraud risks, improve the quality of financial information, and support organizational sustainability (Ferrero, 2025). (Judijanto et al., 2024; Kurniasari et al., 2025) found that financial compliance has a positive and significant effect on financial sustainability because compliance can reduce the risks of violations, sanctions, and financial losses. The strength of this approach lies in its ability to explain the importance of compliance in mitigating financial risks. However, it does not fully explain the internal mechanisms through which compliance is translated into financial sustainability. This limitation is reflected in the findings of Megananda and Utomo (2026), who reported that financial compliance had no significant effect on financial sustainability.

Another widely used approach is internal control as a mechanism for improving operational effectiveness and efficiency, ensuring the reliability of financial reporting, and preventing asset misuse and fraud risks. Effective internal control can strengthen organizational stability by mitigating risks and improving the quality of operational processes (Ali et al., 2021). Studies by (Kurniawan, 2024; Purnomo et al., 2022; Widyastuti et al., 2025) indicate that internal control has a positive effect on financial sustainability. The strength of this approach lies in its ability to explain the role of organizational systems in managing risks. Nevertheless, most previous studies have treated internal control as an independent variable, and therefore have not adequately explained its role as a mechanism linking the effects of financial literacy and financial compliance to financial sustainability.

The research problem is evident from the empirical conditions at PT Sinar Niaga Sejahtera Region Balinusra, particularly the occurrence of financial fraud that may threaten the company's financial sustainability. Company data indicate that eight financial fraud cases occurred during 2023–2024, with four cases in 2023 and four cases in 2024, resulting in a total potential financial loss of IDR 220 million. This condition indicates that financial risks are not solely related to the outcomes of financial management but also to the effectiveness of the systems and behaviors supporting the company's financial management. Interviews with 10 employees also revealed decreased confidence in the internal financial system, increased caution in performing financial duties, and the need to strengthen financial literacy and internal control as measures to prevent fraud.

These problems indicate that adequate financial literacy and formal financial compliance may not be sufficient to ensure financial sustainability without effective internal control. Employees with financial knowledge can contribute to more efficient resource management; however, without adequate control systems, such knowledge may also enable them to identify weaknesses in financial procedures. (Marlina, 2018) indicate that financial literacy without strengthened internal control and compliance mechanisms may potentially encourage opportunistic behavior. Meanwhile, compliance that is merely administrative may create a condition in which an organization appears formally compliant but does not necessarily have effective controls in practice (Feld & Frey, 2007). The findings of (Giantina & Nikolaus, 2026), which demonstrate positive effects of financial literacy and financial compliance on internal control, further reinforce the importance of examining the relationships among these variables in an integrated manner.

Based on previous studies, a research gap remains to be addressed. Most previous studies have examined financial literacy and financial compliance as factors that directly influence financial sustainability, while internal control has more commonly been positioned as an independent variable. However, previous findings regarding the effects of financial

literacy and financial compliance on financial sustainability remain inconsistent. (Kholid & Iramani, 2021; Prasetyo & Kurniawan, 2021) demonstrate that the effect of financial literacy may depend on organizational context and the internal mechanisms accompanying it. Similarly, several studies indicate that financial compliance may not have a significant effect when it is not supported by effective internal control (Pham et al., 2023). Furthermore, although (Nugraha et al., 2024) have positioned internal control as a mediating variable, studies employing an integrated model linking financial literacy, financial compliance, internal control, and financial sustainability remain limited.

Therefore, this study proposes internal control as a mediating variable to explain the mechanisms through which financial literacy and financial compliance influence financial sustainability at PT Sinar Niaga Sejahtera Region Balinusra. This approach enables the study to examine not only the direct effects of financial literacy and financial compliance on financial sustainability but also their effects on internal control and the mediating role of internal control in these relationships. The study employs a quantitative approach with an explanatory design and Partial Least Squares Structural Equation Modeling (PLS-SEM) to simultaneously examine the relationships among the variables. Through this model, the study is expected to provide a more comprehensive understanding of the mechanisms underlying financial sustainability and offer practical implications for the company in improving employees' financial competencies, strengthening financial compliance, and optimizing internal control systems to minimize the risks of fraud and financial losses.

2. Preliminaries or Related Work or Literature Review

Financial Literacy

Financial literacy is an individual's ability that encompasses knowledge, skills, understanding, behavior, planning, and confidence in managing financial resources and making appropriate financial decisions. In the corporate context, employee financial literacy plays a role in understanding financial information, evaluating risks, and supporting effective decision-making. Therefore, financial literacy in this study includes financial knowledge, financial understanding, financial skill, financial behavior, financial planning, and financial confidence as indicators that describe employees' ability to comprehensively manage financial aspects (Huston, 2010).

Financial Compliance

Financial compliance is the level of individual and organizational compliance with applicable financial policies, procedures, standards, and regulations to ensure that financial activities are conducted in an orderly, transparent manner and in accordance with established provisions. Financial compliance also serves as part of risk management, asset protection, and the enhancement of organizational accountability. In this study, financial compliance is measured through regulatory compliance, procedural compliance, documentation compliance, authorization compliance, ethical compliance, and reporting compliance (Chatra, 2023).

Internal Control

Internal control is a process designed by an organization to provide reasonable assurance regarding the effectiveness and efficiency of operations, the reliability of reporting, and compliance with laws and regulations. Internal control also plays a role in identifying risks, preventing irregularities, and ensuring that organizational activities are carried out in accordance with established objectives. In this study, internal control is measured through control environment, risk assessment, control activities, information and communication, monitoring activities, and continuous improvement (Gyimah et al., 2022).

Financial Sustainability

Financial sustainability is a company's ability to maintain financial stability and resilience in the long term through the effective management of resources, risks, and opportunities. This concept reflects the company's ability to maintain its financial condition, support operational continuity, and respond to changes in the business environment. In this study, financial sustainability is measured through financial efficiency, financial stability, financial growth, financial resilience, operational sustainability, and long-term financial capability (Liu & Qi, 2024).

3. Materials and Method

Research Design

This study employed a quantitative approach to examine the effects of employee financial literacy and financial compliance on financial sustainability, with internal control as a mediating variable. The study involved financial literacy and financial compliance as exogenous variables, internal control as a mediating variable, and financial sustainability as the endogenous variable. Data were analyzed using Partial Least Squares (PLS) to examine the relationships among the research variables and test the proposed hypotheses.

Population and Sample

The population consisted of all employees of PT Sinar Niaga Sejahtera Region BaliNusra, totaling 200 employees. The company was selected as the research setting because of the phenomena related to financial literacy, financial compliance, internal control, and financial sustainability. The sample comprised all 200 employees, selected using a census or saturated sampling technique, in which all members of the population were included as research respondents. This sampling technique was applied because the entire population was accessible within a single company, allowing the study to represent the overall population under investigation.

Data Collection Procedure

Data collection involved questionnaires, interviews, documentation, and observation. The questionnaire was developed based on theoretical and empirical studies as well as findings from the pre-research stage. Before being distributed, the questionnaire underwent face validity and content validity assessments to ensure the clarity of the statements and their relevance to the constructs being measured. A try-out was subsequently conducted to assess the validity and reliability of the research instrument. After the instrument was considered appropriate, the questionnaire was distributed directly to all respondents. The collected responses were then checked for completeness, screened, tabulated, and prepared for data analysis. Interviews, documentation, and observation were conducted as supporting data collection techniques.

Measurement of Variables

The research variables consisted of financial literacy (X1), financial compliance (X2), internal control (M), and financial sustainability (Y). Financial literacy was measured using financial knowledge, financial understanding, financial skill, financial behavior, financial planning, and financial confidence. Financial compliance was measured using regulatory compliance, procedural compliance, documentation compliance, authorization compliance, ethical compliance, and reporting compliance. Internal control was measured through control environment, risk assessment, control activities, information and communication, monitoring, and continuous improvement. Financial sustainability was measured through financial efficiency, financial stability, financial growth, financial resilience, operational sustainability, and long-term financial capability.

Table 1. Operationalization of Variables

Variable	Operational Definition	Indicators
Financial Literacy (X1)	The level of employees' knowledge, understanding, and ability to manage and make appropriate and responsible financial decisions in the workplace.	Financial Knowledge; Financial Understanding; Financial Skill; Financial Behavior; Financial Planning; Financial Confidence.
Financial Compliance (X2)	The level of employees' compliance with financial policies, procedures, and regulations applicable within the company, including internal provisions and external regulations.	Regulatory Compliance; Procedural Compliance; Documentation Compliance; Authorization Compliance; Ethical Compliance; Reporting Compliance.
Internal Control (M)	A set of policies, procedures, and mechanisms designed and implemented by the company to provide reasonable assurance regarding reliable financial reporting, operational effectiveness and efficiency, and compliance with applicable regulations.	Control Environment; Risk Assessment; Control Activities; Information and Communication; Monitoring; Continuous Improvement.
Financial Sustainability (Y)	The company's ability to maintain financial stability and performance over the long term to support operational continuity, organizational objectives, and adaptation to changes in the business environment.	Financial Efficiency; Financial Stability; Financial Growth; Financial Resilience; Operational Sustainability; Long-term Financial Capability.

The operationalization of the variables and their indicators was based on the conceptual definitions and measurement framework developed in the research instrument.

Hypothesis

Based on the proposed conceptual model, the study examines the direct effects of financial literacy and financial compliance on internal control and financial sustainability, as well as the effect of internal control on financial sustainability. The study also examines the mediating role of internal control in the relationships between financial literacy and financial compliance and financial sustainability.

Table 2. Research Hypotheses.

Code	Hypothesis
H1	Financial literacy has a positive effect on internal control.
H2	Financial compliance has a positive effect on internal control.
H3	Financial literacy has a positive effect on financial sustainability.
H4	Financial compliance has a positive effect on financial sustainability.
H5	Internal control has a positive effect on financial sustainability.
H6	Internal control mediates the effect of financial literacy on financial sustainability.
H7	Internal control mediates the effect of financial compliance on financial sustainability.

Data Analysis

The data were analyzed using Partial Least Squares (PLS), a variance-based Structural Equation Modeling approach. The analysis consisted of measurement model evaluation, structural model evaluation, and hypothesis testing. The measurement model (*outer model*) was evaluated through convergent validity and discriminant validity, while the structural model (*inner model*) was evaluated using R-square (R^2) and Q-square (Q^2) predictive relevance. Hypothesis testing was conducted using the bootstrapping procedure, with a p -value ≤ 0.05 indicating a statistically significant relationship. The mediation analysis was conducted to determine whether internal control functioned as a full mediator, partial mediator, or did not mediate the relationship between the exogenous and endogenous variables.

4. Results and Discussion

Inferential analysis was conducted using Partial Least Squares (PLS) with SmartPLS 3.0. The analysis involved the following steps:

Reliability Test

A measurement is considered reliable when both Composite Reliability and Cronbach's Alpha values exceed 0.70. These measures assess the internal consistency reliability of the indicator blocks within the research model. The Composite Reliability and Cronbach's Alpha values in this study were calculated using SmartPLS 3.0, as presented in Table 3.

Table 3. Reliability Test Results.

Variable	Cronbach's Alpha	Composite Reliability	Remark
Financial Literacy	0.895	0.915	Reliable
Financial Compliance	0.943	0.950	Reliable
Internal Control	0.943	0.947	Reliable
Financial Sustainability	0.968	0.980	Reliable

Based on Table 3, the reliability test results indicate that all research variables demonstrate a high level of reliability. The Cronbach's Alpha values range from 0.895 to 0.968, while the Composite Reliability values range from 0.915 to 0.980, all exceeding the minimum threshold of 0.70. According to Hair et al. (2022), Cronbach's Alpha and Composite Reliability values above 0.70 indicate high internal consistency. Therefore, all constructs in this study are considered reliable, indicating that the research instrument measures the constructs consistently and is suitable for further structural model (inner model) analysis.

Structural Model Evaluation through R-Square (R^2)

R-Square (R^2) indicates the explanatory power of the model and the extent to which the endogenous variables are explained by the exogenous variables. According to Hair et al. (2022), R^2 values of 0.75, 0.50, and 0.25 indicate substantial, moderate, and weak explanatory power, respectively.

Table 4. R-Square (R^2) Test Results.

Endogenous Variable	R-Square	R-Square Adjusted
Internal Control	0.682	0.674
Financial Sustainability	0.698	0.689

Source: Appendix 6

Based on Table 4, Internal Control has an R^2 value of 0.682, indicating that 68.2% of its variance is explained by Financial Literacy and Financial Compliance, while the remaining 31.8% is explained by other factors. Financial Sustainability has an R^2 value of 0.698, indicating that 69.8% of its variance is jointly explained by Financial Literacy, Financial Compliance, and Internal Control. Thus, both R^2 values indicate moderate to substantial explanatory power, demonstrating that the structural model provides adequate explanatory capability.

Structural Model Evaluation through Q-Square Predictive Relevance (Q^2)

Q-Square Predictive Relevance (Q^2) measures the predictive relevance of the structural model in explaining the endogenous constructs. A Q^2 value greater than 0 indicates that the model has predictive relevance, with higher values indicating stronger predictive capability (Hair et al., 2021).

Table 5. Q-Square (Q^2) Test Results.

Endogenous Variable	R-Square	R-Square Adjusted
Internal Control	0.682	0.674
Financial Sustainability	0.698	0.689
Q^2	0.904	

Based on Table 5, the Q^2 value is 0.904, calculated from the R^2 values of Internal Control (0.682) and Financial Sustainability (0.698). This result indicates that the structural model has very strong predictive relevance, as the Q^2 value is substantially greater than zero. The model therefore demonstrates strong predictive capability and is considered adequate for further hypothesis testing.

Hypothesis Testing

Hypothesis testing in this study included the assessment of both direct and indirect effects among the research variables. The relationships among the variables are presented in Table 5 as follows.

Table 6. Direct Relationships Between Variables.

Hypothesis	Relationship	Original Sample (O)	T Statistics	P Values	Result
H1	Financial Literacy (X1) → Internal Control (M)	0.382	4.761	0.000	Accepted
H2	Finance Compliance (X2) → Internal Control (M)	0.415	5.382	0.000	Accepted
H3	Financial Literacy (X1) → Financial Sustainability (Y)	0.216	2.274	0.023	Accepted
H4	Finance Compliance (X2) → Financial Sustainability (Y)	0.278	2.816	0.005	Accepted
H5	Internal Control (M) → Financial Sustainability (Y)	0.452	5.614	0.000	Accepted

Based on Table 6, the results of the direct effect analysis indicate that all research hypotheses are accepted, as all relationships have T-Statistics values greater than 1.96 and P-Values less than 0.05. Financial Literacy (X1) has a positive and significant effect on Internal Control (M), with a path coefficient (Original Sample) of 0.382, a T-Statistics value of 4.761, and a P-Value of 0.000, supporting H1. Likewise, Finance Compliance (X2) has a positive and significant effect on Internal Control (M), with a coefficient of 0.415, a T-Statistics value of 5.382, and a P-Value of 0.000, supporting H2. Furthermore, Financial Literacy (X1) has a positive and significant effect on Financial Sustainability (Y), with a coefficient of 0.216, a T-Statistics value of 2.274, and a P-Value of 0.023, supporting H3. Finance Compliance (X2) also has a positive and significant effect on Financial Sustainability (Y), with a coefficient of 0.278, a T-Statistics value of 2.816, and a P-Value of 0.005, supporting H4. Meanwhile, Internal Control (M) has a positive and significant effect on Financial Sustainability (Y), with a coefficient of 0.452, a T-Statistics value of 5.614, and a P-Value of 0.000, supporting H5. These findings indicate that higher levels of employee Financial Literacy and Finance Compliance contribute to more effective Internal Control, which subsequently enhances Financial Sustainability at PT Sinar Niaga Sejahtera Region Bali Nusra.

Table 7. Results of the Total Indirect Effect Calculation.

Hypothesis	Indirect Relationship	Original Sample (O)	T Statistics	P Values	Result
H6	Financial Literacy (X1) → Internal Control (M) → Financial Sustainability (Y)	0.218	3.864	0.000	Partial Mediation
H7	Finance Compliance (X2) → Internal Control (M) → Financial Sustainability (Y)	0.287	4.512	0.000	Partial Mediation

Based on Table 7, the results of the indirect effect analysis indicate that Internal Control (M) significantly mediates the relationships of employee Financial Literacy (X1) and Finance Compliance (X2) with Financial Sustainability (Y), as all indirect relationships have T-Statistics values greater than 1.96 and P-Values less than 0.05. The indirect effect of employee Financial Literacy on Financial Sustainability through Internal Control has a coefficient of 0.218, a T-Statistics value of 3.864, and a P-Value of 0.000, while the indirect effect of Finance Compliance on Financial Sustainability through Internal Control has a coefficient of 0.287, a T-Statistics value of 4.512, and a P-Value of 0.000. These results demonstrate that Internal Control contributes positively to strengthening the effects of Financial Literacy and Finance Compliance on Financial Sustainability. Since both variables also have significant direct effects on Financial Sustainability, the mediation relationship is categorized as Partial Mediation. This indicates that effective Internal Control serves as an important mechanism through which employee Financial Literacy and Finance Compliance further contribute to the achievement of financial sustainability at PT Sinar Niaga Sejahtera Region Bali Nusra.

Discussion

The Effect of Employee Financial Literacy on Financial Sustainability

The results show that Financial Literacy has a positive and significant effect on Financial Sustainability at PT Sinar Niaga Sejahtera Region Bali Nusra, with a β value of 0.216, T-statistics of 2.274, and P-value of 0.023, supporting H3. This finding indicates that higher employee financial literacy contributes to better financial decision-making, resource efficiency, and risk management, thereby strengthening the company's financial sustainability. The result is consistent with the Resource-Based View (Barney, 1991), which considers employee knowledge and competencies as strategic resources, and is supported by previous studies showing a positive relationship between financial literacy and financial sustainability (Dewi & Utama, 2020).

The Effect of Financial Compliance on Financial Sustainability

The results indicate that Financial Compliance has a positive and significant effect on Financial Sustainability, with a β value of 0.278, T-statistics of 2.816, and P-value of 0.005, supporting H4. This finding indicates that greater employee compliance with financial policies, procedures, and regulations contributes to more orderly financial management, reduced operational risks, and stronger financial sustainability. The finding is consistent with the Resource-Based View (Barney, 1991), which emphasize organizational capabilities and compliance as important factors in effective governance, and is supported by (Judijanto et al., 2024; Kurniasari et al., 2025).

The Effect of Financial Literacy on Internal Control

The results show that Financial Literacy has a positive and significant effect on Internal Control, with a β value of 0.382, T-statistics of 4.761, and P-value of 0.000, supporting H1. This finding indicates that employees with stronger financial literacy are better able to understand financial procedures, identify risks, and implement controls consistently, thereby improving the effectiveness of internal control. The finding supports the Resource-Based View (Barney, 1991), which views employee financial literacy as a valuable human capital resource, and is consistent with previous research showing that financial literacy contributes to better financial decision-making, governance, and control practices (Klapper & Lusardi, 2020; Lusardi & Mitchell, 2014).

The Effect of Financial Compliance on Internal Control

The results demonstrate that Financial Compliance has a positive and significant effect on Internal Control, with a β value of 0.415, T-statistics of 5.382, and P-value of 0.000, supporting H2. This finding indicates that higher employee compliance with financial policies, procedures, and regulations strengthens the effectiveness of internal control by reducing the risk of errors, irregularities, and fraud. The finding is consistent with the Resource-Based View (Barney, 1991), which emphasize compliance culture and organizational capabilities in strengthening governance and control systems, and is supported by (Rahmawati & Sudana, 2021; Sari et al., 2022).

The Effect of Internal Control on Financial Sustainability

The results indicate that Internal Control has a positive and significant effect on Financial Sustainability, with a β value of 0.452, T-statistics of 5.614, and P-value of 0.000, supporting H5. This finding indicates that effective internal control strengthens financial sustainability by improving operational efficiency, protecting assets, reducing financial risks, and enhancing the reliability of financial information. The finding is consistent with the Resource-Based View (Barney, 1991) and the COSO (2013) framework, which emphasize internal control as an important organizational capability for achieving sustainable performance, and is supported by (Nkundabanyanga et al., 2017; Tetteh et al., 2022).

The Effect of Financial Literacy on Financial Sustainability through Internal Control

The results show that Internal Control partially mediates the effect of Financial Literacy on Financial Sustainability, with an indirect effect of $\beta = 0.218$, T-statistics = 3.864, and P-value = 0.000. This finding indicates that financial literacy contributes to financial sustainability not only directly but also indirectly by strengthening internal control through better understanding of financial procedures, risk identification, and consistent implementation of controls. The finding is consistent with the Resource-Based View (Barney, 1991) and the COSO (2013) framework, which emphasize the integration of employee competencies and effective internal control in achieving sustainable organizational performance.

The Effect of Financial Compliance on Financial Sustainability through Internal Control

The results indicate that Internal Control partially mediates the effect of Financial Compliance on Financial Sustainability, with an indirect effect of $\beta = 0.287$, T-statistics = 4.512, and P-value = 0.000, supporting H7. This finding indicates that financial compliance contributes to financial sustainability directly and indirectly through stronger internal control, as compliance with policies, procedures, authorization, documentation, and reporting strengthens control effectiveness and reduces financial risks. The finding is consistent with Compliance Theory and the Resource-Based View, and is supported by (Chatra & Alam, 2023; Sari et al., 2025), which highlight the importance of integrating compliance and internal control in achieving financial sustainability.

6. Conclusion

This study concludes that Financial Literacy, Financial Compliance, and Internal Control have positive and significant effects on Financial Sustainability at PT Sinar Niaga Sejahtera Region Bali Nusra. Financial Literacy and Financial Compliance also have positive and significant effects on Internal Control, while Internal Control significantly contributes to Financial Sustainability. Furthermore, Internal Control partially mediates the effects of both Financial Literacy and Financial Compliance on Financial Sustainability. These findings support the proposed hypotheses and indicate that strengthening employees' financial competencies, financial compliance, and internal control mechanisms is important for improving the company's long-term financial sustainability. The findings contribute to the understanding of how individual financial capabilities and organizational control mechanisms interact in supporting financial sustainability.

This study has several limitations. The research model explains 69.8% of the variance in Financial Sustainability and 68.2% of the variance in Internal Control, indicating that other factors remain unexplained. In addition, the study was conducted only at PT Sinar Niaga Sejahtera Region Bali Nusra, limiting the generalizability of the findings to other organizations and regions. The use of a quantitative questionnaire also means that the results depend on respondents' perceptions and responses. Future research is therefore encouraged to expand the research context and sample, incorporate other relevant variables such as financial behavior, income, lifestyle, and access to investment information, and consider qualitative or mixed-method approaches. Future studies may also examine Internal Control as a moderating variable to provide a broader understanding of the mechanisms underlying financial sustainability.

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