

HASIL CEK_Deny Ismanto

by Deny Ismanto Financial Management Of Micro Small Medium

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**FINANCIAL MANAGEMENT OF MICRO SMALL MEDIUM
ENTERPRISES (MSMEs) BASED ON FINANCIAL LITERACY AND
TECHNOLOGY
(Culinary Sector MSME Case Study in the City of Yogyakarta)**

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Abstract

The increase in human resources absorbed by MSMEs explains that the large potential has been developed and improved for MSMEs to contribute to the country. The challenge of global competition is uncertain economic conditions, due to the global conflict of war between Russia and Ukraine and the strengthening of the value of the dollar against the value of the rupiah. The increase in MSMEs is currently increasing in all Indonesian cities. Economic development in the city of Yogyakarta which has increased significantly, both physically, economically, socially and culturally. The city of Jogja is a metropolitan city and at the same time many tours can be a driving force for development in Indonesia.

This type of research method is an associative type. The methodology used is quantitative using a purposive sampling technique. The sample collection technique uses all individuals from the entire population. Important information is obtained from surveys or questionnaires that are disseminated to Yogyakarta MSME actors, books, websites, and previous research. Data collection techniques with a questionnaire (questionnaire). The instrument test in the study used validity and reliability tests while the analysis technique study used multiple linear regression tests.

The discussion of the partial test (t test) shows that Financial Literacy (X1) has an influence on Financial Management (Y). Technology (X2) has an effect on Financial Management (Y). Discussion on the joint test of Financial Literacy and Technology has a joint effect on Financial Management.

Keywords: Effect of Financial Literacy, Technology, Financial Management, MSMEs

INTRODUCTION

Future challenges for MSMEs are even greater, in the global world competition where economic conditions are uncertain, due to the global conflict of war between Russia and Ukraine and the strengthening of the value of the US dollar against the value of the rupiah. With the existence of the MSME sector which has significant potential to increase economic growth. The city of Yogyakarta is experiencing very rapid development, be it physical, economic, social and cultural development. The city of Yogyakarta is one of the metropolitan cities as well as many tours that can drive development in Indonesia. MSMEs in the City of Yogyakarta are industries that still exist because the activities in this field are not affected by the crisis. The increase in small and medium business units is inseparable from the entrepreneurial role of MSME actors. One thing that is important and must be considered in MSMEs is financial management because this is useful in supporting business success for MSME actors. To increase MSME entrepreneurs in Indonesia it is very necessary to have an entrepreneurial spirit that can be realized through knowledge and experience. Even though the business being run is still on a small scale, as in general, with each way or criteria for the success of a business. Referring to financial literacy that can assist business actors in taking a prudent action in financial management, so that decisions made do not cause losses.

Financial literacy is a person's ability to apply finance, especially to young entrepreneurs, in finding and evaluating general information, making decisions, and seeing the results received. creating new businesses and sustaining economic development. In the financial sector, to make it easier for business actors to run their business or businesses, entrepreneurs can use fintech (financial technology), commonly known as financial technology. While improving trade and remittances by creating efficient and cost-effective mechanisms for payments, cross-border payments, while the use of electronic payments can increase the efficiency of public administration.

LITERATURE REVIEW

Financial Management

Financial management behavior is the ability that a person has in managing his finances in the form of budgeting, control, and storage. Financial management behavior is closely related to responsibility in managing finances. The meaning of responsibility here is responsibility in terms of financial use. financial management functions (financial management).

Financial Literacy

Ariwibawa (2017) Financial literacy is a person's ability to manage or use a certain amount of money to improve their standard of living. Ningsih, (2017) Financial literacy is not only related to knowledge about finance but also the ability to manage finances and make relatively appropriate financial decisions for the benefit of the future. When a business actor has a good level of financial literacy, he will tend to be able to manage his business finances better, and be able to identify and access financial resources so that it is hoped that he will be able to maintain the sustainability of his business.

Technology

Azzahra and Kartini (2022), finance technology is a new innovation or change in the field of technology for the financial sector that combines digital information technology with the management of financial services. One of the factors that influence the financial management of an MSME is the use of financial technology. The use of financial technology can help MSMEs in maintaining financial stability because it makes it easier to ensure transaction security, manage risk, increase trade, create more efficient payment mechanisms, and increase effectiveness in administration (Raharjo et al, 2022)

RESEARCH METHODS

Population and Sampling Techniques

Population there are around 350 SMEs in the city of Yogyakarta. The sample technique used by the researcher is purposive sampling method, which means that the sample will be selected based on the criteria that fit the research needs. Samples this study were 100 respondents.

Data Analysis Techniques

The multiple linear regression test is a tool used to predict future demand that relies on past information to determine the effect of one or more variables. For regressions in which the independent variables consist of at least two or more, the regression is also called multiple regression.

RESEARCH RESULTS AND DISCUSSION

Statistical Descriptive Analysis

Respondent Data Based on Gender

Gender	Number of people	Presentase
Man	59	59
Woman	41	41
Total	100	100

Multiple Linear Regression Test

Variable	Koefisien Regresi (B)	Sig
(constant)	1,568	0,000
Literasi keuangan	,201	0,010
Teknologi	,421	0,000

Source: Processed data, 2022

Partial test table

Variabel	T	Significance	Conclusion
Financial Literacy	2,623	0,010	Significance
Technology	5,925	0,000	Significance

Financial Literacy Variable (X1)

Financial literacy is proven to have an effect on financial management H1 is accepted.

Technology Variable (X2)

Technology has proven to have an effect on financial management H1 is accepted.

F test table

Keterangan	Sig
F	0,000

11

financial literacy and technology have a simultaneous effect on financial management

CONCLUSIONS AND RECOMMENDATIONS

1. Financial literacy affects financial management
2. Technology influences financial management

Based on the discussion from the previous chapters. The author gives a few suggestions that are intended to be able to provide benefits to those in need. The suggestions put forward are as follows:

It is necessary to improve financial attitudes in managing finances so that Jogja's MSMEs get maximum profits and carry out business evaluations so that they become a benchmark in obtaining the size of profits and can analyze whether the operational activities carried out are appropriate

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