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Aunurrafiq
University of Riau
Jl. Binawidya Km 12.5, 28291,
Pekanbaru Riau, Indonesia
Faculty of Economics and Business

Kamaliah
University of Riau
Jl. Binawidya Km 12.5, 28291,
Pekanbaru Riau, Indonesia
Faculty of Economics and Business

Nurul Badriyah
University of Riau
Jl. Binawidya Km 12.5, 28291,
Pekanbaru Riau, Indonesia
Faculty of Economics and Business

FINANCIAL LITERACY MODEL IN IMPROVING FINANCIAL MANAGEMENT IN MSMEs

Abstract: This study examines the moderating effect of information technology and financial inclusion on the relationship between financial literacy with the financial management of MSMEs in the Siak Districts, Siak Regency. The sampling method was non-probability by using incidental and snowball sampling techniques. This study uses primary data from distributing questionnaires and secondary data from the Office of Cooperatives and Micro, Small, and Medium Enterprises in Siak Regency. The data analysis model in this study uses a moderated regression analysis (MRA) approach. The results of this study indicate that information technology and financial inclusion can moderate the effect of financial literacy on the financial management of MSMEs. The results of this study are expected to be a consideration for MSME actors to manage their finances.

Key words: Financial Literacy, Information Technology, Financial Inclusion, Financial Management, Micro, Small, Medium Enterprises.

Language: English

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Introduction

Micro, Small, and Medium Enterprises (MSMEs) are Indonesia's economic backbone. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises, 99% of businesses formed in Indonesia are MSMEs. Although MSMEs play an essential role in the Indonesian economy, managing MSME finances is complicated. Based on a study presented by Forbes.com, 8 out of 10 small business

actors fail in the second year due to financial management problems.

The challenges for MSME entrepreneurs amid the current Covid-19 pandemic are becoming increasingly complex. The Ministry of Finance stated that four sectors were most depressed due to the Covid-19 outbreak, one of which was MSMEs. It is due, among others, to large-scale social restrictions and the enactment of policies on working and

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studying from home and minimizing the frequency of going out. As a result of this policy, MSMEs experienced cash flow disruptions and decreased sales, which impacted the business' ability to meet its credit obligations. It shows that financial management is essential for MSME entrepreneurs to face various challenges in difficult times like today (www.ojk.go.id).

Many MSME entrepreneurs encounter problems managing their finances, impacting their cash flow efficiency. These financial management problems are caused by a lack of discipline in recapitulating financial records, and MSME entrepreneurs frequently mix their personal fund accounts and business accounts. It will undoubtedly impact the business continuity; therefore, MSME entrepreneurs need to carry out financial management in their business to run well and continue to grow.

Financial management is all company activities related to how to obtain funds, use funds, and manage assets following the company's overall objectives (Harjito&Martono, 2012). Knowledge of good financial management can assist MSME entrepreneurs in making the right business management decisions, resulting in good financial management behavior and business development.

Several financial management processes must be carried out in the financial management of SMEs or companies. According to Mulyawan (2015: 49), there are processes and stages of financial management, namely Planning (Financial Forecasting), Implementation (Planning and Budgeting), and financial control.

MSME entrepreneurs must understand financial literacy To improve financial management in MSMEs. It is because financial literacy can assist in understanding financial management and opportunities to increase business growth and development. Financial literacy is critical for someone to make decisions, especially those related to daily activities in deciding to save or invest to achieve predetermined goals.

Proper financial management must be supported by good financial literacy. Regardless of the high-income MSMEs earn, achieving the expected profits and goals will not be accessible without proper management. MSME entrepreneurs with high financial literacy will have skills in managing their finances, making financial decisions relevant to information and minimizing opportunities for making financial mistakes, having investments in the capital market, and can minimize and overcome financial problems. In addition to financial literacy, other factors that support the relationship of financial literacy to financial management in MSMEs are information technology and financial inclusion.

The community's increasingly complex activities and needs cannot be separated from the assistance of information technology, including in the

financial sector. Moreover, during the COVID-19 pandemic, the public is required to limit social interaction to reduce the spread of the virus, so the use of information technology, especially the internet, is an option for MSME entrepreneurs in running their businesses.

MSMEs entrepreneurs can access and get information about financial literacy easily and quickly through information technology such as social media, the internet, and mobile phones. It will also help MSME entrepreneurs in managing their finances. Utilization of information technology to improve understanding of financial literacy can be done, among others, by creating a digital literacy platform as a medium for socialization and financial education; distance interactive learning for informal training as well as for learning purposes regarding financial management, social media (Whatsapp, Telegram, Facebook, Instagram) and streaming (Zoom, Webex, Webinars, Skype, etc.) seminars, interactive dialogues, and conferences related to financial management. Information technology is hoped to increase the MSME entrepreneurs' financial literacy and eventually increase financial management.

In addition, to support from the use of information technology, financial inclusion also plays a role in the relationship between financial literacy and financial management in MSMEs. In the OJK (Indonesia's Financial Services Authority) regulation, financial inclusion is defined as the availability of access to various financial institutions, products, and services that follow the community's needs and abilities to improve the community's welfare. The components to improve financial inclusion are access, availability, use, and quality (Financial Services Authority Regulation No. 76/POJK.07/ 2016, 2016).

The community, including MSMEs, encounter obstacles in accessing financial institutions. It results in low MSME financing, high microcredit interest rates, bank monopoly in the micro sector, and limited distribution channels for financial services. It is the reason for the urgency of implementing financial inclusion. Indonesia has several excellent programs to support this financial inclusion program, including the procurement of People's Business Credit (KUR), the TabunganKU Program, E-Money, Telkomsel Cash, and the "To Bank" Program, and improving microfinance services. These programs were created to make it easier for the public to access financial services.

The Financial Services Authority (2016) explained that increasing financial literacy and inclusion is believed to develop MSMEs because MSME entrepreneurs can better understand the basic concepts of financial products and carry out better financial planning and management. Understanding financial literacy with the support of open access to

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financial inclusion will impact financial management MSMEs positively.

Several previous studies have been carried out, including Rumbianingrum and Wijayaangka (2018), who conducted a study on MSMEs fostered by the Misykat DPU DT Multipurpose Business-Cooperative in Bandung Raya. The results show that financial literacy affects financial management. These results are supported by studies conducted by Coskuner (2017), Dai and Suryanto (2018), and Saadah (2020). Different results were found by Gunawan, Pirari, and Sari (2020), who conducted a study on students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah North Sumatra, which proved that financial literacy did not affect financial management.

Besides financial literacy, financial inclusion is also suspected of affecting MSMEs' financial management. A study conducted by Susilawati and Puryandani (2020) on the Furniture Cluster in Semarang City found that financial inclusion moderates the relationship between financial literacy and capital structure decisions. In this case, the capital structure decision is one form of decision-making related to financial management carried out by MSME entrepreneurs.

With different variables, the results proven in the studies above are also different and still show inconsistencies in the results. The difference between this study and previous studies is that the researchers add variables to the use of information technology and conducts the study in different locations.

This study was conducted on MSMEs in the Siak District, Siak Regency. The research location was selected because the same study has never been done at the selected location. Then secondly, the business potential of MSMEs in the Siak Regency area is quite significant. It is indicated by the large number of types of sector businesses in each sub-district. It is undoubtedly crucial for MSMEs to manage their finances so they can continue to grow and develop. Based on the background above, the aims and objectives to be achieved in this study are to determine and analyze whether financial literacy directly affects MSME financial management and whether the use of information technology and financial inclusion moderates the effect of financial literacy on MSME financial management.

Framework and Hypotheses Development

a. The Effect of Financial Literacy on MSME Financial Management

Financial management is all company activities related to obtaining funds, using funds, and managing assets following the company's overall objectives (Harjito&Martono, 2012). Financial management in MSMEs means all MSME activities, including

obtaining MSME funding sources and using the obtained funds. Based on Financial Services Authority Regulation No. 76/POJK.07/2016, financial literacy is knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management to achieve prosperity.

By understanding financial literacy, MSME owners and employees can manage MSME finances well. If MSME finances can be appropriately managed, MSME entrepreneurs can make cost efficiency and maximize profits.

Financial literacy is also a must for everyone to avoid financial problems because someone is often faced with a trade-off, namely a situation where someone has to sacrifice one of his interests for the sake of another. Proper financial management must be supported by good financial literacy. Regardless of the high-income MSMEs earn, achieving the expected profits and goals will not be accessible without proper management. MSME entrepreneurs with high financial literacy will have skills in managing their finances, making financial decisions relevant to information and minimizing opportunities for making financial mistakes, having investments in the capital market, and can minimize and overcome financial problems.

Based on the framework above, the first hypothesis proposed is:

H1: Financial literacy affects the SMEs' financial management

b. The Use of Information Technology Moderates the Effect of Financial Literacy on MSME Financial Management

Information technology includes hardware and software to perform one or several data processing tasks such as searching, transmitting, storing, retrieving, manipulating, and displaying data (O'Brien and Marakas, 2014: 138). The internet, one of information technology, is an information resource that can reach the whole world.

The community's increasingly complex activities and needs cannot be separated from the assistance of information technology, including in the financial sector. Moreover, during the COVID-19 pandemic, the public is required to limit social interaction to reduce the spread of the virus, so the use of information technology, especially the internet, is an option for MSME entrepreneurs in running their businesses.

MSMEs entrepreneurs can access and get information about financial literacy easily and quickly through information technology such as social media, the internet, and mobile phones. It will also help MSME entrepreneurs in managing their finances. Utilization of information technology to improve understanding of financial literacy can be done, among others, by creating a digital literacy

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platform as a medium for socialization and financial education that can reach various regions including remote areas, all levels, and all walks of life; using LMS-based media (moodle, classroom) for distance interactive learning and informal training as well as for learning purposes regarding financial management, social media (Whatsapp, Telegram, Facebook, Instagram) and streaming (Zoom, Webex, Webinars, Skype, etc.) seminars, interactive dialogues, and conferences related to financial management. Information technology is hoped to increase the MSME entrepreneurs' financial literacy and eventually increase financial management.

Based on the framework above, the second hypothesis proposed is:

H2: The use of information technology moderates the effect of financial literacy on financial management in MSMEs

c. Financial Inclusion moderates the effect of financial literacy on financial management in MSMEs

OJK in the Indonesian Financial Literacy National Strategy (Revisit 2017) defines financial inclusion as access to financial products and services that are useful and affordable in meeting the needs of the community and their businesses. In this case, transactions, payments, credit savings, and insurance are used responsibly and sustainably. The businesses implied include micro, small, and medium enterprises.

The community, including MSMEs, encounter obstacles in accessing financial institutions. It results in low MSME financing, high microcredit interest rates, bank monopoly in the micro sector, and limited distribution channels for financial services. It is the reason for the urgency of implementing financial inclusion. Indonesia has several excellent programs to support this financial inclusion program, including the procurement of People's Business Credit (KUR), the TabunganKU Program, E-Money, Telkomsel Cash, and the "To Bank" Program, and improving microfinance services. These programs were created

to make it easier for the public to access financial services.

The Financial Services Authority (2016) explained that increasing financial literacy and inclusion is believed to develop MSMEs because MSME entrepreneurs can better understand the basic concepts of financial products and carry out better financial planning and management. Understanding financial literacy with the support of open access to financial inclusion will impact financial management MSMEs positively.

Based on the framework above, the third hypothesis proposed is:

H3: Financial Inclusion moderates the effect of financial literacy on financial management in MSMEs

Research Method

The study was conducted on MSMEs in the Siak District, Siak Regency, Riau Province, for six months, from June to November 2021. The population in this study were all MSMEs in the Siak District, Siak Regency, with a total of 467 MSMEs. The sampling method used is incidental sampling and snowball sampling. Incidental sampling is a technique used for sampling based on chance, meaning that anyone who meets the researcher can be used as a sample provided that the researcher sees the person as worthy of being used as a data source (Sugiyono, 2015). Snowball sampling is a technique for determining the sample which is initially small in number, then enlarges (Sugiyono, 2013).

Data collection techniques used in this study are in 2 ways, namely library research through collecting secondary data and field research through questionnaires. The variables in this study are divided into three, namely independent variables (consisting of innovation, financial inclusion, and financial literacy), the moderating variable (using information technology), and the dependent variable (the financial performance of SMEs). Operational definitions and measurement of data variables are presented in the following table:

Table 1. Operational Definition and Variable Measurement

No.	Variable	Indicators	Source
1	Financial Management	(1) Financial Plan (2) Financing (3) Financial Recording and Reporting (4) Financial Control	Modified theory from Mulyawan (2015: 31) and Abanis, Sunday, Burani&Eliabu (2013)
2	Financial Literacy	(1) <i>Behavior</i> (2) <i>Skills</i> (3) <i>Knowledge</i> (4) <i>Attitude</i>	Bongomin, Munene &Nabeta (2016)
3	Using Information Technology	(1) Information about products and services (2) Assist with online transactions (3) Interaction between customer and Entrepreneur (4) Connections between suppliers and entrepreneurs	Adapted from Zhu and Kreamer (2002) (Hsu, 2012), Maharani, Ali

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		(5) Promotional media (6) Means of obtaining market research (7) Knowing the development of competitors (8) Better-known brand (9) Often use the internet in business activities	&Astuti (2012), Sari and Hanoum (2012)
4	Financial Inclusion	(1) Access Availability (2) Cash Usage (3) Quality (4) Welfare	Yanti (2019)

This study uses a simple regression analysis approach to test the first hypothesis and moderated regression analysis (MRA) to test the second and third hypotheses. The researchers analyzed the data using

SPSS Statistics v22.0.

Result and Discussion

Table 2. Sample and Questionnaire Return Rate

Notes/Information	Total	Percentage (%)
The questionnaire sent was 183 copies	183	100
The questionnaires that do not return	0	0
Returning Questionnaire	183	100
Questionnaires that can be used in research	183	100

Source: Processed Data, 2021

In snowball sampling, initial identification started with a person or case that meets the criteria. Then, the next respondent or the next sample unit can be found based on direct or indirect linkages in a network. Then, this sampling process continued until sufficient information was obtained and a sufficient and accurate number of samples could be analyzed to

draw conclusions. From the survey conducted during the sampling process, 183 samples were obtained as representatives for filling out the questionnaire in this study. Of the 183 questionnaires, the returning questionnaires were 183 or 100%. All returning questionnaires can be analyzed because they are filled out completely.

Table 3. Hypothesis Testing Results

Model	t count	Sig.
Financial Literacy on MSME Financial Management (H ₁)	2.57	0,000
Financial Literacy*Using Information Technology (X*M ₁) (H ₂)	2,261	0,025
Financial Literacy*Financial Inclusion (X*M ₂) (H ₃)	0,847	0,398

Source: Processed Data, 2021

Based on the hypothesis testing results above, for the first hypothesis, the results of t arithmetic show a number greater than the t-table (1.98), and the significance is smaller than 0.05. Thus this study proves that financial literacy has a significant effect on the financial management of SMEs. It means that MSME entrepreneurs with good financial literacy in Siak District, Siak Regency, can manage their business finances well. This study results support the result of studies conducted by Rumbianingrum&Wijayaangka (2018), Coskuner (2017), Dai and Suryanto (2018), and Saadah (2020).

Furthermore, from the second hypothesis testing results, the t-count also shows a more significant number than the t-table (1.98), and the significance is

smaller than 0.05. Thus, this study proves that using information technology can moderate the effect of financial literacy on the financial management of MSMEs. Through information technology such as social media, the internet, and mobile phones, MSME entrepreneurs in Siak District, Siak Regency can access and obtain information about financial literacy easily and quickly. It will eventually help MSME entrepreneurs in managing their finances.

From the third hypothesis testing results, the t-count shows a smaller number than the t-table (1.98), and the significance is more significant than 0.05. Therefore, the results of this study prove that financial inclusion cannot moderate the effect of financial literacy on the financial management of MSMEs.

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From observations and interviews with the MSMEs studied, data and conclusions obtained that access to financial services for MSMEs in Siak Regency is still uneven, or around 79.1% of the community is classified as "unbankable" or has not been touched by financial access. Therefore, the influence of financial literacy on financial management may be strengthened or weakened by variables other than financial inclusion.

Conclusion And Suggestion

From the results of this study, researchers can conclude as follows:

- Financial literacy has a direct effect on the financial management of MSMEs.
- The use of information technology moderates the effect of financial literacy on financial

management in MSMEs.

- Financial inclusion cannot moderate the effect of financial literacy on MSME financial management.

Based on the results of this study, the suggestions that can be given both for MSMEs and for further research are:

- MSMEs can manage their finances well if MSME entrepreneurs have good financial literacy and are supported by using information technology.
- Further research is expected to expand the object of research and take different populations so that the results can be generalized and add other variables to be studied.

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