

Financial Technology and Human Resource Competency in Financial Management for UMKM at Palopo City

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Abstract

This study aims to determine the effect of fintech and human resource competencies in the financial management of UMKM in Palopo City. The data source in this study is primary data. The primary data used in this study were obtained from distributing questionnaires. The population selected for this study were UMKM in Palopo City. Respondents were given a number of statements and then asked to respond with their own statements. Furthermore, respondents were asked to fill out the questionnaire using an anonymous system. This approach aims to avoid potential bias during the data collection process. The research method used is quantitative method and analyzed using Structural Equation Model (SEM) approach using AMOS software. The questionnaire in this study was prepared based on the variables to be tested, namely Financial Technology, Resources, Financial Management of UMKM. All variables are measured using a Likert scale with 5 (five) alternative answers. The following are the specifications: 1) Strongly Disagree; 2) Disagree; 3) Neutral; 4) Agree; 5) Strongly Agree. The results showed that (1) The results of data analysis show that human resource competencies affect financial technology. (2) The results showed that simultaneously the UMKM financial management variable had a significant influence on financial technology. (3) While the results of UMKM financial management variables have an effect on human resource competencies.

Keywords: fintech, finance, human resources, management, UMKM.

1. Introduction

UMKM are one of the engines driving the people's economy which makes an important contribution to the Indonesian economy (Raharjo et al., 2022). UMKM is a productive economic business that needs to be developed so that it has a good impact on economic development, both micro and macro (Suyanto, 2022). Usually UMKM in Indonesia have a very important role such as created employment, meeting the needs of the wider community and helping the economy to be evenly distributed (Arfan & Hasan, 2022). The development of small and law enterprises (UMKM) at the Palopo City can be said to be growing relatively rapidly, such as in the industrial sector, especially in cafes in the city of Palopo, which can attract the attention of consumers. Thus, UKM owners in the city of Palopo can devold strategies. The problem that is often found in UMKM in the city of Palopo is a lack of attention, planning, knowledge and financial management so that it can affect the low quality of UMKM human resources, especially in the field management, mastery of technology, and marketing.

Human resource competencies are competencies related to using knowledge, skills, abilities and personality traits that have a personal effect on their performance (Suindari & Juniariani, 2020). For example in terms of operations, resource management, marketing, and others related to managerial (Saputra et al., 2018). UMKM with good performance will have high competitiveness. To achieve this, quality human resources are needed. This is because a business unit is influenced by how the individuals involved in it manage the business. The development of UMKM continues to grow due to higher economic growth. This development certainly requires UMKM actors to be creative and innovative in developing effective marketing strategies so that their businesses develop and achieve good results. Research (Fibriyani & Mufidah, 2018) found that human resource capabilities had a positive impact on UMKM performance. The better the ability of human resources, the better the performance of UMKM. Therefore the research found different results (Ardiana et al., 2010), that knowledge UKM HR had no effect on UKM performance. The problem that occurs is unstable performance because many employees who work in UMKM are not in accordance with their competence, thus hindering the production process.

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Financial technology is the result of a combination of financial services and a business model technology through payment transactions (Amelia, 2019). Thus the merger of financial management uses a Technology system (Yuyun et al., 2022). In this digital era, all UMKM activities are inseparable from the use of technology. Some sector have taken advantage of technological developments as financial management (Mu'min, 2022). The benefits of financial technology can help UMKM in accessing financial products and can make transactions easier using a touch of technology. The use of fintech can also make it easier for the mind, energy and costs. problems that are often encountered in fintech in UMKM, namely financial management and use of technology such as requiring additional funds, bookkeeping that still uses manual methods, the available resources are not optimal and the results are not well organized or adequate, causing a loss (Endah et al., 2022).

Financial management is an efficient and effective planning, directing, monitoring and controlling of resources to achieve UMKM goals (Ghasarma et al., 2022). Financial management is an activity to achieve a goal in the future. In addition, financial management is a process of planning, analyzing and controlling financial activities (Khamimah & Aji, 2022). In the current digital era, more use of technological assistance such as a combination of manual and digital businesses makes it easier for UMKM to manage finances (Susanti et al., 2022). To achieve the standard of success for UMKM, how can they manage finances, develop promotions, raise quality and manage human resources so that they can positively survive in competition (Christiana, 2020). In the financial management of UMKM in the city of Palopo, there are still some problems regarding the lack of good plans, such as budget use, recording, reporting and control. This resulted in UMKM owner having to pay production cost from individual money, borrowing money from financial institutions or choose not to increase production of goods.

Thus it can be done transparently and accurately in order to have a positive impact on the business itself. Over to come these problems the need for financial management. Especially in management aspects such as managing the functions of finance effectively and efficiently.

In research conducted by (Yanti, 2019) entitled “The Influence of Financial Inclusion and Financial Literacy on the Performance of UMKM in North Moyo District”. The results of his research indicate that the financial literacy variable has a positive and significant influence on the performance of UMKM. (2) (Rahardjo et al., 2019) entitled “The Influence of Financial Technology (Fintech) on the development of UMKM in Magelang City”, the results of his research show that Fintech plays an important role in improving the performance of UMKM, namely in the form of increasing operational efficiency, enjoyed by its members, but the application of Fintech to UMKM has its own challenges. (Septiani & Wuryani, 2020) entitled “The Influence of Financial Literacy and Financial Inclusion on the Performance of UMKM in Sidoarjo”. And the results of his research indicate that the financial literacy variable has a significant and positive effect on the performance of UMKM in Sidoarjo. (4) (Suindari & Juniariani, 2020) entitled “financial management, human resource competencies and marketing tactics in measuring the performance of micro, small and medium enterprises”, the results of his research indicate that financial management has a positive effect on the performance of UMKM.

From the background and GAP described above, researchers are encouraged to conduct this research to demonstrate some of the problems that arise in UMKM at Palopo City and to learn more about financial technology (fintech), human resources, for micro, small and medium enterprises. (UMKM). The aim is that research can provide consideration for UMKM actors with good business performance who will be able to survive and compete with other business actors. Micro, small and medium enterprises must be able to manage their finances well and focus on their human resources, as well as be more creative and innovative in developing marketing strategies so that their business performance becomes better.

2. Literature Review and Hypothesis Development

Financial Technology (Fintech) is a service for technology-based financial transactions that facilitates every transaction because financial transactions can be carried out anywhere down need to meet face to face (Elva Amrin et al., 2022). Fintech or financial technology is a combination of financial management using the Technology system (Winarto, 2020) advances in fintech financial technology in Indonesia have a very good impact at the Indonesian economy as well as maximizing equity in the welfare of the population, domestic spending, national spending, increasing national financial inclusion, as well as encouraging UMKM whose capabilities are still below average (Danilo Gomes de Arruda, 2021). Based on this explanation, it is formulated:

H1: Financial Technology has an impact on UMKM financial management

(Suindari & Juniariani, 2020) in his research explained that the Specialization in Financial Management aims to support relevant business people through business management to achieve business financial goals starting from budget use, savings planning for business funds and financial fundamentals. Indicators of business success can be reviewed with complete financial reporting. With financial reports, business owners can clearly know and understand their business performance, capital development, and whether the need for business supplies is sufficient. not yet (Suaryansyah, 2022). Not only that, many studies state that financial management is very important to be applied in businesses that want to develop so that the desired business achieves the target. One of the benefits of financial management is explained by (Fatwitawati, 2018) as follows: according to her (1) UMKM can see their financial performance, (2) UMKM can understand, classify, and distinguish between company assets and owner assets, (3) UMKM can understand from where are the sources of funds and managed, (4) UMKM can achieve the right budget, (5) UMKM can raise taxes, and (6) UMKM can understand cash flow during a predetermined period of time.

(Risnawati et al., 2022) explains the notion of human resource management by disclosing that human resource management is the policy and practice of developing human resources or aspects related to human resource management positions, including recruiting, screening, training, rewarding and evaluation”. In this case human resource development is a process to refresh and improve employee work performance. Furthermore, they will be equipped to use various abilities in doing a job. Human resource development is also to explore hidden interests and talents of employed to change employe behavior as what the company wants (Miftahuddin et al., 2018). Based on this explanation, it is formulated:

H2: Human resource competence has a positive effect on UMKM financial management

In accordance with the Government Regulation of the Republic of Indonesia number 17 of 2013 regarding the implementation of Law no. 20 of 2008, concerning micro, small and medium enterprises. Article 1 It is emphasized that micro-enterprises are productive businesses owned by individuals or individual industrial and commercial households that meet the micro-business standards stipulated by law. Small business is a productive economic enterprise that stands alone that is run by a person or business entity that is not a subsidiary or a subsidiary company, either directly or indirectly owning, controlling, or being part of a large or medium-sized business that meets the following requirements .standard. Turnover growth can be seen as a measure of the success and level of development of UMKM (Tristiarto & Wahyudi, 2022).

H3: Human resource competence has a positive effect on financial technology

2.1. Conceptual Framework

Based on the description, the researcher identified two independent variables and one dependent variable, namely: Financial Technology (X1), Human Resource Competence (X2) in MSME financial management (Y). The conceptual framework used in this study can be described on Figure 1.

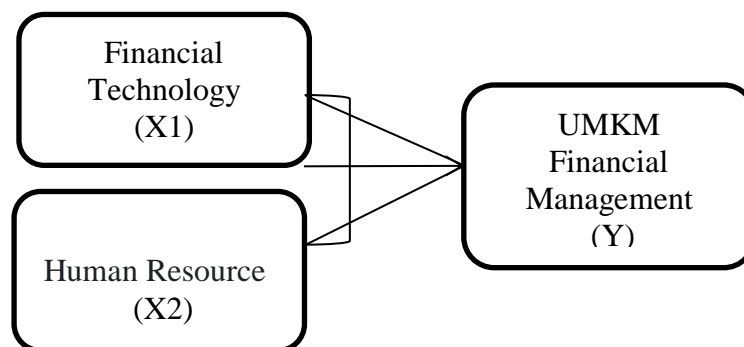


Figure 1. Conceptual Framework

3. Research Method and Materials

Source of data in this research is primary data. The primary data used in this study were obtained from distributing questionnaires. The population chosen for this research is UMKM in Palopo City. Respondents were given a number of statements and then asked to respond with their own statements. Next, respondents were asked to fill out a

questionnaire using an anonymous system. This approach aims to avoid potential bias during the data collection process. The research method used is quantitative method and analyzed using the Structural Equation Model (SEM) approach using AMOS software.

The questionnaire in this study was prepared based on the variables to be tested, namely Financial Technology, Resources, MSME Financial Management. All variables are measured using a Liket scale with 5 (five) alternative answers. The following are specifications: 1) Strongly Disagree; 2) Disagree; 3) Neutral; 4) Agree; 5) Strongly Agree.

Table 1. The questionnaire

Items	Number of Questions	Source
Financial Technology	10	Don't Know
Human Resources	6	Don't Know
Umkm	10	Don't Know

4. Results and Discussion

4.1. Results

Primary data was obtained directly by distributing questionnaires to 100 respondents, named UMKM in the city of Palopo. Table 1 provides an overview of the demographic information obtained from the respondents.

Table 2. Respondent demographics

Demographic Items	Frequency	Percentage (%)
Gender		
Male	289	43.9
Female	369	56.1
Age		
Under 26 years old	180	27.4
26~40 years old	288	43.8
Over 40 years old	190	28.9
Education		
Bachelor and below	292	44.4
Master	276	41.9
PhD	90	13.7
Time period of using bank services		
Below 5 years	121	18.4
6~10 years	155	23.6
11~15 years	192	29.2
Over 15 years	190	28.9

4.2. Result of measurement model (CFA)

Table 3 shows that the value of the loading factor, average variance extracted (AVE), and critical ratio (CR). These results indicate that ISC (0.471), POC (0.46), and ATI (0.474), which have variables below 0.5, are not in accordance with (Hair et al., 2018) criteria. Although the ISC, POC, and ATI variables' AVE value is below 0.5, they are still valid because the standardized loading factor must be 0.7. The CR value for each variable indicates that the reliability results are above 0.7, hence they are all reliable. The value of the measurement test results that indicate validity and reliability explain that the indicators listed can represent the variables.

Table 3. Measurement Results

Contracts	Factor Loading	CRA	AVE	A
Financial Technology		0.895	0.589	0.589

Constructs	Factor Loading	CRA	AVE	A
Contracts				
REL1 Fintech/technology innovation can increase business income.	0.781			
REL2 Fintech is able to reach a wider range of consumers and increase the number of customers.	0.809			
REL3 Fintech makes transactions easier and more effective and efficient in running this business	0.775			
REL4 Financial technology provides financial services to all of society so it really supports business people like me.	0.805			
REL5 I will continue to use financial technology as a means of payment when making transactions	0.763			
MCV6 Overall I am satisfied doing transactions with fintech	0.315			
MCV7 How to use the fintech application is very easy because there is a “tutorial” when you want to use it	0.440			
MCV8 I believe that transacting using fintech will not cause me any worries in the future	0.359			
PP1 Fintech can be accessed anytime and anywhere	0.043			
PP2 I use fintech services to support my business	0.116			
Human Resources		0.905	0.657	0.811
LOM1 I provide training to workers on how to run a business	0.718			
LOM2 I pay a lot of attention to the level of knowledge that my workers have	0.797			
LOM3 I really look at attention to the initiative of workers in completing their work	0.847			
LOM4 I give salary according to workload	0.805			
LOM5 I create a pleasant working atmosphere among my workers	0.776			
LOM6 I create a comfortable and healthy work environment for my workers	0.770			
UMKM Financial Management		0.917	0.582	0.763
PE1 I know the benefits and how to do good and wise financial management	0.789			
PE2 I always make a budget arrangement and financial planning in my business	0.798			
PE3	0.772			

Constructs	Factor Loading	CRA	AVE	A
Compiling financial reports makes it easier for me to manage my business. PE4	0.785			
In an important effort to prepare financial statements PE5	0.819			
I always provide funds for the purchase of raw materials for my business MCV1	0.590			
When I shop, I buy only what I need MCV2	0.584			
I always make a spending and spending budget, for example a daily, weekly, or monthly budget. MCV3	0.643			
keep track of daily, weekly, etc expenses MCV4	0.580			
I believe that by using financial services, my business financial affairs will be better MCV5	0.552			
I can manage my business finances well.				

Table 4. Proposed Model Results

Hypotheses	Symbol		Path		Coefficients	Test results
H1	γ_{21}	Human Resources	→	Financial Technology	0.208***	Supported
H2	γ_{11}	UMKM	→	Financial Technology	0.423***	Supported
H3	β_{21}	UMKM	→	Human Resources	0.224***	Supported

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

Hypothesis testing 1

The first hypothesis examines the relation between Human Resources and Financial Technology. The results of testing the first hypothesis show that Human Resources has a significant effect on Financial Technology with a coefficient value of 0.208, so the first hypothesis is Accepted.

Hypothesis testing 2

The second hypothesis examines the relation between SMEs and Financial Technology. The results of the second hypothesis research show that SMEs have a significant effect on Financial Technology with a coefficient value of 0.423, so the second hypothesis is accepted.

Hypothesis testing 3

The third hypothesis examines the relation between UMKM and Human Resources. the results of hypothesis testing show that SMEs have a significant effect on Human Resources with a coefficient value of 0.224, so that the third hypothesis is accepted.

4.3. Discussion

4.3.1. Human Resource Competence influences Financial Technology

because if a person's ability to apply fintech will increase his performance and feel that the access that is applied when using fintech is very simple for transactions as the link between technological capabilities and business performance is more complex and digital orientation and digital capabilities have a positive impact on digital innovation and digital innovation also mediates the impact of technology orientation and digital capabilities on financial and non-financial performance.

4.3.2. UMKM financial management influences Financial Technology

These results show that if someone masters and understands matters regarding finance, financial tools and financial skills, that person will make the right financial decisions and efforts to manage expenses will be good, so that someone who has adequate financial knowledge will have management behavior. better finance too (Hamzah & Suhardi, 2019). In line with that, of course, a business needs very fast capital, namely the presence of Fintech facilitating all transactions and service for UMKM actor in terms of capital needs and other transactions through the use of services using technology and product requests from customers will be fast and businesses are growing well. The results of this study are in line with (Wardani & Darmawan, 2020) which states that with fintech, UMKM players can easily understand financial management by easily knowing income and expenses that occur in transactions that occur.

4.3.3. UMKM Financial Management affects Human Resource Competence

That is, financial management has a positive impact on human resources. The better the financial management carried out by UMKM participants, the higher the performance. Financial management refers to all activities related to the acquisition, financing and management of assets using several overall objectives. Financial management professionalism can help related business entities to use business management starting from the budget, planning to save business funds and basic financial knowledge to achieve business financial goals. When it comes to managing a business, good financial management is a must to produce good job performance. The results of this study support research conducted by (Wahyudiati & Isroah, 2018) whose research found that human resource competence has a positive effect on UMKM financial management. The better the competence of human resources, the better the UMKM financial management will be.

5. Conclusion and Suggestions

This study aint to examine financial technology and human resource competence in the financial management of UMKM in the city of Palopo. The conclusions from this study are (1) the results of data analysis indicate that human resource competence influences financial technology, (2) the results of the study show that simultaneously the UMKM financial management variable has a significant influence on financial technology, (3) meanwhile, the results for the UMKM financial management variable have an effect on human resource competence. The results of this study still have research limitations, and for further research it is hoped that it can expand the research sample so that the research results are accurate and add the variables used so that the results of the research carried out are more optimal.

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