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Isniar Budiarti*, Lula Lutfiah

[Isniar.budiarti@email.unikom.ac.id*](mailto:Isniar.budiarti@email.unikom.ac.id)

Universitas Komputer Indonesia, Jl.Dipatiukur No.112-116, 40132, Bandung, Jawa Barat, Indonesia

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ABSTRACT

The research aims to determine MSME financial satisfaction that is influenced by financial literacy through financial technology. The key factor that can cause the failure of MSMEs is the issue of financial management which must apply practical and effective methods through financial technology to make financial information in decision-making. This research uses a descriptive and verification approach with a quantitative type. The population in this study were 192 SMEs and 129 SMEs as samples. The results of the study are that Financial Literacy affects MSME Financial Satisfaction and Financial Technology, while MSME Financial Satisfaction affects Financial Technology. This research is expected to provide knowledge and recommendations to MSME actors to increase financial literacy by participating in various programs that have been provided by the government to increase National Economic Growth.

Keywords : **Financial Satisfaction; Financial Literacy; Financial Technology; MSMEs; Economic**

ABSTRAK

Penelitian bertujuan untuk mengetahui kepuasan keuangan UMKM yang dipengaruhi oleh literasi keuangan melalui finansial teknologi. Faktor kunci yang dapat menyebabkan kegagalan UMKM adalah isu mengenai pengelolaan keuangan yang harus menerapkan metode yang praktis dan efektif melalui financial technology untuk membuat informasi keuangan dalam pengambilan keputusan. Penelitian ini menggunakan pendekatan deskriptif dan verifikatif dengan jenis kuantitatif. Populasi dalam penelitian ini adalah 192 UMKM dan 129 UMKM sebagai sampel. Hasil penelitian adalah Literasi Keuangan berpengaruh terhadap Kepuasan Keuangan UMKM dan Financial Technology, sedangkan Kepuasan Keuangan UMKM berpengaruh terhadap Teknologi Keuangan. Penelitian ini diharapkan dapat memberikan pengetahuan dan rekomendasi kepada pelaku UMKM untuk meningkatkan literasi keuangan dengan mengikuti berbagai program yang telah diberikan pemerintah dalam upaya meningkatkan Pertumbuhan Ekonomi Nasional.

Kata Kunci : **Kepuasan Keuangan; Literasi Keuangan; Teknologi Keuangan; UMKM; Ekonomi**

INTRODUCTION

The Minister of Communication and Informatics stated that to improve the country's economy, the Indonesian government has compiled a program called Community Economic Empowerment by (MSMEs). The Ministry of Cooperatives and MSMEs stated that data proves that Indonesia's MSMEs business sector will reach around 64 million in 2021, contributing 61.97% to the Gross Domestic Product (GDP). The corporate sector is one of the drivers of the improvement of the Indonesian economy, as evidenced by its ability to absorb 97% of the workforce and consolidate 60.4% of the investment. The presence of MSMEs can maximize the absorption of labour on a large scale (Hastuti, 2020).

Economic growth also goes hand in hand with helping banks disburse loans to MSMEs. In addition, MSMEs need the role of business owners to maintain business continuity (Indrayani, 2020). The Sharing Of Wise Mothers Program is a program that aims to enable small business women entrepreneurs to survive and thrive in the long term. Based on the results of a survey by the Financial Services Authority and Bank Indonesia's support program, namely Ibu Berbagi Kebijaksanaan, 55.2% experienced capital problems, and 37.4% had difficulty choosing the right rice field marketing strategy. In addition, 65.7% reported not having a good financial situation, and 83.7% relied on personal funds for business funding, while 12.7% of MSMEs had bank loans. This shows that MSME stakeholders still do not understand how to manage their company's finances properly. Entrepreneurs play a role in proper financial management and personal financial decisions, a common problem for MSMEs (Anggraeni, 2016). The financial satisfaction of small businesses can be determined based on sales performance, financial performance, and financial status (Kirbis & Galic, 2016). A person's financial literacy affects financial satisfaction because it measures an individual's satisfaction with his situation and financial ability (Agustina, 2021).

According to the results of an OJK survey in early 2017, Indonesia's financial literacy index was 29.66%. It can be said that Indonesia's financial literacy rate is below Malaysia's 65% and Singapore's 98%. Based on research results, the influence of financial literacy in MSMEs in Bandung City was 71%. Banking provides options for prospective debtors, but given the lack of financial literacy of the Indonesian people, credit services are not yet fully available to the entire community (Kusumawardhany, 2021).

The emergence of financial technologies has allowed consumers to take full advantage of banking services. One form of Financial Technology product is cashless payment or digital wallet. This brings convenience to ordinary people who initially only transact face-to-face, making transactions and payments easier and faster (Siuwandy, 2020). The Role of Financial Technology in Improving Financial Literacy. The development of Financial Technology indirectly encourages business actors and MSMEs to optimize their technology to support their business continuity so that they can compete with other business actors and MSMEs. On the other hand, this will trigger the emergence of digital disruption, namely changes in value and commercial transactions due to the development of digital technology (Wijoyo, 2020). Several problems arise along with the development of Financial Technology in Indonesia. One of them is that many consumers choose illegal financial technology companies.

Micro, Small, and Medium Enterprises (MSMEs) are activities or businesses carried out by individuals or groups that meet the criteria for micro-enterprises (Aisah, 2021). MSMEs are characterized by factual conditions inherent in their business activities and business behaviour. An entrepreneur who is involved in running a business (Wijaya, 2018).

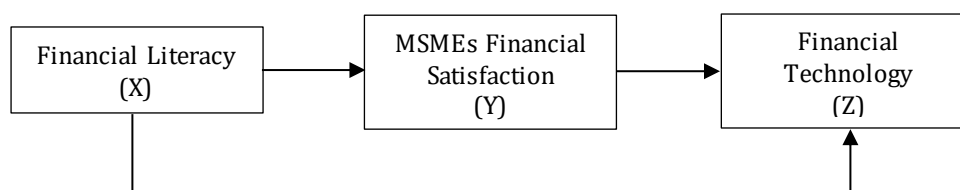
Financial satisfaction is a picture of the difference between the desire to achieve goals and the actual financial situation or condition (Coskuner, 2016) Indicators of financial satisfaction can be seen from a personal perspective and help you overcome financial problems, identify basic needs, debt status, availability of future money, debt, and life goals decisions (Hasibuan, 2018).

Good financial health cannot be separated from financial literacy. Financial literacy is the ability in future planning and includes financial decision-making, financial problems and financial decision-making skills under various general economic conditions (Saraswati, 2021). A person's financial literacy index can be measured through basic knowledge of financial management, credit management, and savings management (Latifiana, 2017).

Financial technology can be defined as a combination of financial services & reporting technology that moderates traditional business examples (Arner, 2015). The development of FinTech is driven by factors such as human relationships, a lot of supporting devices, & policies (Yudha, 2020). Financial technology indicators can be read based on efficiency, speed, & accessibility (Prastika, 2019).

RESEARCH METHODS

The researched. The definition of research methods describes rational, empirical, & systematic scientific thinking that is used to meet the needs of researchers in research [18]. Narrative & verifiable methods were used in this study. The type of research used is quantitative. The survey included financial satisfaction, financial literacy, & financial technology. The analysis unit in this study is an MSME that owns the Bandung City Chamber of Commerce & Industry. The data source used is primary data is data collected based on the distribution of the MSME Financial Satisfaction Survey which is determined by financial literacy through FinTech. The data collection method in this study is a literature study > questionnaire. The respondent population consisted of 192 micro, small & medium enterprises (MSMEs) based on the Bandung City Chamber of Commerce. The sample taken in this study included 129 small business owners, using a simple random sampling method. And the data analysis methods used are correlation coefficient, path analysis, and determination coefficient.



Source: Processed by the researcher, 2022

Figure 1. Research Model

RESULTS OF RESEARCH AND DISCUSSION

This study was conducted using a path analysis test to determine the influence given by the variables studied. In this study, path analysis testing was divided into two models. The first model is financial literacy towards the financial satisfaction of MSMEs. Then the second model, financial literacy through MSME financial satisfaction with Financial Technology. The results of the path analysis test in the first model, namely Table 1. (one) showed that the free variable influenced the bound variable due to the greater sig value of

0.05.

Table 1. Result Model I (Financial Literacy on MSME Financial Satisfaction)

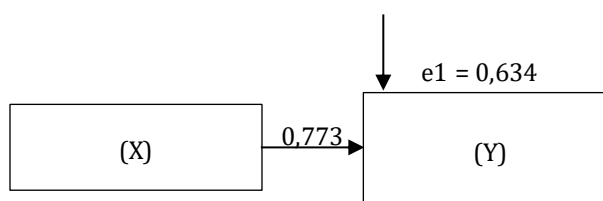
Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1454.215	1209.188		1.203	.231
Literasi Keuangan	.596	.043	.773	13.796	.000

a. Dependent Variable: Kepuasan Keuangan

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.773 ^a	.598	.595	2135.764	

a. Predictors: (Constant), Literasi Keuangan
 Source: Processed by the researcher, 2022

From table one, it is known that the level of financial literacy variable sig is smaller than 0.05 proving that model (one) 1, namely Financial Satisfaction, is influenced by Financial Literacy. With R Square in Table 1. (one) is 0.598. It can be said that the contribution of MSME Financial Satisfaction is influenced by Financial Literacy of 59.8% while 40.2% is a variable contribution that was not tested in this study. While the value of e1 is known through the calculation of $e1 = (1 - 0.598) = 0.634$. The following is a picture of the test results on model one (1).



Source: Processed by the researcher, 2022

Figure 2. Result Model I

The results in the first model (1) show the influence given by financial literacy on the financial satisfaction of MSMEs. This is in line with the results of research conducted by Farida, Soesatyo & Aji (2021) and Yulinar (2020). The following is a table of test results of model two (2) on the analysis path.

Table 2. Result Model II (Financial Literacy Through MSME Financial Satisfaction with Financial Technology)

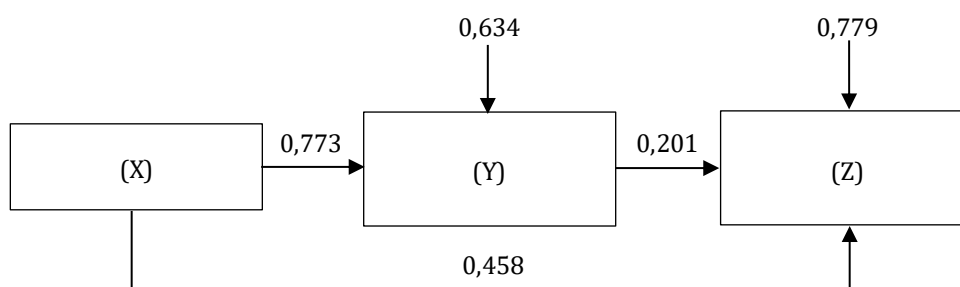
Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6415.043	1530.217		4.192	.000
Literasi Keuangan	.360	.086	.458	4.203	.000
Kepuasan Keuangan	.205	.111	.201	1.839	.068

a. Dependent Variable: Financial Technology

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.773 ^a	.598	.595	2135.764	

a. Predictors: (Constant), Literasi Keuangan
 Source: Processed by the researcher, 2022

The output table two of Regression Model II shows that the sig level of Financial Literacy is $0.000 < 0.05$ while the Financial Satisfaction of MSMEs is $0.068 > 0.05$. So it can be said that Financial Technology is significantly influenced by Financial Literacy, while Financial Technology is not significantly influenced by MSME Financial Satisfaction. The magnitude of the R square value is 0.393. This shows that the contribution of X and Y to Z is 39.3% while the remaining 60.7% is a contribution from variables that are not included in the study. For the value of $e^2 = (1 - 0.393) = 0.779$. An overview of the results of hypothesis testing can be seen as follows:



Source: Processed by the researcher, 2022

Figure 3. Result Model II

The results of the analysis of the effect of Financial Literacy (X) through MSME Financial Satisfaction (Y) on Financial Technology (Z)

From the test results, it can be said that the direct influence is 0.458. The indirect influence is $0.773 \times 0.201 = 0.155 + 0.458 = 0.613$. So it can be concluded that the influence exerted indirectly is greater than the influence given directly, with a value of $0.613 > 0.458$, it can be said that indirect Financial Literacy through MSME Financial Satisfaction has a significant effect on Financial Technology.

After conducting path analysis, in this study, correlation coefficient testing was carried out on the three variables studied, along with a table of test results.

Table 3. Correlation Coefficient Result

		Correlations		
		Literasi Keuangan	Kepuasan Keuangan	Financial Technology
Literasi Keuangan	Pearson Correlation	1	.773**	.614**
	Sig. (2-tailed)		.000	.000
	N	130	130	130
Kepuasan Keuangan	Pearson Correlation	.773**	1	.555**
	Sig. (2-tailed)	.000		.000
	N	130	130	130
Financial Technology	Pearson Correlation	.614**	.555**	1
	Sig. (2-tailed)	.000	.000	
	N	130	130	130

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed by the researcher, 2022

According to the data above, it is known that the variable Sig level of Financial Literacy with MSME Financial Satisfaction is $0.000 < 0.05$, so it can be said that there is a relationship between Financial Literacy and MSME Financial Satisfaction. Pearson's correlation score is 0.773 with a strong degree of relationship (0.60 – 0.799). Because the

Financial Satisfaction of MSMEs with Financial Technology Sig Score is $0.000 < 0.05$, it can be said that there is a relationship between financial satisfaction and Financial Technology with a Pearson correlation value of 0.555 including a medium relationship level (0.40. - 0,599). And the Sig value of 0.000 for Financial Literacy with Financial Technology < 0.05 indicates that there is a relationship between Financial Literacy and Financial Technology, with Pearson's correlation value of 0.614 including a strong relationship level (0.60 - 0.799). The next test result is the coefficient of determination.

This study uses the coefficient of determination testing to determine how far the model's ability to explain the variation of bound variables is. The first test model was carried out on financial literacy on the financial satisfaction of MSMEs. The test results show that according to the calculation $r^2 \times 100\% = (0.773)^2 \times 100\%$, it can be seen that the magnitude of the influence of Financial Literacy on MSME Financial Satisfaction is 59.7%, while 40.3% is the influence of the contribution of unexpressed variables such as Financial Inclusion. Test results according to the calculation of $r^2 \times 100\% = (0.555)^2 \times 100\%$, it can be seen that the magnitude of the influence of MSME Financial Satisfaction on Financial Technology is 30.8%, while 69.2% is the influence of the contribution of variables that are not studied. Next Financial Literacy on Financial Technology according to the calculation of $r^2 \times 100\% = (0.614)^2 \times 100\%$, it can be seen that the magnitude of the influence of Financial Literacy on Financial Technology is 37.7%, while 62.3% is the influence of the contribution of other unexplored variables such as Financial Behavior.

The study also conducted partial correlation testing. This is done to determine the strength of the fund rah the relationship between bound and unbound variables. In the first model of testing, namely financial literacy on financial satisfaction, then in the second model of financial satisfaction of MSMEs with financial technology and testing in the third model of financial literacy on financial technology showed that all test results had a t_{count} value greater than 0.1723. So it can be said that on all models the test can be said to have an influence.

The results of a survey conducted by OJK in 2017 showed the level of Financial Literacy in Indonesia was 29.66% and the results of this study showed the level of Financial Literacy in MSMEs in Bandung City was 71%. Financial Literacy has an influence on Financial Satisfaction as stated by Wibowo (2004) that business success and failure have several factors including a lack of knowledge about products and a lack of understanding of financial conditions. The big influence given by MSME Financial Satisfaction on Financial Technology is 30.8% where which is following what was stated by Ilya Avianti (2021), namely there is a decrease in the poverty rate which shows that the financial condition of the community achieves financial satisfaction through the benefits provided by financial technology. In Financial Literacy on Financial Technology, the influence given is 37.7%. This shows that Financial Literacy affects people in choosing financial products and services that suit their needs (Ilya Avianti, 2021).

CONCLUSION

Based on research on financial satisfaction influenced by financial literacy through financial technology Based on research, MSME financial satisfaction is influenced by financial literacy through financial technology. The results of the analysis and study show that the achievement of financial satisfaction in MSMEs is influenced by the level of knowledge regarding financial literacy.

Regarding the correlation value of financial technology with financial satisfaction in

the "medium" correlation. It can be said that the use of financial technology can help MSMEs achieve financial satisfaction. This is in line with the research objective, which is to study and determine the major influence of financial technology and financial literacy on MSME financial satisfaction.

RECOMMENDATIONS

The disadvantage of this study is that it does not cover MSME owners spread throughout the city of Bandung. Therefore, the programs provided by the government to support the country's economic growth will increase public awareness of the importance of financial literacy in the use of FinTech and MSME stakeholders, as well as help MSMEs achieve economic satisfaction.

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