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The Role of Financial Knowledge and Adoption of Fintech Payment on MSME Performance in Bandar Lampung City

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ABSTRACT

This study aims to test the influence of Financial Knowledge and Fintech Implementation Payment on the Performance of Micro, Small and Medium Enterprises (MSMEs) in Bandar Lampung City. The research sample consisted of 100 MSMEs obtained through Slovin's estimation. The variables analyzed included Financial Knowledge as an understanding of basic financial concepts and Fintech Payment which includes the use of digital payment technology in business transactions. Multiple receivable analysis method used to see the influence of the two variables on the performance of MSMEs. The results of the study show that partially Financial Knowledge positive influence but not significant towards MSME performance, while Fintech Payment has a positive and significant influence on the performance of MSMEs. In addition, both variables simultaneously have a positive influence which is significant to the performance of MSMEs. The findings show that the implementation of Fintech Payment plays a bigger role in increasing the efficiency and effectiveness of MSME operations compared to the level of Financial Knowledge possessed by MSME actors. Therefore, this study suggests increasing financial literacy and adopting digital payment technology as a strategy to encourage the development of MSMEs in Bandar Lampung City.

Financial Knowledge, Fintech Payment, MSME Performance, Bandar Lampung City, Slovin.

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INTRODUCTION

The development and performance of MSMEs in each region is closely monitored by entrepreneurs, government, capital companies, investors, institutions. finance, and institutions self-reliance society. This shows that business small and medium enterprises (SMEs) run role crucial and has a significant influence on the economy of a nation, especially in Indonesia (Aulia et al., 2022).

Law Number 9 of 1995 "Concerning Small Businesses, that the provisions of MSMEs are based on the criteria of micro, small and medium enterprises

which have been updated by Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises, MSMEs are defined as follows. Micro businesses are productive activities owned by individuals or business entities that have obtained conformity in Micro Business as set up in this law. Small Business is a productive economic enterprise that was established itself, and is carried out by individuals or business entities that are not subsidiaries or branches companies owned, controlled, or become part of either directly or indirectly a Medium Enterprise or Large Enterprise that meets the criteria of a Small Enterprise as referred to in this Law. Medium Enterprises are productive economic enterprises that are established carried out by individuals or business entities which are not subsidiaries or branches companies that are owned, controlled, or are part of either directly or indirectly with Small Businesses or Large Businesses with the amount of net assets or annual sales results " (Zia, 2020).

MSMEs have several problems, one of which is related to management behavior. finance in the form of knowledge finance or financial knowledge (Agus Dwi Cahya, Heni Nur Amrina and Sinta Oktaviani, 2021). Financial knowledge is very important in achieving the welfare of MSMEs (Sulistyowati and Kiky Ayuning Pratiwi, 2022). Problems will arise due to errors in financial management, financial difficulties which will then cause inability to achieve prosperity (Prawiro, 2021). Therefore, for MSME actors, knowledge finance is the most important thing in managing, running, and developing their business. Because knowledge finance can help in making decisions finance, knowledge Finance is also very important in a person's life (Aditya and Azmansyah, 2021).

The emergence new innovation known as Fintech (Financial Technology) due to the current trends in the financial services industry, which are changing the world as a whole (B. Rahardjo, Budi; Khairul, 2019). The rapid growth of technology and digitalization today, the implementation of A technology current finances can lead to a disturbing environment. With the emergence of fintech, many people or SMEs in Indonesia are not ready to experience change. On the other hand, fintech open an activity for the economy in increase activity economy in a more efficient and effective (Shavab et al., 2023). In such circumstances, it is predicted that many things can happen the changes we can make observe. These changes include transaction activities finance, using financial goods and services, and seeking funds for economic activities. As the industry changes rapidly, the financial sector finances must continue adapt and adjust their business processes (Artika and Shara, 2021). However, MSME actors still many do not have knowledge about credit, which makes it difficult for them to get additional capital. Also, some of them do not consider some of the risks that can be accepted when using credit applications, which have high

(Aditya and Azmansyah, 2021). The importance of using digital technology for the MSME (Small, Micro and Medium Enterprises) sector is to keep compete in the global market. In fact, in its report, BPS stated that (78.12%) is a preference for selling directly (offline). The number of business actors who stated that they are not interested selling online is 29.94%, they then followed by 27.83% of business actors who refused switched to e-commerce because they felt they did not have enough knowledge or skills, and 13.80% stated that they have other reasons (databoks.katadata, 2023).

The Ministry of Cooperatives and SMEs shows the latest information is that the number of MSMEs in Indonesia will reaching more than 65 million units by 2024. These MSMEs are spread across various industries, such as digital technology, fashion, handicrafts, and culinary. (indonesia.go.id, 2024).

Table 1.
Number of MSMEs in Lampung Province, 2020 and 2021

Year	Micro Business	Small business	Medium Enterprises
2020	143 948	3 452	156
2021	147 926	2 917	156

Source: (Badan Pusat Statistik Provinsi Lampung, 2023)

Bandar Lampung City is one of the cities that have a large number of MSMEs in Lampung province. MSMEs in Lampung province exist as drivers economy with a total of 30,940 MSMEs according to (Statistik, 2024). The existence of technology will helping MSMEs in the city of Bandar Lampung are facing Lots Examples of challenges include problems with obtaining capital, marketing and methods. increase sales, and also several payment systems, introduction to online applications, loans and so on.

Usage Technology has become a must for the MSME (Micro, Small and Medium Enterprises) sector to be able to compete in the global market. In its report, BPS stated that the biggest factor (78.12%) is the preference for selling directly (offline). The number of business actors who stated that they are not interested selling online is 29.94%, they then followed by 27.83% of business actors who refused switch to e-commerce because they feel they do not have sufficient knowledge or skills, and 13.80% stated that they have other reasons (databoks.katadata, 2023).

Several studies have been conducted previously regarding financial knowledge on MSME performance with different results, including research results from (Firlianti, Jumawan Jasman, 2023) state that knowledge finance has a positive effect on financial performance, in line with research (SHELEMO,

2023). However, the results are different from research (Arafah et al., 2024) which found that financial knowledge has a significant negative effect. Research conducted by (Pertwi, 2020) and (Dalimunthe, Rahma and Syarvina, 2023) found that fintech payment positively influences the performance of MSMEs, but according to research from (Riski M et al., 2023) Fintech payments do not have a significant impact on MSME performance.

In this study, there is a novelty that lies in the research object and research variables. Where several previous studies, namely (Aditya and Azmansyah, 2021) with the research object of MSMEs in Marpoyan Damai sub-district, research conducted by (Ahmad Ferdiansyah and Eri Bukhari, 2021) using the research object of fashion MSMEs in North Bekasi, (Riski M et al., 2023) conducting research with the object of UMKM in Batang Regency. Taking objects on UMKM in Bandar Lampung City in the background behind the increase in the PDRB of Lampung Province until the end of 2023, an average increase of 0.3% reaching 3.34% (Kompasiana.com, 2024), and the number of MSMEs in the city of Bandar Lampung continues to increase, in 2023 there will be 30,940 business units (Badan Pusat Statistik, 2024). The independent variable studied by (Hendrawaty et al., 2023) was the utilization of fintech products only. The reason for adding the financial knowledge variable finance because there has been no research that combines all the variables to be studied, according to (Ahmad Ferdiansyah and Eri Bukhari, 2021) improvement financial knowledge (knowledge) finance for entrepreneurs can improve their MSMEs too.

Based on the explanation above, the aim of this research is to re-test the magnitude of influence financial knowledge and fintech payment on the performance of MSMEs in Bandar Lampung city. Research on MSMEs that use technology is important because MSMEs play an important role in to advance the Indonesian economy, and also to improve capabilities and competencies of MSMEs in facing global competition, and to encourage local economic growth to be stable and continuous. With that, the author interested in conducting research with the title "The Role of Financial Knowledge and Adoption Fintech Payment on MSME Performance in Bandar Lampung City".

Theory of Planned Behavior

This study uses a theory that provides an explanation of how a person carries out action is Theory of Planned Behavior, Theory of Planned Behavior is a theory that has been modified and studied in depth from the TRA (Theories of Reason Action's) theory put forward by (Fishbein and Ajzen, 1975). According to this theory, there are three types of factors that influence human actions, these factors are actions beliefs about outcomes and evaluation of behavior, as well as motivation based on a hope (normative believe) (Ajzen, 1991). The

Theory of Planned Behavior has the concept that a person will behave if they have the desire or plan to do so. If the desire is stronger, then the desire to behave will be stronger (Aditya and Azmansyah, 2021). By using the Theory of Planned Behavior, it can explain how the interests of business actors or MSMEs in using Fintech (Alveno et al., 2024).

MSME Performance

Micro Business Small and Medium Enterprises (SMEs) are a business which basically refers to a business or enterprise driven by an individual, an organization, a business entity small, or household. MSMEs run a a crucial role in Indonesian economy, both from aspect provision of jobs created or even from in terms of the number of businesses they have. As a developing country, MSMEs function as the basis of the sector circulation goods and services. Development of the sector business small and medium enterprises (SMEs) have great potential to have an impact positive on the welfare of society. To meet market needs, MSMEs excel in flexibility, creativity and adaptation (Vinatra, 2023).

Business performance Small and medium enterprises (SMEs) are the achievement of overall work results compared to work results, goals, targets or criteria that have been set at the beginning of their formation which have been agreed upon. together. (Rini Widianingsih, Irianing Suparlinah, Agus Sunarmo, 2023). MSME Performance Indicators include sales growth, asset growth and customer growth. MSME performance measurement uses easy indicators to show the actual state of MSMEs (Zhaviery, Anisah and Faidah, 2019).

Financial Knowledge

Knowledge finance (financial knowledge) interpreted as knowledge a human being at a financial matters, which can be divided into knowledge of tools and skills in finance. Financial knowledge is one of the bases for making decisions that are much more effective. Financial knowledge can affect how someone saves, borrows, invests, and manages finances. Financial knowledge also focuses more on understanding the basic concepts of economic finance. The level of knowledge finance can be seen from literacy finance where the level is knowledge low finance if literacy finance (Firlianti, Jumawan Jasman, 2023). Indicators used to measure financial knowledge in the study (Aditya and Azmansyah, 2021)is the basis of finance, management finance, credit and debt, savings and investment, and risk and insurance.

Judging from the results of data analysis and discussion written in the research (Ahmad Ferdiansyah and Eri Bukhari, 2021)"the results of the research explain If Financial Knowledge has a partial influence positive and significant on the performance of MSMEs." According to research (SHELEMO, 2023)"

states that there is a significant positive influence of financial knowledge on Financial Management Behavior in MSME actors in Kudus City. This show that MSME productivity can increase significantly if MSME actors always improve knowledge fintech.” With this explanation, the following hypothesis can be formulated:

H1: Financial Knowledge Influences MSME Performance

Fintech Payment

Fintech is not a service that is presented with a new business model that makes things easier for the community. However fintech presents a service, namely financial transactions without requiring an account like in other banks. Fintech remains supervised by Bank Indonesia, which is not a bank institution finance Like banks, it has a goal so that people can get security. Bank Indonesia regulates companies provider fintech that requires register company at Bank Indonesia or OJK (Ningsih, 2020). With the presence of Fintech in Indonesia has had an impact on the financial sector, such as transactions, online loans, financial planning (personal finances), investment, financing (crowdfunding), e-money, and so on. (Nurhayani et al., 2024). Fintech payments provide transaction services and payment methods that are easier and more effective. Fintech payment is a innovation of non- cash payment services that are more practical and secure. By using fintech payments, Many problems that people face when making transactions can be reduced, such as not having time to look for goods in stores, transferring funds to banks or ATMs, and not wanting to go to a place due to poor service (Apriani, Zoraya and Afandy, 2023). According to research (Matoati, 2021)the indicators used to measure fintech payments are effort expectations, performance expectations, social influence and efficacy. finance.

Based on research (Pertiwi, 2020)it was concluded that the implementation of fintech brings fresh air to help business small and medium enterprises (SMEs), especially in the financial sector business. Fintech can be a solution to increase access to financial services, especially in areas that have not received official financial services such as banks. According to research conducted by (Dalimunthe, Rahma and Syarvina, 2023) digital payment has an influence positive and significant to the development of MSMEs in Medan City. Based on this explanation, it can be formulated as follows:

H2: Fintech Payments Affect MSME Performance

Table 2.
Operational Variables

Variables	Indicator	Dimensions	Scale
Financial Knowledge	Financial Basics	1. Financial Knowledge	Likert
	Money Management	2. Money Management Knowledge	
	Credit and Debt	3. Credit and Debt Knowledge	
	Savings and Investments	4. Savings and Investment Knowledge	
	Risk and Insurance	5. Risk and Insurance Knowledge	
Fintech Payment	Hope Effort	1. Easy to Understand Fintech Features	Likert
	Performance Expectations	2. Fintech Payment Adds Skills in Using Financial Products	
	Social Influence	3. Recommendations from People Around	
	Efficacy finance	4. 4. Feel confident that Fintech Payment can make financial management easier	
MSME Performance	Growth Sale	1. Improvement Sale	Likert
	Asset Growth	2. Production Tools	
	Customer Growth	3. Increase in Number of Customers	

Source: (Aditya and Azmansyah, 2021); (Matoati, 2021); (Zhaviery, Anisah and Faidah, 2019)

RESEARCH METHOD

This research is a quantitative research that aims to investigate the influence between variables, namely financial knowledge (FK), fintech payment (FP) and MSME performance (KUMKM). The data collection method in this study is by using an online questionnaire distributed through WhatsApp and Tiktok. The respondents targeted by this research data are owners or managers of MSMEs in the city of Bandar Lampung, in simplifying the population in this study using the Slovin calculation formula, namely:

$$n = \frac{N}{1 + N \times e^2} = \frac{30,940}{1 + 30,940 \times 0,1^2} = 99,7$$

These calculations found sample of 100 people (business units). The analysis in this study uses statistical methods that will clarified by using Statistical Product and Service Solutions In using the multiple linear regression analysis model, the multiple linear regression analysis equation is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where Y is the symbol of MSME performance; α is a constant symbol ; $\beta_1 X_1$ is a symbol that shows the financial knowledge coefficient ; $\beta_2 X_2$ is a symbol that shows the fintech payment coefficient ; and e is the error term symbol.

RESULT AND DISCUSSION

Table 1.
Descriptive Statistics

Description Statistics					
	N	Min	Max	Mean	Std. Deviation
Financial Knowledge (X1)	100	16	25	20.08	1,857
Fintech Payment (X2)	100	12	24	17.61	2,640
MSME Performance (Y)	100	15	29	21.52	2,812
Valid N (listwise)	100				

Based on the results of descriptive statistics, the average value of the *Financial Knowledge variable (X1)* of 20.08 indicates that the level of financial knowledge of respondents is in the upper-middle category, with a fairly homogeneous data distribution indicated by a standard deviation of 1.857. Meanwhile, the average value of *Fintech Payment (X2)* of 17.61 indicates that the level of use of financial technology-based payment services among respondents is at a moderate level, with higher data variability, as seen from the standard deviation of 2.640. The *UMKM Performance variable (Y)* has an average of 21.52, indicating that the performance of the observed small and medium enterprises is in a fairly good category, with a moderate level of data distribution as reflected in the standard deviation of 2.812. This indicates a relatively small gap between respondents in terms of *Financial Knowledge, Fintech Payment, and MSME performance.*

Table 2.
Partial Hypothesis Testing

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,966	,960		3,091	,003
	Financial Knowledge (X1)	,030	,044	,020	,691	,491
	Fintech Payment (X2)	1,019	,031	,957	33,213	,000

a. Dependent Variable : MSME Performance (Y)

Source: SPSS Output 22, 2024

Based on the results of partial hypothesis testing, it was found that

1. Financial Knowledge variable (X1) has an influence positive but not significant to the performance of MSMEs (Y). This can be seen from the financial knowledge coefficient of 0.030 and a standard error of 0.004 with sig. 0.491 > 0.05, indicating that every increase one unit of financial knowledge (X1) will increases the dependent variable (Y) by 0.030 units. Thus, Financial Knowledge (X1) has an effect positive but not significant to MSME performance.
2. Fintech Payment variable (X2) displays influence positive and significant on MSME performance. The coefficient value of Fintech Payment = 1.019 and standard error = 0.031 with a sig. value of 0.000 < 0.05 which indicates that every increase one unit on the use of fintech payment (X1) will increases the dependent variable (Y) by 1.019, thus, Fintech Payment (X2) has an influence positive and significant to the performance of MSMEs. And become the most important factor in improving MSME performance.

Simultaneous Testing

Tabel 3. Pengujian Hipotesis Simultan

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	721,421	2	360,711	568,566	,000 ^b
	Residual	61,539	97	,634		
	Total	782,960	99			

a. Dependent Variable: Kinerja UMKM (Y)

b. Predictors: (Constant), Fintech Payment (X2), Financial Knowledge (X1)

Sumber: Output SPSS 22, 2024

Based on the results of simultaneous hypothesis testing shown by the ANOVA table, it can be concluded that the regression model involving the variables Financial Knowledge (X1) and Fintech Payment (X2) simultaneously has a significant effect on MSME performance (Y). This can be seen from F value = 568.566 with a significance of $0.000 < 0.05$. Thus, it can be said that The combination of Financial Knowledge and Fintech Payment has a very significant influence on MSME performance.

Determinant Coefficient Value

Tabel 4. Nilai Koefisien Determinan

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.960 ^a	.921	.920	.797

a. Predictors: (Constant), Fintech Payment (X2), Financial Knowledge (X1)

b. Dependent Variable: Kinerja UMKM (Y)

Sumber: Output SPSS 22, 2024

Based on Table 4, the coefficient of determination (R Square) value of 0.921 shows that 92.1% of the variation in MSME Performance (Y) can be explained by the independent variables, namely *Financial Knowledge* (X1) and *Fintech. Payment* (X2). The Adjusted R Square value of 0.920 indicates a high level of adjustment even though the number of predictors in the model is taken into account. In other words, this regression model has a very good ability to explain the influence of independent variables on the dependent variable. The remaining 7.9% is influenced by other factors outside the model. Std. Error Value of the The estimate of 0.797 indicates a relatively small level of prediction error, supporting the reliability of the resulting model.

DISCUSSION

The Influence of Financial Knowledge (X1) on MSME Performance (Y)

Financial Knowledge variable (X1) does not have any significant influence on the performance of MSMEs (Y). This can be seen from t value = 0.691 with a sig. value of $0.491 > 0.05$. Thus, *Financial Knowledge* (X1) has a positive effect but not significant to the performance of MSMEs. According to *Theory of Planned Behavior s* (TPB), a person's behavior can be influenced by desires that are driven by the level of behavior, subjective norms, and behavioral control. Financial knowledge (*financial knowledge*) can be associated with perceptions of behavioral control, because individuals who have financial understanding the good ones can feel more capable when taking care of stability finance and

decision making which has an impact on their business performance (Darmawan *et al.*, 2019; *et et al.*, 2023).

The results of the study showed absence there is an influence of variable X1 on X2. This could be caused by several factors, such as the limited direct application of financial knowledge in daily business practices or the lack of technical mastery in implementing this understanding. Previous research (Humaira *et al.*, 2018) found that *Financial Knowledge* has a positive effect on the financial management of MSMEs in the Bantul Batik Craft Center, but this effect may not be universal due to differences in geographical and demographic contexts.

The Influence of Fintech Payment (X2) on MSME Performance (Y)

Fintech Payment variable (X2) shows very significant influence on MSME performance. The t-value for *Fintech Payment* is 33.213 with a significance value of 0.000, which is much smaller from 0.05. It can be said that *Fintech Payment* has an influence positive and significant impact on the performance of MSMEs. The results of research found *Fintech Payment* has a significant influence on MSME performance, as seen from the t value of 33.213 and a significance of 0.000. This finding is in line with research (Pertwi, 2020) and (Dalimunthe *et al.*, 2023), which states that the use of financial technology, including *fintech payment*, facilitating access to financial services, increasing transaction efficiency, and expanding business opportunities, especially for MSMEs. Within the TPB framework, the use of *fintech payment* can increase the perception of behavioral control because it provides convenience, flexibility, and a sense of security for users. Reducing barriers to financial transactions allows MSMEs to focus more on increasing productivity and service, which ultimately has a positive impact on their business performance.

The Influence of Financial Knowledge (X1) and Fintech Payment (X2) on MSME Performance (Y)

Simultaneously, *Financial Knowledge* and *Fintech Payment* has a significant influence on the performance of MSMEs, as seen from the F value of 568.566 with a significance of 0.000. Although partially *Financial Knowledge* does not have a significant effect, the existence of *fintech payment* may strengthen the relationship between financial knowledge and better financial management, resulting in an overall positive impact.

These results confirm the findings of previous research (Vinatra, 2023) that the flexibility and adaptability of MSMEs, which are supported by technological innovations such as *fintech payment*, can be a determining factor in increasing their business competitiveness and sustainability. This is also in line with the TPB theory, where intentions and behavior are influenced by a

combination of internal (knowledge) and external (ease of access to technology) factors.

CONCLUSION

The results of the study show that partially, *Financial Knowledge* (X1) does not have a significant effect on MSME performance (Y), while *Fintech Payment* (X2) has a very significant influence. However, simultaneously, both variables have a positive and significant influence on MSME performance, as evidenced by the F value of 568.566 with a significance of 0.000. This indicates that although financial knowledge alone is not enough, the existence of fintech Payments are able to improve the performance of MSMEs through efficiency and ease of transactions, thus strengthening the synergy between internal and external factors in supporting business success, thus Government support also has an important role in supporting MSME performance by creating conducive policies and providing access to the resources needed. like counseling or training, access to financing, supportive regulations and digital infrastructure.

Based on the research results, MSME actors are advised to improve their understanding of financial knowledge through training and mentoring in order to better manage business finances. Although fintech payment has a significant influence, adequate understanding of financial concepts such as cash management, budget planning, and transaction recording will help MSMEs in utilizing fintech optimally. In addition, fintech service providers should continue to develop easy-to-use and user-friendly features to support MSMEs with varying levels of financial literacy. The government and financial institutions also need to collaborate in organizing inclusive financial education programs and expanding access to financial technology to encourage sustainable MSME growth. Thus, the synergy between mastery of financial knowledge and use of fintech payment can create a more competitive and productive business ecosystem.

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