THE INFLUENCE OF FINANCIAL PLANNING, FINANCIAL TECHNOLOGY, AND FINANCIAL INCLUSION ON IMPROVING MSME BUSINESS PERFORMANCE IN BANDAR LAMPUNG

Agustina Berliana[1]*, Habiburrahman[2]
[1.2]Faculty of Economics and Business, Bandar Lampung University, Indonesia
*Corresponding Author:
agustinaberliana2002@gmail.com

Abstract

The purpose of this study is to determine how much influence financial planning, financial technology, and financial inclusion have on improving MSME business performance in Bandar Lampung. This study used quantitative methods with a sample of 100 respondents from MSMEs in Bandar Lampung City, the data in this study was processed using the help of SPSS Version 25.0 analysis. The results showed that financial planning had a significant positive effect on improving MSME business performance in Bandar Lampung, financial technology had a significant positive effect on improving MSME business performance in Bandar Lampung and financial inclusion did not have a significant positive effect on improving MSME business performance in Bandar Lampung.

Keywords: Financial Planning, Financial Technology, Financial Inclusion, Business Performance

1. Introduction

The creative economy is growing so rapidly today. Similarly, the creative economy is developing from the existing MSME creative industry. The creative economy is essential to building sustainable economic value because its resources are renewable and will not run out over time. The size of local governments (regional assets), regional wealth (local original income), leverage, and capital expenditure are only a small part of the variables that may have an impact on the financial performance of the regional economy (Saputro et al, 2022).

MSMEs (Micro, Small and Medium Enterprises) are sectors that are recognized as supporting a country's economy and even able to survive during an economic crisis. In addition, it is recognized that SMEs contribute to national income and are able to absorb labor. As a type of productive business, the development of MSMEs in Indonesia is rapid, (Safrianti, et al, 2022). Based on this, the MSME sector is considered to have the power to drive the economy of a nation. This is supported by the findings of a survey by the Financial Services Authority (OJK) which found that Indonesia's MSME sector can contribute 60% to the country's GDP and absorb 97% of the workforce. By providing jobs to the population, the MSME sector can also help fight poverty (Yuyun et al., 2022). The following is an overview of the growth of MSMEs in Indonesia from 2011 to 2020.

Figure 1. Growth of MSMEs in Indonesia
Source: Ministry of Cooperatives and Indonesian SMEs in 2023

In figure 1 based on a survey of the Ministry of Cooperatives and SMEs regarding the development of the number of MSMEs, the results can be seen, namely in 2011 amounted to 54.1 million, in 2012 amounted to 55.2 million, in 2013 amounted to 56.5 million, in 2014 amounted to 57.9 million, in 2015 amounted to 59.3 million, in 2016 amounted to 61.7 million, in 2017 amounted to 62.9 million, in 2018 amounted to 64.2 million, In 2019 it amounted to 65.5 million and in 2020 until now it is estimated to number 64.2 million. Given the large number of MSMEs and continues to grow, it is important for MSME players to continue to maintain their business performance in order to be able to develop and compete with other MSMEs. Because business performance is still a problem for MSMEs. This is in accordance with what was explained by Fadila in Safrianti, et al (2022) who explained that MSMEs still face weaknesses such as lack of business orientation and knowledge for the long term so that they often view business productivity as equal to business performance.

Performance is an overview of the implementation of activity programs and policies achieved as an effort to realize the goals, objectives, vision, and mission seen in the planning of a strategic organization (Fadilah, et al, 2022). Based on a survey conducted by LIPI in May 2022, 94.69% of businesses experienced a decline in sales. Based on business scale, the decline in sales of more than 75% was experienced by 49.01% of ultra micro enterprises, 43.3% of small businesses, and 40% of small enterprises, and 45.83% of medium enterprises, the decline in business performance in MSMEs needs to be considered and resolved, considering the important role of MSMEs in the national economy (Fadilah, et al, 2022).

The decline in MSME business performance in Indonesia occurred due to various factors ranging from financial planning, financial technology and financial inclusion. This is in accordance with the explanation of Safrianti, et al (2022) which states that the decline in MSME business performance is a lack of financial literacy and financial technology. Hilmawati et al (2021) in their research also revealed that the factors that encourage the decline in MSME business performance are still low financial inclusion and financial literacy of MSME actors. Meanwhile, Artha and Wibowo (2023) revealed that weak financial management by MSME players is marked by a lack of financial literacy, financial planning and financial attitudes.

The first factor of financial planning, Yushita in Artha and Wibowo (2023) financial planning is an ability that must be possessed by every individual to achieve financial goals. Without financial planning, financial goals will be hampered, so responsibility regarding individual financial planning needs to be done as early as possible because errors in financial management will be very detrimental and difficult to fix in the future. The second factor is financial technology, financial technology is defined as a form of merging the entire technology sector in the financial sector which is used to facilitate

buying and selling activities and business activities in the form of services for its users. The availability of sophisticated financial features and services makes it easy for the public to utilize (Rohmah et al, 2022). The presence of financial technology in business activities, especially MSMEs, has become one of the fresh winds that brings a big solution for MSMEs to get initial capital for business establishment and help with their financial management, (Safrianti, et al 2022). The following is the growth of financial technology in Indonesia from 2017 to 2022
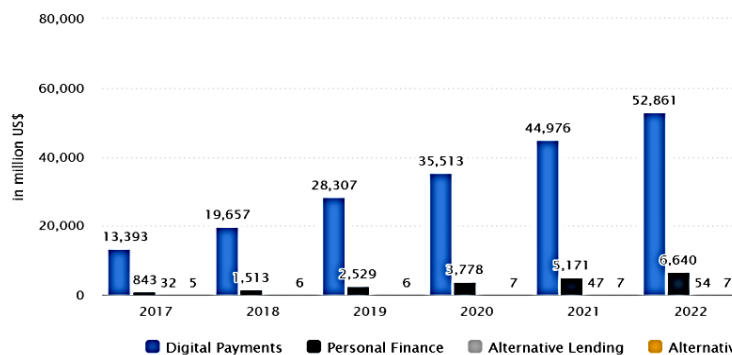

Figure 2. Growth of Financial Technology in Indonesia in 2017-2022
Source: OJK and Indonesian Financial Technology Association

Based on the picture above, it can be understood that the use of this technology must be immediately pursued and carried out to encourage more equitable and comprehensive financial inclusion. The growth of smartphone usage is very large in Indonesia from 2011-2017 of 43.2%. Data shows that internet and smartphone usage is increasing in Indonesia every year (Bakhtiar and Mulia, 2022). The last or third factor is financial inclusion. Financial inclusion is an activity that aims to eliminate barriers both in the form of prices and non-prices to public access in the use of financial services (Yanti, 2019). Financial inclusion is an effort to encourage the financial system to be accessible to all levels of society so as to encourage quality economic growth while overcoming poverty.

Bandar Lampung City is the gateway to the island of Sumatra so that it is the first city used for transit for economic activities on the island of Java and the island of Sumatra, (BPS, 2021). Bandar Lampung City is the center of trade and economy in Lampung Province and the center of MSMEs whose suppliers come from regions in Lampung Province. The following is the number of MSMEs in Bandar Lampung City in 2022.
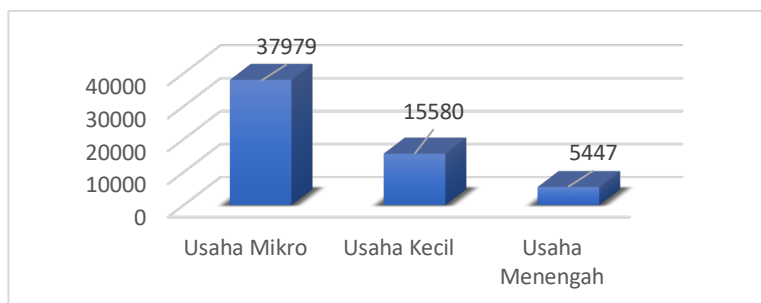

Figure 3. Number of MSMEs in Bandar Lampung City in 2022
Source: Bandar Lampung City Cooperatives and SMEs Office in 2023

The data above shows that MSMEs in Bandar Lampung City have considerable potential and existence, therefore it is necessary to build an integrated system to maintain the stabilization of MSME business performance in Bandar Lampung City. Considering that based on the results of pre-research, it is known that, the performance of MSMEs in

Bandar Lampung City still faces various problems ranging from the lack of MSMEs that are active in financial planning before starting an MSME business, lack of knowledge related to financial planning, financial inclusion and financial technology. According to the Office of Cooperatives and SMEs in Bandar Lampung City which states that there are still few MSME actors who implement financial records, financial management and financial transactions which results in some MSMEs not running optimally because business performance tends to decline.

2. Theoretical Background

2.1 RBV (Resource Based View) Theory

Resource Based Theory, better known as Resource Based View (RBV) theory, was first pioneered by Wernerfelt (1984). RBV theory views that company resources and capabilities are important for companies, because they are the main or basis of the company's competitiveness and performance. The assumption of RBV theory is about how a company can compete with other companies, by managing the resources owned by the company in accordance with the company's ability to achieve the company's competitive advantage, (Sampurno, 2022).

According to Barney in Hilmawati and Kusumaningtias (2021) explained that the main idea in RBV theory states that a company can achieve a sustainable performance advantage and competitive advantage if it obtains valuable resources, has valuable capabilities that have no substance and cannot be imitated, and companies must have the ability to absorb and apply them. This Resource Based View Theory suggests that tangible resources and intangible resources in companies and organizations can encourage a company or organization to develop strategies to realize competitive advantage (Sari, 2020).

2.2 MSME Business Performance

According to Hasibuan (2017), performance is the result of work achieved by individuals and organizations when carrying out the tasks given to them based on experience, skills, and time sincerity. Meanwhile, according to Rivai (2015), performance is the result or level of overall success of individuals in a certain period when carrying out tasks compared to possibilities, such as targets, work results, objectives or criteria that have been previously set and mutually agreed. Hasibuan (2017) the performance of MSMEs is something that is achieved by a person or organization in imposing the tasks imposed on it which is based on skills, experience. perseverance and time. Based on this explanation, the business performance of MSMEs according to Suhardi (2012) can be measured by indicators, namely:

2.3 Sales growth

Sales growth reflects the investment success of past periods and can be used as a prediction of future growth, sales growth is an important dimension of basic revenue from the company's products and services, where revenue generated from sales will be used to measure the level of sales growth.

2.4 Business Profit Growth

The growth of business profits is an important thing about market acceptance of the company's products and services. Business profit growth can be measured through company assets, profitability and labor productivity.

2.5 Financial Planning

Planning or planning is the initial activity in a job in the form of thinking about things related to the work in order to get optimal results, (Didin and Tanjung, 2018). According to Anggraini and Cholid (2022), defining financial planning as the preparation or coordination of plans carefully to prepare future desires and goals. Meanwhile, Ayu (2020) defines financial planning as an effort to achieve certain goals through appropriate financial management. Sobaya in Artha and Wibowo (2023) defines financial planning as an effort to prepare financial desires and goals in the future. According to Senduk in Artha and Wibowo (2023) explained that financial planning can be measured by the financial goals to be achieved, the number of needs and desires in the future, the higher cost of living, uncertain economic conditions, uncertainty in human physical conditions, and many alternatives to financial products. Anggraini and Cholid (2022) stated that the more effective the level of financial planning, the more financial management will increase. Rianty et al., (2020) in their research found that financial planning has a positive and significant effect on financial management.

2.6 Financial Technology

Financial technology (Fintech) is a technology-based industry in the financial services sector that produces innovations that can facilitate financial services outside conventional financial institutions. In a broader sense, financial technology (Fintech) can be defined as an industry that uses technology to support the financial system and financial services more effectively and efficiently, (Ginatara, 2020). Financial technology or often referred to as financial technology is a service offered to the financial industry that utilizes digital technology in the form of software, (Alifah., 2022). Financial technology according to Rasyid (2016) can be measured with several dimensions, including:
1) Benefits of use (usefull)
2) Easy to use
3) Website display (website design)
4) System availability
5) Privacy (privacy) financial technology products provide privacy space that can only be accessed by users or users
6) Safety

2.7 Financial Inclusion

Financial inclusion is an effort to include people who are not familiar with banking into the formal financial system so that they have the opportunity to enjoy financial services such as savings, payments, and transfers, (Peterson K, 2020). Financial inclusion is defined by Bank Indonesia's National Financial Inclusion Strategy (SNKI) as the right of everyone to access and obtain the maximum possible services from financial institutions in a timely and informed manner, at a reasonable cost, while maintaining to ensure their comfort and dignity (Hilmawati and Kusumaningtias, 2021). According to Putri et al (2022), financial inclusion can be measured with several dimensions, including:
1) Financial access
2) Use of financial services
3) Quality of financial services
4) Welfare

2.7 Mindset
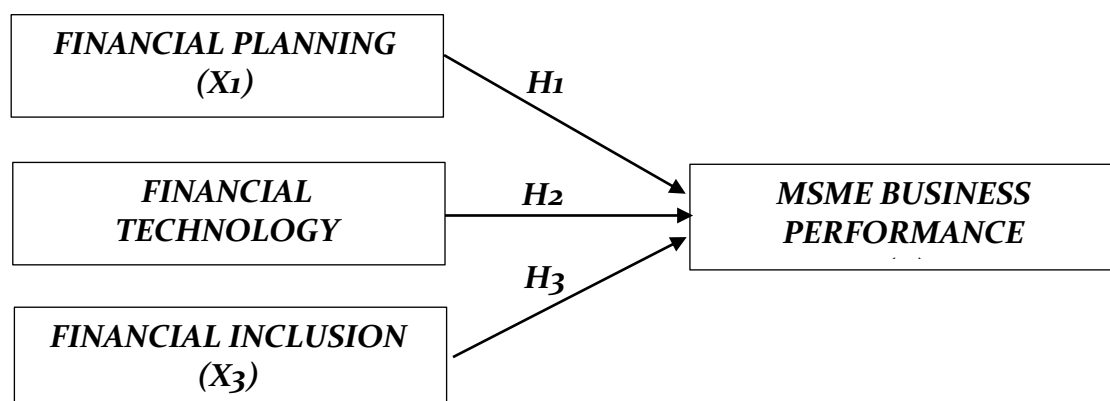   Based on the explanation above, the author can describe it in the form of a frame of mind as below:

Figure 4. Mindset

4.8 Hypothesis Development
4.8.1 The Effect of Financial Planning on Improving MSME Business Performance in Bandar Lampung
   The results of research by Olive et al (2020) stated that there is an influence of financial planning on financial management. Where, when individuals have an excessive financial planning attitude, the higher the financial management. Research conducted by Rahman, et al (2020) said that individuals who put financial planning above all else in managing then the higher they can do financial management. The same result was also conveyed by Olive et al (2022) who explained that financial planning has a positive and significant effect on financial management for MSME business sustainability, which means that the better the financial planning of MSME actors, the better the financial management carried out. Artha and Wibowo (2023) in their research also explained that partial financial planning has a significant influence on personal financial management. Thus the second hypothesis in this study can be formulated as follows:
H1: Financial Planning Has a Significant Positive Effect on Improving MSME Business
       Performance in Bandar Lampung

4.8.2 The Influence of Financial Technology on Improving MSME Business Performance in Bandar Lampung
   Financial technology in Indonesia offers MSMEs opportunities to grow by offering mainly digital payment services (Fadilah et al, 2022). Research that examines the influence of financial technology on the financial performance of MSMEs, namely there is research by Djuwita et al (2018) with the results of financial technology having a considerable influence on the financial performance of MSMEs. Where financial technology is the result of technological advances, and business people must adapt to it so that their companies can keep up with its development. In line with research by Dharma et al (2022) with the results of research which states that using financial technology, namely e-commerce, has a significant effect on the financial performance of MSMEs because it has a beneficial and substantial impact on the financial performance of MSMEs. Thus, the second hypothesis in this study can be formulated as follows:

H2: Financial Technology Has a Significant Positive Effect on Improving MSME Business Performance in Bandar Lampung

4.8.3 The Effect of Financial Inclusion on Improving MSME Business Performance in Bandar Lampung

Financial inclusion has a significant role in improving the financial performance of MSMEs. Access and use of essential financial services, such as loans, insurance, and savings, created in a safe, fun, reliable, and customizable way known as financial inclusion (Fadilah et al, 2022). Research that examines the influence of financial inclusion variables on the financial performance of MSMEs was conducted by Anwar and Amri (2017), namely the better a person's financial inclusion, the better the financial performance of MSMEs in Makassar City. It is also supported by research from Sufatmi and Purwanto, (2021) with the result that financial inclusion improves the financial performance of MSMEs, this is because it makes it easier for MSME players to get financing from financial institutions for their company capital thanks to inclusion. Thus the second hypothesis in this study can be formulated as follows:

H3: Financial Inclusion Has a Significant Positive Effect on Improving MSME Business Performance in Bandar Lampung

3. Methods

3.1 Research Design

The research design used is quantitative and based on the objectives of the research title given in this study. According to Martono (2011) quantitative research utilizes and collects information and data in the form of numbers, which are then processed, analyzed, and evaluated to provide scientific information. According to Sugiyono (2016) explained that quantitative research contains data in the form of numbers that can be measured or calculated directly and can be analyzed statistically so that this research is categorized as quantitative research.

3.2 Population and Sample

Population is a generalization area of the area of items or individuals to be investigated that meet the requirements and features of the researcher to be studied in order to seek conclusions (Sugiyono, 2016). Meanwhile, the population in this study is MSMEs spread across the Bandar Lampung City area with a recorded number of 59,000 MSMEs ranging from Micro Enterprises, Small Enterprises and Medium Enterprises (Bandar Lampung City Cooperative and SME Office in 2023).

The sample is a part of the population that has been selected through a certain way and has certain, different, and comprehensive characteristics that are considered representative of the entire population (Hasan, 2010). In this study, the samples taken were halal MSMEs in the Bandar Lampung City area, in this study using the Slovin method, with the following formula:

$$n = \frac{N}{1 + Ne^2}$$

Known:
n = Sample size
N = Number of populations
e = Percentage of errors that statistically tolerable (10%).

The total population in this study was recorded at 59,000 MSMEs in Bandar Lampung, so a sample of a number of:

$$n = \frac{59.000}{1 + 59.000 \ (0.1)^2}$$
$$n = 98.33 \ \approx \ \mathbf{100}$$

Based on the results of these calculations, the number of samples in this study was 100 respondents.

3.3 Sampling Techniques

The sampling technique for this study used non-probability sampling techniques through the purposive sampling method with criteria determined by the researcher as follows:
1) MSMEs are domiciled in Bandar Lampung City and have been operating for more than 5 years
2) Respondents are halal MSMEs owned or managed by the community in Bandar Lampung City
3) MSMEs have active status and are still operating today
4) Are or have used technology-based payment facilities.

3.4 Data Collection Techniques

This study used data collection techniques in the form of questionnaires/questionnaires. The questionnaire contains questions provided and distributed by researchers to be answered by each respondent. Likert scale will be utilized by researchers as a measuring scale. Likert scale is used to assess a person's feelings, views, and perceptions regarding various events, where each question is given 5 answer choices that respondents must choose starting from Strongly Agree (SS) with a score of 5, Agree (S) with a score of 4, Neutral (N) with a score of 3, Disagree (TS) with a score of 2 and Strongly Disagree (STS) with a score of 1, (Sugiyono, 2016).

3.5 Data Analysis Tools
3.5.1 Test Instruments
1) Validity Test
   Validity test is a stage of data analysis that aims to check whether the measuring instrument has carried out its measurement function, (Ghozali, 2013).
2) Reliability Test
   Reliability test is the relationship between the accuracy of the instrument on the measurement to be measured and how accurate it is when research and re-measurement are carried out, the variable is declared reliable with the provision of criteria namely the Cronbach Alpha value > 0.06, so it can be said that the results of the data are reliable (Ghozali, 2013).
3.5.2 Test the hypothesis
1) Uji F Test
   The F test is used to test the effect of the independent variable on the dependent variable of a regression equation using statistical hypotheses (F test or simultaneous test).

2) Test R2 (Coefficient of Determination)
The coefficient of determination (Adjust R2) is a test that determines how well the model explains changes in the dependent variable. Where the value of R2 modification is between 0 and 1, (Ghozali, 2013).

3) Uji t Test
The purpose of partial hypothesis testing, often referred to as the t-test, is to see if each independent variable (X) has an influence on the dependent variable (Y), (Ghozali, 2013).

4. Results and Discussion

4.1 Validity and Reliability Test Results

4.1.1 Validity Test Results

The result of the validity test using the test criteria for this test is that if r counts < r table, it is invalid and if r counts >rtable, it is valid. The following are the results of the validity test:

Table 1. X and Y Variable Validity Test Results

Instruments	rcalculate	rtable N = 100	Condition	Information
Financial Planning Variables (X1)				
Instrument 1	0.405	0.195	0.405 > 0.195	Valid
Instrument 2	0.735	0.195	0.735 > 0.195	Valid
Instrument 3	0.733	0.195	0.733 > 0.195	Valid
Instrument 4	0.769	0.195	0.769 > 0.195	Valid
Instrument 5	0.789	0.195	0.789 > 0.195	Valid
Instrument 6	0.758	0.195	0.758 > 0.195	Valid
Instrument 7	0.837	0.195	0.837 > 0.195	Valid
Financial Technology Variable (X2)				
Instrument 1	0.590	0.195	0.590 > 0.195	Valid
Instrument 2	0.637	0.195	0.637 > 0.195	Valid
Instrument 3	0.727	0.195	0.727 > 0.195	Valid
Instrument 4	0.639	0.195	0.639 > 0.195	Valid
Instrument 5	0.730	0.195	0.730 > 0.195	Valid
Instrument 6	0.581	0.195	0.581 > 0.195	Valid
Financial Inclusion Variable (X3)				
Instrument 1	0.540	0.195	0.540 > 0.195	Valid
Instrument 2	0.624	0.195	0.624 > 0.195	Valid
Instrument 3	0.581	0.195	0.581 > 0.195	Valid
Instrument 4	0.383	0.195	0.383 > 0.195	Valid
MSME Business Performance Variables (Y)				
Instrument 1	0.523	0.195	0.523 > 0.195	Valid
Instrument 2	0.687	0.195	0.687 > 0.195	Valid
Instrument 3	0.704	0.195	0.704 > 0.195	Valid
Instrument 4	0.749	0.195	0.749 > 0.195	Valid
Instrument 5	0.664	0.195	0.664 > 0.195	Valid
Instrument 6	0.810	0.195	0.810 > 0.195	Valid
Instrument 7	0.586	0.195	0.586 > 0.195	Valid

Source: 2023 Primary Data

Based on the results of the item validity test on the financial planning variable (X1), financial technology variable (X2), financial inclusion variable (X3) and MSME business performance variable (Y), all items are declared valid because they have a corrected item-total correlation value of > 0.195.

4.1.2 Reliability Test Results

Based on the results of data processing, the value of the coefficient is obtained as shown in the table below:r_{11}

Table 2. Reliability Statistics

Variable	Cronbach's Alpha	N of Items
Financial Planning (X1)	0.903	7
Financial Technology (X2)	0.858	6
Financial Inclusion (X3)	0.728	4
MSME Business Performance (Y)	0.884	7

Source: 2023 Primary Data

Based on questionnaire reliability tests on financial planning variables (X1), financial technology variables (X2), financial inclusion variables (X3) and MSME business performance variables (Y) showed that all variable instruments in this study were reliable (consistent) because the Cronbach Alpha value > 0.60.

4.2 Test the hypothesis
4.2.1 Uji F Test

To find out the results of the F test, it can be seen in the table below:

Table 4. ANOVA Test

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2285.842	3	761.947	754.110	.000b
	Residuals	96.998	96	1.010		
	Total	2382.840	99			

a. Dependent Variable: Business Performance
b. Predictors: (Constant), Financial Inclusion, Financial Planning, Financial Technology

Based on the table above, it can be seen that the value of 754,110 and obtained a value of 2.70, as well as the significance value of F or P value of 0.000 < 0.05, this shows that financial planning, financial technology and financial inclusion simultaneously have a significant effect on improving MSME business performance in Bandar Lampung F_{hitung} F_{tabel}.

4.2.2 Test R2 (Coefficient of Determination)

The following are the results of the Coefficient of Determination test ($:R^2$)

Table 5. Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.979a	.959	.958	1.005

a. Predictors: (Constant), Financial Inclusion, Financial Planning, Financial Technology
b. Dependent Variable: Business Performance

Based on the table above, it explains the magnitude of the increase in MSME business performance in Bandar Lampung which is influenced by the three independent variables, in the results above the Coefficient of Determination (R Square) of 0.959 means that

financial planning, financial technology and financial inclusion have an influence of 95.9% on improved MSME business performance in Bandar Lampung. While the remaining 4.1% increase in MSME business performance in Bandar Lampung is influenced by factors other than the independent variables being researched.

4.2.2 Uji T Test
The following are the calculation results of the t-Statistics test:

Table 6. t-Statistical Test

No.	Variable	Tcount	Ttable	Sig	Conclusion
1	Financial planning of MSME business performance$\rightarrow$	47.858	1.660	0.000	There is a significant positive influence
2	Financial technology MSME business performance$\rightarrow$	20.295	1.660	0.000	There is a significant positive influence
3	Financial inclusion of MSME business performance$\rightarrow$	0.481	1.660	0.632	No significant influence

Source: Results of Data Processing Using SPSS, 2023
Based on the table above, it can be seen that:

The value of financial planning is t_{hitung} 47,858 while the value is 1,660 and the value of significance (sig t) is 0.000 < 0.05, then the financial planning variable partially has a significant positive effect on improving MSME business performance in Bandar Lampungt_{tabel}, thus the H1 hypothesis is supported

The financial value of technology is t_{hitung} 20,295 while the value is 1,660 and the signification value (sig t) is 0.000 < 0.05, then the financial variable technology partially has a significant positive effect on improving MSME business performance in Bandar Lampungt_{tabel}, thus the H2 hypothesis is supported

The financial inclusion value is t_{hitung} 0.481 while the value is 1,660 and the signification value (sig t) is 0.0.631 > 0.05, then the financial inclusion variable does not have a significant effect on improving MSME business performance in Bandar Lampung, t_{tabel}thus the H3 hypothesis is not supported.

4.3 Discussion
4.3.1 The Effect of Financial Planning on Improving MSME Business Performance in Bandar Lampung
The results of the hypothesis test show that financial planning has a significant positive effect on improving MSME business performance in Bandar Lampung, as seen from the value of financial planning of t_{hitung} 47,858 while the value of 1,660 and the value of significance (sig t) of 0.000 < 0.05. This means that the higher the financial planning, the business performance of MSMEs in Bandar Lampung will increase. Planning is a process that helps formulate organizational policies and goals, and a process that provides oversight over everything involved in implementing policies and achieving goals. These results show that financial planning is an ability that must be possessed by every business actor to achieve financial goals. Without financial planning, financial goals will be hampered, so responsibility regarding individual financial planning needs to be done as early as possible because errors in financial management will be very detrimental and

difficult to fix in the future. The results of this study are in line with research conducted by Muhaimin (2020) which states that the influence of financial planning on financial management. Research conducted by Andi, et al (2021) said that individuals who place financial planning above all else in managing then the higher they can do financial management.t_{tabel}

4.3.2 The Influence of Financial Technology on Improving MSME Business Performance in Bandar Lampung

The results of the hypothesis test show that financial technology has a significant positive effect on improving MSME business performance in Bandar Lampung, as seen from the financial value of technology of t_{hitung} 20,295 while the value of 1,660 and the value of significance (sig t) of 0.000 < 0.05. This means that the higher the financial value of technology, the business performance of MSMEs in Bandar Lampung will increase. The existence of influence shows that the results of technological advances and business people must adapt to it so that their businesses / companies can follow its development so that it has a beneficial and substantial impact on the financial performance of MSMEs. In addition, financial technology can make it easier to run a business such as payment gateways or online payments that can attract customers to take advantage of services and financial technology is an option that can help MSMEs in financial services, especially in the payment system. This research is in line with research conducted by Dwinta et al, (2022) with the results stating that financial technology has a considerable influence on the financial performance of MSMEs. The results of research by Taufik et al (2021) also show that financial technology has a considerable influence on the financial performance of MSMEs, this is because financial technology is very supportive in the progress of MSMEs.t_{tabel}

4.3.3 The Effect of Financial Inclusion on Improving MSME Business Performance in Bandar Lampung

The results of the hypothesis test show that financial inclusion does not have a significant positive effect on improving MSME business performance in Bandar Lampung, as seen from the value of financial inclusion of t_{hitung} 0.481 while the value of 1,660 and the value of significance (sig t) of 0.0.631 > 0.05. This means that the lower the value of financial inclusion, the business performance of MSMEs in Bandar Lampung will also decrease. The absence of influence shows that the improvement of MSME business performance in Bandar Lampung is not entirely from the financial information received by MSME business actors, it happens because some MSME actors consider financial information not too important for business financial performance, although this depends on the mindset and attitude of each business actor. This research is in line with research by Akhmad et al, (2021) further strengthened by research from Miftahurrohmah et al, (2021) and research by Rahma et al, (2022) with the result that the financial performance of MSMEs is not significantly affected by financial inclusion due to the level of financial inclusion is not good, business financial performance also decreases and vice versa. In addition, some MSME players still consider that they have not received convenience in obtaining access and facility services from financial institutions for their business capital. t_{tabel}.

5. Conclusion

This study was conducted to see the influence of financial planning, financial technology and financial inclusion on improving MSME business performance in Bandar Lampung, so that financial planning can be concluded to have a significant positive effect on improving MSME business performance in Bandar Lampung, as seen from the financial planning value of t_{hitung} 47,858 While the value is 1,660 and the signification value (GIS T) is 0.000 < 0.05. Financial technology has a significant positive effect on improving MSME business performance in Bandar Lampung, as seen from the financial value of technology of 20,295 while the value of $t_{tabel}t_{hitung}$ 1,660 and the value of significance (sig t) of 0.000 < 0.05. financial inclusion does not have a significant positive effect on improving MSME business performance in Bandar Lampung, as can be seen from the financial inclusion value of 0.481 $t_{tabel}t_{hitung}$ While the value is 1.660 and the signification value (GIS t) is 0.0.631 > 0.05.t_{tabel}.

Based on the results of the research above, researchers can provide suggestions for first, MSME actors in Bandar Lampung are expected to further improve their knowledge and skills, be consistent in making financial planning to achieve financial goals in the future, the use of financial technology based on payment facilities must be carried out immediately to encourage more even and comprehensive financial inclusion for Bandar Lampung. Second, researchers considering that this study is only limited to three variables of financial planning, financial technology and financial inclusion on the financial performance of MSMEs. Future research should be able to include other additional variables that may have an impact on the financial performance of MSMEs, such as the quality of financial statements and accounting knowledge.

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