The Impact Of Literacy & Financial Management On The Financial Performance Of Deskranasda Msmes In Lampung Province

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Abstract— **The aim of this study is to examine the elements that influence the performance of MSMEs and their impact on the welfare of MSMEs. The determining elements that influence MSME performance include financial literacy, internal control, Accounting Information Systems (AIS), and technology. The total sample for this research was 100 craftsmen in the Regional Deskranasda of Lampung Province. This research uses PLS-SEM by applying SmartPLS. This study shows that internal control, financial literacy and technology have a large influence on MSME performance, while AIS does not have a significant influence. Furthermore, the performance of MSMEs has an impact on their welfare. Based on the findings of this research, the higher the performance of MSMEs, the greater the degree of prosperity.**

Keywords— Role of MSMEs, Welfare of Tapis Craftsmen, Financial Literacy

I. INTRODUCTION

Economic growth in general can be interpreted as a form of change or financial progress in a country in a better direction within a period of time through the fact of increasing national income. Economic growth is a step in the progress of product per capita over a long period of time (Asyafiq, 2019) . One of the reasons for the growth of the Indonesian economy is current economic developments which provide opportunities for regions to improve their small and medium scale economies. One of the creative economy products that is growing rapidly is Tapis weaving (Hidayati *et al.,* 2018) . The development of Micro, Small and Medium Enterprises (MSMEs) in this sector is currently growing rapidly as one of the pillars driving the economy of Indonesian society. This is supported by a lot of data and information which shows that this country's economy is still filled with fields with low levels of productivity, including buying and selling and home businesses (Cahyani & Luke Amna, 2022) . Then MSMEs provide good participation, including increasing Gross Domestic Product and job vacancies, as well as reducing the population's economic gap. In addition, MSMEs are seen as a sector that can often be used as a savior and support or strength in times of financial crisis. Many large industries went bankrupt in the 1998 period due to the currency crisis, while MSMEs were still able to survive and support this country's economy until now (Yolanda *et al.,* 2020) . Basically, MSMEs contribute a lot to the economy

in terms of creating job vacancies, rapid adaptation to the latest conditions, motivating business entities, and product differentiation (Erdin & Ozkaya, 2020) . The participation of MSMEs in Indonesian finance cannot be separated from the performance of these MSMEs, the success or failure of MSMEs actually depends on their respective performance. This performance can be assessed from several points of view, such as profit, income, employee prospects, trade network, and investment in the company (Esubalew & Raghurama, 2020) .

Furthermore, there are many elements that have an impact on the successful performance of MSMEs, namely internal and external elements (Purwaningsih & Kusuma, 2015) . States that the success of MSMEs is influenced by internal elements (human resources, finance, production, operations, networks and distribution) as well as external elements (rules of power holders, social, cultural, and the role of related bodies). In research conducted by (Sandra, A., & Purwanto, 2015) it was emphasized that internal and external elements have an impact on creating successful business performance in MSMEs. Meanwhile, other studies show that the performance of MSMEs has a very significant impact on the welfare of MSME implementers (Samosir *et al.,* 2016) . This can be indicated that the higher the performance of MSMEs, the higher the level of welfare.

The dynamic development over time of filter cloth can only be used in cultural events and the pattern used must be based on the level of the wearer. But now the use of filter cloth has changed, it can be used by anyone, including use in everyday life and it doesn't have to be people of native Lampung descent. Furthermore, tapis cloth is a traditional Indonesian craft originating from Lampung province. Tapis cloth is also a traditional woven craft that uses gold and silver threads (Nugroho *et al.,* 2021) .

The Regional National Crafts Council (Dekranasda) is a private institution that collaborates with the government to preserve the artistic and cultural values of society in craft products, advancing progress and prosperity. Dekranasda is one of the institutions that oversees and protects crafts, trains the next generation of craftsmen who excel in exploring, maintaining and developing the nation's traditional and cultural heritage in order to strengthen the competitiveness of products with a global taste. Deskranasda is also the location of Lampung Tapis Cloth craftsmen.

According to the description and problems above, this study is aimed at analyzing the elements that influence the performance of the MSME Tapis Deskranasda Bandar Lampung, as well as measuring the impact of the performance of the MSME Tapis Deskrasda Bandar Lampung on the welfare of MSMEs.

II. LITERATURE REVIEW

Financial Literacy (LK)

Financial literacy is an important factor that can influence the economic welfare of Indonesian society. Financial literacy is not just knowledge and understanding of financial ideas and dangers, but also the skills, motivation and confidence to use that knowledge and understanding to make good decisions in various financial domains, to improve the financial well-being of individuals and society (Lusardi, 2019) . Apart from being able to avoid negative impacts, a high level of financial literacy is thought to be able to improve welfare because increasing financial literacy allows people to make better financial decisions, so that family or personal financial planning becomes more optimal, which in the end can increase prosperity. Economic literacy has a significant positive impact on the performance and sustainability of MSMEs at the Bandar Lampung Regional Deskranasda (Aribawa 2016.) ; (Kasendah, BS, & Wijayangka, 2019) . The presumption formulated is:

H1: Financial literacy has an impact on the performance of the Bandar Lampung Deskranadsa MSMEs

Internal Control (PI)

The internal control system represents a framework for managing business strengths, weaknesses, threats and opportunities to achieve expected business results. This is a series of activities, policies, plans, and efforts that are integrated by management, the board of directors, and all personnel to ensure the efficient achievement of organizational goals and objectives (Mahadeen *et al.,* 2016) . Every step taken by a community to improve operational performance is related directly or indirectly through the components of the internal control system, and this is why the internal control system reflects the survival and sustainability of a business entity, especially in a very flexible business environment (Masa *et al.,* 2015) . This description makes a presumption, namely:

H2: Internal control has an impact on the performance of the Bandar Lampung Deskranasda MSMEs.

Accounting Information System (AIS).

Accounting information systems play a crucial role in the success of a business, including micro communities, including MSMEs, and accounting information systems are very necessary for companies running in all sectors, because they contain the steps for financial reporting of business entities. This process is linked to information technology to advance business operations (Kantun *et al.,* 2020) . Other studies also reveal that SIA has a good impact on the performance of MSMEs (Prastika & Purnomo, 2019) . This explanation leads to the following hypothesis:

H3: The Accounting Information System has no impact on the performance of the Bandar Lampung Deskranasda MSMEs
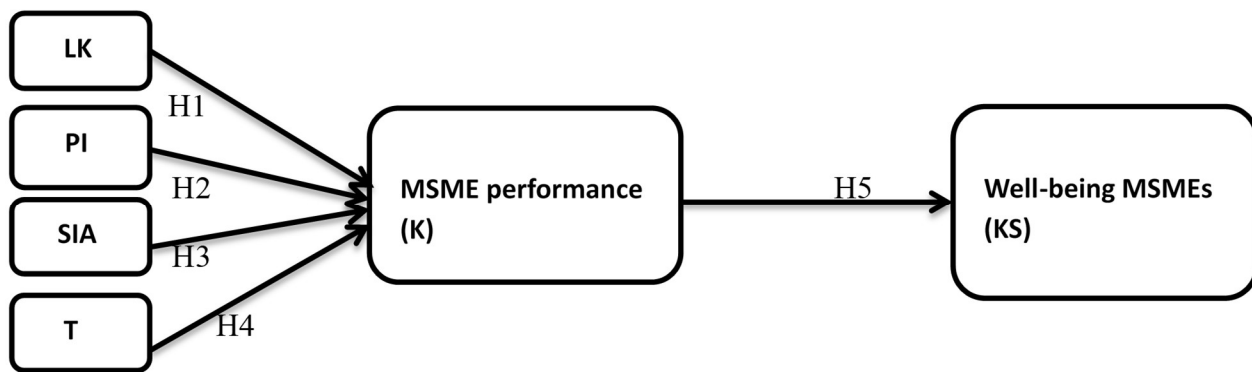
Technology (T)

Technology includes sectors that are supported by the internet as well as cell phones which are supported by wireless networks, including ancient technology, including landlines, radio transmissions, and television which are still popular today (Igwe *et al.,* 2020) . The technological background in this research focuses on technology adoption from the user's perspective, because user success is recognized as being able to increase the productivity and competitiveness of MSMEs (Sugandini *et al.,* 2018) . Technology has components of expected performance, business expectations, social impacts, and welcoming facilities (Cahyadi & Lasmini, 2019) . However, other studies show that fast-growing technology cannot be used efficiently by workers and organization owners (Alfian & Soelaiman, 2019) . Other research shows that e-commerce adoption has a big and good effect on the performance of MSMEs (Noviani Hanum & Sinarasri, 2017) . This description gives rise to the following presumptions:

H4: Technology has an impact on the performance of the Bandar Lampung Deskranasda MSMEs

Performance (K) and Welfare (KS)

Performance is defined as the ability of a business entity to find opportunities and innovate to achieve its overall vision (Addae & Kraa, 2020) . Performance is more than just productivity and work output of current employees; This also includes regularly recording employee work output so that we can understand the scope of the employee's work and what improvements can be implemented (Erica *et al.,* 2020) . Performance can also be assessed in various ways, such as profitability, staff turnover, staff growth, market strength and market share. Profitability is a company's ability to earn profits during a certain period with a certain level of sales, assets and share capital (Esubalew & Raghurama, 2020) . The level of financial prosperity is the condition of the people's economy which can be assessed from working capital, asset ownership, income, food consumption, life style, education, health insurance (BPJS), savings, and safety (Huang, Hu, S., Gu, J., & Liu, 2017.) (Wardhani, 2013) . Previous research shows that the performance of MSMEs has an impact on the fame of MSME implementers (Samosir *et al.,* 2016) . This provides an explanation that when the performance of MSMEs increases, the people's fame will also increase. This description raises presumptions, namely:

H5: MSME performance has an impact on MSME welfare

Note: For elements X1 - X is LK (Financial Literacy), PI (Internal Control), SIA (Accounting Information System), T (Technology) and K (Performance). Then KS is MSME Welfare

III. RESEARCH METHODOLOGY

Population, Sample, and Data Collection Techniques

The population used in this study was 100 craftsmen UMKM Deskranasda in Teluk Betung sub-district, north of Bandar Lampung city. Determining the research sample used a purposive sampling method technique to determine respondents . Based on the characteristics of the respondents, it can be concluded that the average filter craftsmen are 40 to 50 years old, totaling 3-5 individuals with a percentage level of 3-6 % . Furthermore, the majority of craftsmen at Deskranasda are women. The determining requirement for selecting samples in this study was that researchers took those aged 40-50 years with the condition that they already had their own business. The number of samples taken from the filter craftsmen within the regional desk, there were 35 filter craftsmen, and the information collection technique in this research applied a survey method, namely collecting information through the steps of distributing questionnaires.

Definition & Measurement of Variables

Table 1.1

No	Element	Component	Source
1	Financial literacy (LK)	Financial planning	Dwitya (2016)
		Financial plan goals	Yanti (2019)
		Get to know the source of income	Rumbianingrum & wijayangka (2018)
		Understanding pe reports	(Samosir et al., 2016)
2.	Internal control (PI)	The control Environment	Herawaty, & Yulisari (2019)
		Risk assessment	Oktaviyanti et.al., (2017)
		Control Activities	
		Information and communication	
		Monitoring	
		Accounting procedure system	
3.	Accounting Information	Piople	Prastika & Purnomo (2019)

	System (AIS)	Procedures also instructions	Sinarwati et al., (2019)
		Information	
		Software	
		Internal control also security means	
4	Technology (T)	Benefits felt	Djatikusumo (2016)
		What is felt	Cahyadi & Lasmini (2019)
		Influencing financing	Rapali & Soelaiman (2019)
		Welcome facilities	
		Mass media	
5.	Performance (K)	Per development of buying and selling	Munizu (2010)
		M odal development _ _	Nugraha & Adi (2019)
		Employee development	Andari (2016)
		Per profit development	
		Cooperation	
		Responsibility	
		Technology	
		Effective and efficient	
6	Welfare (KS)	Income _	Samosir et al., (2016)
		Education	Haung (2017)
		Health	
		Security	
		Partnership	
		CSR	

Source: Information Managed by Reviewers (2023)

Data analysis technique

Data management in this study applies SmartPLS software, because the study is reflective. The reflective model is a variation that shows the correlation of latent elements and their components (Ghozali, I., & Latan, 2015) . According to Puspitasari & Jannah (2021), structural equation modeling, which is widely known as Partial Squares Structural Equation Modeling (PLS-SEM), with SmartPLS version 4 , is used to measure information and modeling paths through latent elements. It was said by (Ghozali, I., & Latan 2015) that PLS-SEM analysis is generally composed of 2 sub-chapter variations, namely the measurement model known as the outer model and structural variations known as the inner model. Variations in analysis show how manifest elements or observed elements explain the latent elements to be analyzed. Then, structural variation shows the strength of estimates between latent elements or constructs.

IV. FINDING AND DISCUSSION

Respondent Characteristics

From the survey output, it was found that the age composition of participants was dominated by those aged 38 to 45 years, amounting to 6.5 , 80 % of the total participants or 18 MSME owners, then there were 25 % of participants or 8 MSME owners aged 40 to 50 years and 9.2 % of participants . or 4 MSME owners aged 55 years. Furthermore, the participants who have the most education are elementary schools, namely 50 , 90 % of participants from the total respondents or 15 UMKM owners, 30 % of participants are junior high schools or 9 UMKM owners, also high schools are 19.1 % of participants or 6 MSME owner. As well as participants who have the longest career period of no more than 5 years, 85 % of participants or 26 MSME owners, 5 to 10 years, 10 % of participants or 3 MSME owners, also greater than 11 years, 5 % of participants or 2 MSME owners.

Testing the quality of information using outer model research

analysis technique used is smart pls. There are many conditions in assessing the outer model , namely : convergent validity, discriminant validity, and reliability. Validity and reliability are the main principles in quantitative studies. Validity relates to the extent to which a research measures what it is intended to measure, while reliability refers to how consistent the results of a study are when repeated in the same way.

As explained by Hair (2014), the appropriate CR (Composite Reliability) figure that can be accepted in a study is between 0.70 and 0.80. A value of 0.70 indicates that a construct has very good reliability. The table below shows the combined dependency values:

Table 1.2. Data from Chronbach Alpha and Composite Reliability results

	Cronbach's alpha	Composite reliability (rho_a)
K	0.966	0.968
K.S	0.961	0.962
LK	0.979	0.997
PI	0.984	0.993
DRAIN	0.979	0.986
Q	0.986	0.992

Source: data in by SmartPLS.4

The table shows that all reliable constructs have values above 0.70, including composite reliability and Cronbach's alpha. This shows that all variables in this research model are internally consistent. Based on the table above, we can conclude that this research has strong convergent validity, discriminant validity, and consistent internal reliability.

Structural Model Test (Inner Model)

The Structural Model (Inner Model) is used to test research data and identify correlations between constructs, significant values, R-square, and research models. This model will be tested using R-square for the dependent construct T test as well as the significance of the structural path parameter coefficients. The model assessment process using the PLS approach begins by checking the R-squared for each dependent latent variable. The following table displays the results of R-square estimation using the PLS method.

Table 1.3. R-Squar value

	R-square	R-square adjusted
K	0.437	0.362
K.S	0.512	0.498

Source: information managed by SmartPLS.4

In the table presented showing the R-Square number for the element, the R-Square number for the performance element shows a result of 0.437 . The output shows that 43 % of performance elements can be impacted by financial literacy , internal control, accounting information systems , and technology , while 51 % can be impacted by other elements not included in the study. In addition, the welfare of the population was found to be 0.512 . As a result, 51 % of the population's welfare elements can be impacted by elements of financial literacy, internal control, accounting information systems, technology and performance , while 49 % are impacted by other elements not related to research
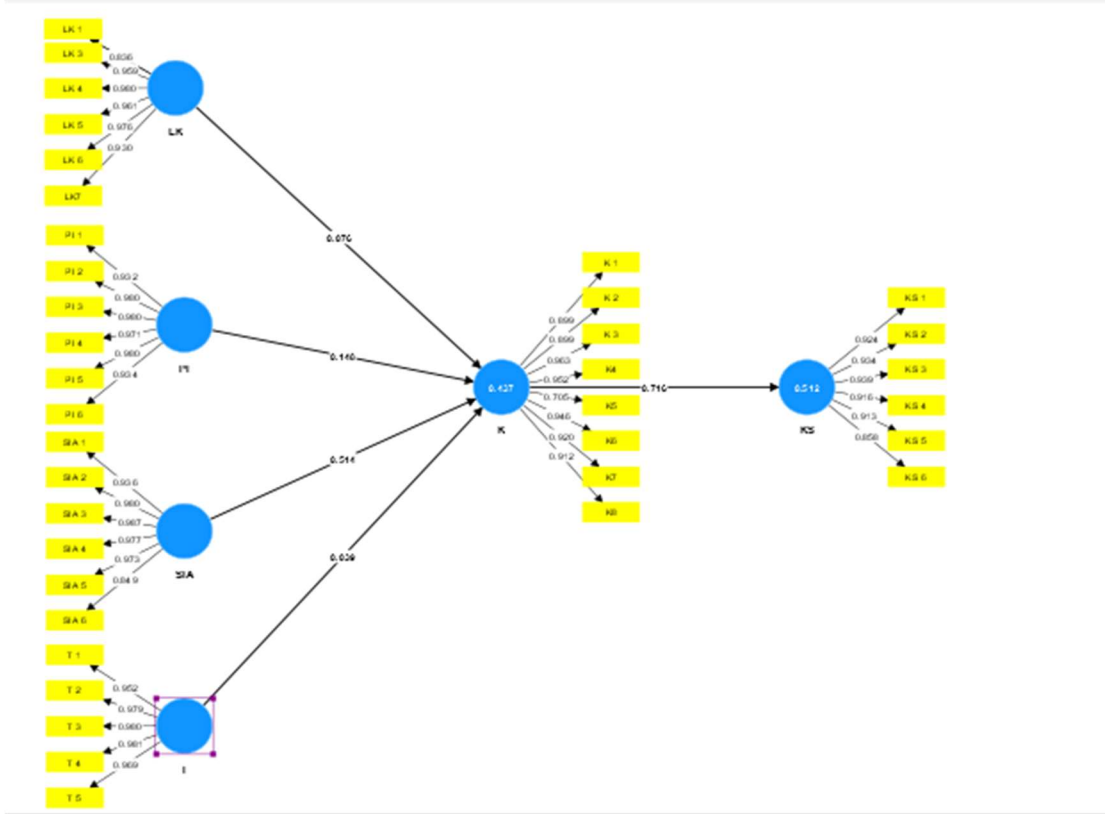

Figure 1 .1. Structural Model of Algorithm Testing

Source : Information Managed by SmartPLS .4

Hypothesis testing

The components used in this test are the numbers available in the path coefficients results that use SmartPLS combined with bootstrapping techniques for study information. Below are the estimation results for the structural variation test.

Table 1.4. Hypothesis Test Output Information

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Hypothesis
LK -> K	0.357	0.335	0.161	2,226	0.026	Accepted
PI -> K	1,416	1,251	0.371	3,812	0,000	Accepted
SIA -> K	-0.241	-0.184	0.214	1,126	0.260	Rejected

T -> K	-0.650	-0.553	0.292	2,224	0.026	Accepted
K -> KS	0.715	0.687	0.156	4,597	0,000	Accepted

Data source: processed by SmartPLS.04

From the table presented, presumptive conclusions can be drawn, namely:

1. Test of Hypothesis H1 (It is suspected that financial literacy has a large impact on performance). From the table presented, it can be interpreted that the p-value is 0.026 and the t-statistic or T-value is 2,226 . Because the p-value is >0.05 , H1 is accepted. Then, financial literacy has an impact on performance .

2. Test of Hypothesis H2 (It is suspected that internal control has a large impact on performance). From the table presented, it can be interpreted that the p-value is 0.000 and the t-statistic or T-value is 3.812 . Because the p-value is >0.05, so H2 is accepted. Internal control has an effect on performance .

3. Test of Hypothesis H3 (It is suspected that accounting information systems have an effect on performance). From the table presented, it can be interpreted that the p-value is 0.260 and the t-statistic or T-value is 1.126 . Because the p-value < 0.05, H3 is rejected . Then, the accounting information system has no impact on performance.

4. Test of Hypothesis H4 (It is suspected that technology has an impact on performance). From the table presented, it can be interpreted that the pvalue is 0.0 26 and the t-statistic and T-value are 2,244 . Because the p-value is >0.05, H4 is accepted. Then, technology has an impact on performance .

5. Test of Hypothesis H 5 (It is suspected that performance has an impact on community welfare). From the table presented, it can be interpreted that the pvalue is 0.000 and the t-statistic or T-value is 4.597 . Because the p-value is >0.05, H 5 is accepted. Then, performance can have an impact on community welfare .

The results of data processing using PLS-SEM with SmartPLS software can be seen in Figure 2. It can be concluded that all the data in the Hypothesis Testing Structural diagram is valid and has good convergence, and overall the model meets the outer model (measurement model) criteria and inner model criteria (structural model).
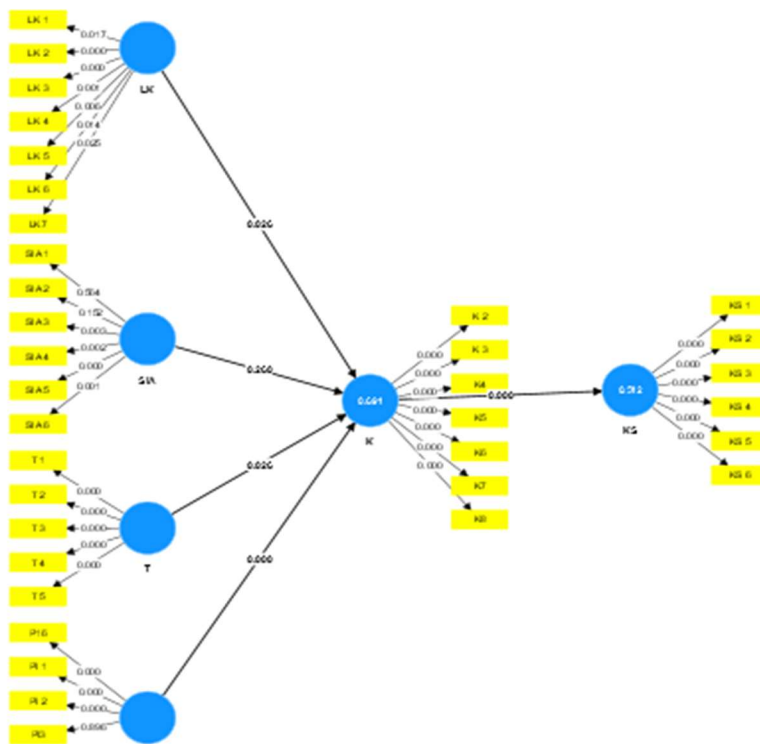

Figure 1. Structural Variations of Hypothesis Testing
Source: Information processed by SmartPLS.04

Financial Literacy on MSME Performance.

From the output of Table 1.8, presumption 1 is accepted; This is supported by measurement output which shows that financial literacy has quite a large influence on the performance of MSMEs. This shows that the owner's knowledge and skills in managing his finances and controlling risk management have an impact on the performance of MSME filter craftsmen in the Lampung Regional Deskranasda, because they can use their knowledge and financial management skills for their organization. The findings of this study are in line with previous research which shows that financial literacy has an impact on the performance of MSMEs in the Bojonegoro area. (Kumalasari & Haryono, 2019) .

Internal Control over MSME Performance.

in Table 8 it is accepted that internal control has an impact on the performance of MSMEs. This shows that the control, motivation and supervision of workers is carried out by company management so that it provides motivation to individuals, and the way they work has been strictly regulated. This has made the performance of MSME filter craftsmen increase rapidly from before . This finding is in line with previous research which found that internal control had a big impact on the performance of craftsmen (Herawaty & Yulisari, 2019) (Amna JC, Analysis of the Application of Accounting Information Systems in Micro, Small and Medium Enterprises (MSMEs), 2022)

SIA on MSME Performance.

From presumption 3, it is known that SIA has no impact on the performance of MSMEs in the study which was rejected . This indicates that the application and use of accounting information systems in sales strategies does not have an impact on improving the performance of Bandar Lampung filter MSMEs . This also shows that the MSME filters in Bandar Lampung have not kept up with the speed of technology, so they are lagging behind with information to run their business . These results are not in line with previous research where the accounting information system did not have a big and crucial impact on management performance (Lionita Sari1, Hendra Harmain2, 2023) .

Technology on MSME Performance

This study reveals the fact that presumption 4 which states that technology has an impact on the performance of MSMEs is accepted. This indicates that the function, suitability, means of meeting and mass media have an impact on increasing the performance of the B andar Lampung MSMEs . This also shows that MSMEs have benefited from this technology, so they do not have any difficulties in improving the performance of MSMEs. These results are in line with previous studies where technology had a positive and crucial impact on the adoption of e-commerce for SMEs in the city of Semarang (Noviani Hanum & Sinarasri, 2017) .

MSME Performance to MSME Welfare.

The results of the presumption test 5 found that the performance of MSMEs had a significant positive impact on the welfare of MSMEs. This means that the higher the performance of the Bandar Lampung Tapis MSMEs , the higher the popularity of the Bandar Lampung Tapis MSMEs . This shows that monthly income, profit growth, capital development, employee prospects, mutual cooperation, technology, or MSME responsibility have an impact on increasing MSME fame. The output of this study is in line with previous studies which found that the performance of MSMEs had a positive impact on the fame of MSMEs (Samosir *et al.,* 2016) .

V. CONCLUSION

This study shows that financial literacy, internal control and technology have a big impact on MSME performance, while accounting information systems do not have a big impact on MSME performance. In addition, the performance of MSMEs has a significant impact on the prosperity of MSMEs. This also indicates that the performance of MSMEs is increasing, thereby providing participation in matters of buying and selling development, capital development, employee prospects, profit growth, increased cooperation, increased responsibility, improved technology and more precision and speed, which ultimately can increase the fame of MSME owners. . This study can provide knowledge to business entity owners to evaluate how far the elements influence business performance. So you can carry out appropriate actions in designing an approach to your organization. Because this study only analyzes the elements that influence the performance of MSMEs and the impact of MSME performance

on the fame of MSMEs, future research is expected to add other variables, including company size, leadership, experience, and knowledge included in terms of adding participants.

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