

Planning Budget For MSMEs Financial Performance

Sugianto
Universitas Tadulako

Sri Gustini
Institut Rahmadiyah Sekayu

Shella Gilby Sapulette
Universitas Pattimura

Correspondence : Sugianto (sugisyam@gmail.com)

Submitted : 26-03-2024, Accepted : 24-04-2024, Published : 25-05-2024

Abstrak

This study seeks to investigate financial attitudes toward shopping interest. A case study of students from the Faculty of Engineering at Pasundan University in Bandung who utilize the Tokopedia application. The author employed a purposive sampling strategy for the sample in this study, which is classified as quantitative research. The sample size for this study was 88 people, and it focused on Tokopedia users who also attended the Faculty of Engineering at Pasundan University. The analytic approach is Multiple Linear Regression, and the research scale is a Likert scale. The findings of this study indicate that the Financial Literacy variable has a positive and significant effect on Shopping, whereas the Financial Technology variable has a positive and significant effect on Shopping Interest. Then, there is a favorable and considerable influence on Shopping Interest.

Keywords : Financial Literacy, Financial Technology, Financial Attitudes, Shopping Interest.

Introuction

According to a poll done by the Internet Service Providers Association. Indonesia had 215.73 million internet users in 2022-2023. This is a 2.77% rise over the previous period, when there were 210.03 million users. The number of internet users represents 78.18% of Indonesia's overall population of 275.77 million people. This growth rate was 1.17% greater than the 77.02% recorded between 2021 and 2022.

According to Suprayogi, as cited by Yusuf et al. (2021), e-commerce is a condition in which consumers and businesses buy and sell things electronically, with computers acting as mediators in business transactions. Currently, an increasing number of marketplace sites are emerging and being utilized to sell or purchase goods and services online. Online shopping has become a new lifestyle in society over the last few years. The enormous number of merchants

who offer a variety of products through online stores has raised purchasing interest among the general population, particularly internet users.

Because of the enormous number of e-commerce platforms in Indonesia, each platform strives to maximize its tactics, capabilities, and characteristics in order to grow traffic and sales from participating sellers. This includes upgrading the website's layout and altering prices, because buyer engagement with the company is solely through the website, and price is, of course, a component that buyers carefully consider before completing an online transaction. Uganda, 2022. An awareness of financial literacy, or Financial Literacy, is essential for everyone in order to avoid financial troubles since people are frequently faced with a trade-off position in which they must sacrifice one interest for another.

Literature Rieview

Fintech is a financial system that is implemented in an innovative manner, particularly in the context of technology startups, that fundamentally alters the way electronic financial transactions are conducted. This shift includes mobile payments, inter-bank money transfers, savings and loan services, fundraising, and asset management. (suryanto, 2021).

Suryanto & Yusuf (2023) Financial Attitude is a psychological perspective on money that is represented in a person's ability to regulate their financial spending, plan their finances, create a budget, and make sound financial judgments Financial attitudes can be defined as a person's mental state, thoughts, and judgments regarding aspects of their personal money that manifest in action. Financial attitude can alternatively be defined as the use of financial concepts to generate and sustain value through sound decision-making and resource management. This variable includes indicators such as personal finance orientation, debt philosophy, sentiments of financial security, and an appraisal of the individual's financial situation. (Bachtiar, 2022).

Understanding Shopping Interest

Interest in shopping develops when someone is stimulated by the product they are paying attention to, which leads to a desire to buy and own that product. Purchase interest represents the consumer's desire to obtain a product that is deemed necessary. To pique consumers' interest in purchasing, variables such as a readily accessible location and prices that cater to various demographics can be essential considerations. (Yusuf, 2023).

Method

This research was conducted using descriptive quantitative methods. Quantitative research is conducted by gathering data in the form of numbers or phrases, which are then turned into shaped data number. The numerical data is then processed and examined to discover scientific information underlying all of the numbers.

Results and Discussion

The Impact of Financial Technology on Shopping Interest

This research shows that financial technology has a calculated t value of 2,710, which is higher than the t table of 1.77158, with a significance probability value of $0.011 < 0.05$. The results of these values indicate that the financial technology variable has a favorable but minor influence on shopping interest. This demonstrates that financial literacy among students at the Faculty of Engineering at Pasundan University in Bandung influences their shopping preferences. It might be argued that the more financial technology pupils learn, the more likely it is that their interest in shopping will increase.

The Effect of Financial Attitudes on Shopping Interest

This study found that financial attitudes have a calculated t value of 5.087, higher than the t table of 1.77158, with a significance probability value of $0.000 < 0.05$. The results of these values indicate that the financial attitude variable has a positive and significant influence on shopping interest. This demonstrates that students' financial attitudes at Pasundan University's

Faculty of Engineering in Bandung influence their buying interests. It might be argued that the more financial attitudes students have, the more likely they are to expand their buying interest.

Attitudes toward money can lead to actions like greed, vengeance, fear, and antisocial behavior. A person's attitude toward money determines the activities they take. Financial perspectives influence pupils' impulse buying behaviors. Students with a specific attitude toward money tend to perceive money as a means of fulfilling all desires, which naturally motivates them to spend money on shopping activities.

Conclusion

Conclusions can be drawn based on the findings of research and discussion about the impact of financial literacy, financial technology, and financial attitudes on e-commerce shopping interest, as well as case studies among students at Pasundan University, Bandung, Faculty of Engineering, which were discussed in the previous chapter. Financial technology has a favorable and considerable effect on students' shopping interest in E-Commerce at Pasundan University's Faculty of Engineering. Financial Attitude has a partial positive and substantial effect on shopping interest in E-commerce among students at the Faculty of Engineering, Pasundan University.

References

- Amiruddin, A., Anasril, A., Maryono, M., & Gustini, S. (2022). Hubungan Pengetahuan Ibu Dengan Tindakan Pencegahan Infeksi Saluran Pernafasan Akut (ISPA) Pada Anak Balita. *Jurnal sosial dan sains*, 2(10), 1144-1150.
- Amiruddin, Amiruddin, Bustami Bustami, Anasril Anasril, Tri Mulyono Herlambang, Muhammad Husaini, and Sri Gustini. "Phenomenology Study of Stunting Nutrition for Babies in the Work Area of Pante Kuyun Health Center, Aceh Jaya District." *Open Access Macedonian Journal of Medical Sciences* 9, no. B (2021): 462-467.

- Endri, E., Fatmawatie, N., Sugianto, S., Humairoh, H., Annas, M., & Wiwaha, A. (2022). Determinants of efficiency of Indonesian Islamic rural banks. *Decision Science Letters*, 11(4), 391-398.
- Heryadi, D. Y., Fachrurazi, F., Nurcholifah, I., & Yusuf, M. (2023). During the Covid-19 Pandemic, Marketing Strategy Analysis for Crispy MSMEs" MA ICIH". *Jurnal Publikasi Ilmu Manajemen*, 2(1), 184-201.
- Limba, F. B., & Sapulette, S. G. (2023). Sistem Infomasi Akuntansi . Widina Media Utama.
- Mokodompit, Eliyanti Agus, I. Nyoman Tri Sutaguna, Heriyana Heriyana, Arief Yanto Rukmana, and Sri Gustini. "Digital Marketing Strategy for MSME Development." *KREATIF: Jurnal Pengabdian Masyarakat Nusantara* 3, no. 4 (2023): 17-28.
- Muttaqien, F., & Sulistyan, R. B. (2022). Product Branding Training Model for MSMEs in Probolinggo Regency. *Innovation Business Management and Accounting Journal*, 1(1), 24-28.
- Putera, P. B., Suryanto, S., Ningrum, S., Widianingsih, I., & Rianto, Y. (2022). Three decades of discourse on science, technology and innovation in national innovation system: A bibliometric analysis (1990–2020). *Cogent Social Sciences*, 8(1), 2109854.
- Sapulette, S. G., & Limba, F. B. (2021). Pengaruh penerapan green accounting dan kinerja lingkungan terhadap nilai perusahaan manufaktur yang terdaftar di BEI tahun 2018-2020. *Kupna Akuntansi: Kumpulan Artikel Akuntansi*, 2(1), 31-43.
- Sapulette, S. G., & Risakotta, K. A. (2020). Pengaruh Crowes fraud pentagon dalam mendeteksi kecurangan pelaporan keuangan. *Jurnal REKSA: Rekayasa Keuangan, Syariah Dan Audit*, 7(1), 37-54.
- Sugianto, S., Oemar, F., Hakim, L., & Endri, E. (2020). Determinants of firm value in the banking sector: Random effects model. *International Journal of Innovation, Creativity and Change*, 12(8), 208-218.

- Suherman, D., Sugandi, Y. S., & Alexandri, M. B. (2021). Aktor Politik dan Kolaborasi Quadruple Helix dalam Pembentukan Daerah Otonomi Baru Kabupaten Garut Selatan. *Politicon: Jurnal Ilmu Politik*, 3(1), 60-87.
- Sukmagati, O. P., Yulianti, D., & Sugianto, S. (2020). Pengembangan lembar kerja siswa (lks) berbasis stem (science, technology, engineering, and mathematics) untuk meningkatkan kemampuan berpikir kreatif siswa smp. *UPEJ Unnes Physics Education Journal*, 9(1), 18-26.
- Sutaguna, I. N. T., Yusuf, M., Ardianto, R., & Wartono, P. (2023). The Effect Of Competence, Work Experience, Work Environment, And Work Discipline On Employee Performance. *Asian Journal of Management, Entrepreneurship and Social Science*, 3(01), 367-381.
- Yusuf, M., Saiyed, R., & Sahala, J. (2022, December). Swot Analysis in Making Relationship Marketing Program. In *Proceeding of The International Conference on Economics and Business* (Vol. 1, No. 2, pp. 573-588).