



Financial Technology Analysis on the Development of Micro Business in the Sei Sikambang B Market, Sub-District Medan Sunggal City of Medan

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ABSTRACT

The aim of this study is to identify the influence of financial technology (Fintech) on the development of micro-enterprises in the Sei Sikambang B market, Medan Sunggal District, Medan City. MSMEs, which consist of micro and medium businesses, have a large share in economic activities. The study used a quantitative descriptive method through the use of linear regression analysis techniques. E-Wallet, Income, Financial Satisfaction, and Financial Technology (Fintech). The results of the study indicate that PEOU, Financial Satisfaction, Income, and Fintech have a significant influence on the development of micro-enterprises, while E-Wallet does not show a significant influence. This study underlines the importance of fintech in increasing efficiency and satisfaction in MSME transactions, as well as the need for supervision to optimize the benefits of financial technology for micro-entrepreneurs

INTRODUCTION

MSMEs are an example of a variable that has a large role in a country's economic activity. (Salman Al Farisi, 2022) MSMEs are an example of a type of micro-scale business that has a very large and influential role in increasing the level and supporting the growth of the regional economy. According to BPS (2013), small and medium enterprises are businesses that have 5 to 19 workers. Currently, some companies employ between 20 and 99 people. Law Number 20 of 2008 MSMEs defines micro and small businesses based on net assets and annual sales performance. The provisions for small and medium enterprises based on the law are:

1. Micro Enterprises, namely productive businesses owned by individuals or single institutions that meet the following requirements:
 - a. Turnover up to IDR 50,000,000 (IDR 50 million), not including land and buildings used for business purposes.
 - b. Having a maximum annual turnover of IDR 300,000,000 (300 million Rupiah).
2. Small Business, which is an independent body managed by an individual or company that is not a subsidiary of a business unit or branch of a business unit, has ownership or control by the company, or is directly or indirectly a business or part of a productive business venture. The criteria for Small and Medium Enterprises (KUK) are:
 - a. Having a turnover exceeding IDR 50,000,000.00 (50 million Rupiah) and up to IDR 500,000,000,000 (500 million Rupiah), not including the place used for business, namely land and buildings for business needs.
 - b. Have annual sales results reaching more than 300 million rupiah (300 million rupiah), up to 2.5 billion rupiah.
3. Medium-sized enterprises, namely a body/individuals managed by private individuals or corporations that are not subsidiaries of a business unit or branch owned, and have authority, or are directly and indirectly part of a small productive business. Companies that meet the requirements or are large:
 - a. Turnover exceeds IDR 500,000,000,- (500 million Rupiah) to IDR 10,000,000,000,- (10 billion Rupiah) (not including land and buildings for business premises), or,
 - b. Have (2.5 billion rupiah) and up to 50 billion rupiah (50 billion rupiah)

Table 1. Number of MSMEs in Medan City 2017-2020

No	Business Type	Number of Units			
		2017	2018	2019	2020
1	Micro Business	1497	1480	918	890
2	Small Business	109	112	113	103
3	Medium Business	57	72	41	47
Total		1.663	1.664	1.072	1.040

Source: Data from Dinas Koperasi dan UMKM Kota Medan

Based on the data displayed, it can be seen that the development of micro, small and medium businesses in Medan City is the highest and most developed compared to other types of businesses. This is coupled with various

factors that can facilitating the implementation of sales processes and transactions, including financial technology (fintech), shows that MSMEs have the potential to grow rapidly over time.

Fintech has a role in becoming a device or technology that facilitates the transaction stages for the buying and selling parties and can reduce the gaps and fraud that may occur in the transaction process.

The presence of FinTech in the financial system is intended to complement the existing system, not replace it. (Arikunjto, 2002) describes fintech as a business that uses IT technology, focuses on mobile phones, to increase the efficiency of the financial administration system in transactions. The term "Fintech" combines "finance" and "technology" and is collectively based on the business shift resulting from the convergence of financial administration services for transactions in online sales activities. Fintech is not a banking service, but a new business model that is truly beneficial for every individual. Fintech provides services that are financial transactions without requiring an account, for example, regular banking.

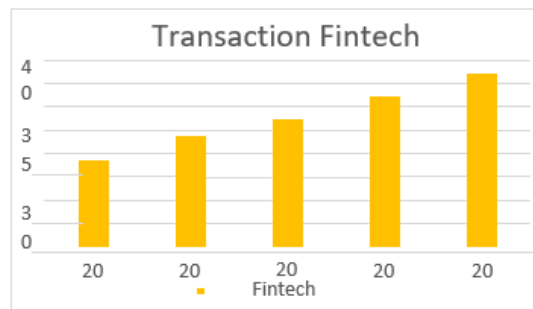


Figure 1. Fintech Transactions in Indonesia

Based on the data displayed, it can be seen that fintech transactions continue to increase significantly every year. FinTech transactions in Indonesia reached 18.6 billion in 2017, increasing to 23.8 billion in 2018, 32.3 billion in 2020, and reaching 37.1 billion in 2021. This proves that the trend and desire of people to transact using fintech continues to increase. (Prayoga, 2021)

In the current situation, activities related to finance and technology are very much needed by MSMEs. This shows that Fintech plays an important role and MSMEs respond positively to the presence of Fintech and are very satisfied. This statement is in line with Sari (2019) who found that actors MSMEs are satisfied with the presence of Fintech because Fintech encourages the development of MSMEs and facilitates transactions through Fintech.

Along with the development of the era and technology, especially in the field of financial technology, supervision is needed in order to minimize misuse and continue to provide good effects and benefits for the community, especially for MSME pioneers. So that financial technology in relation to the development of MSMEs, especially micro businesses, the author gives the title "Analysis of Financial Technology on the Development of Micro Businesses in Sei Sikambang B Market, Medan Sunggal District, Medan City".

LITERATURE REVIEW

A. Micro Business

The Central Statistics Agency (BPS) describes micro businesses according to their workload. With a number of definitions, micro businesses can be seen from various fields, from the side of the assets of the party running the business, the number of workers, or the turnover achieved by the micro business. Micro businesses are present in everyday life to increase people's purchasing power. The company is a small-scale, traditional, informal national economic activity and is not registered as a legal entity. The perpetrators are usually individuals or small groups.

B. Perceived Ease of Use (Confidence Level)

Based on the statement (Indarsin & Ali, 2017), the understanding of ease of implementation is how far individuals believe that the use of a technology can reduce excessive business. According to (Cudjoe, 2015), the understanding of ease of use is how far individuals believe that a technology or a system is easy to use. In a previous study, (Leon, 2018) explained that Perceived Ease of Use has an impact on Intention to Use which has a p-value of 0.008 and $\beta = 0.113$. Researchers Hur, Ko, and Claussen (2012) explained that Perceived Ease of Use has an impact on Intention to Use which has a p-value of 0.018. Researchers Jamshidi and Hussin (2014) also explained that Perceived Ease of Use has an impact on Intention to Use which has a t-value of 5.061 and $\beta = 0.245$.

C. E-Wallet

E-wallet interpreted as a digital currency or wallet that provides convenience in shopping activities (cashless) without having to store physical money, also developed by ShopeePay, OVO, Gopay, Dana and LinkAja in Indonesia embracing digital media. The large population of Indonesia also facilitates wide access to support the increasing use of e-wallets. (Mega Dewandanu, Suyoto & Pranowo, 2016).

D. Financial Satisfaction

Financial satisfaction namely satisfaction with the income earned. There are a number of factors that impact individual financial satisfaction. A number of these factors are related to gender, insight, and implementation of financial activities (Woodyard & Robb, 2012). Women have lower economic satisfaction expectations when compared to men (Hira & Mugenda, 2000). Individuals who have entered adulthood have more financial satisfaction compared to teenagers. Financial satisfaction also depends on the amount of debt and wealth. Financial satisfaction is the level of economic well-being and satisfaction with a good financial situation and is related to individual well-being in the financial sector (Gerrans et al, 2014). Financial satisfaction refers to feelings of satisfaction in the financial aspect (Sari & Septyarini, 2018).

E. Income

According to (Samuelson & Hanum, 2017), income is what an individual or group receives from a gift, including the energy and thoughts expended to ensure that there is a reward. Income means financial gain or other crucial gain obtained by using wealth or services provided to someone for a specified time in the implementation of economic activities. Income is the sum of all salaries,

remuneration, interest, rental fees, and other income received by a household during a specified time.

F. Financial Technology

According to (Kennedy, 2018), fintech is the optimal use of technology in an effort to increase the level of financial services. Fintech is currently growing rapidly in Indonesia. Financial technology is an innovation as a practical means to improve banking and financial services through the use of technology. Fintech is one area where the government wants to make it easier for people to access financial services.

METHODS

The research is quantitative descriptive, and Sugiyono (2018) defines the quantitative study method as a study method that uses concrete data based on the philosophy of positivism. In this method, the study data is in the form of numbers and measurements are carried out using statistics as a testing tool computerized. This method examines a population or sample by taking random samples and collecting data using equipment. To support quantitative analysis, a multiple linear regression model is used, a form of analysis that tests the correlation of each variable. The data collection techniques used in the study were interviews and document research on 46 food UMKM (cafes) in Medan Sunggal sub-district. Based on variables X_1 , X_2 , X_3 , X_4 and X_5 in the study object, the regression equation for the two predictors below is obtained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Information:

Y	=	Dependent Variable (UMKM)
α	=	Constant
$X_1 \beta_1$	=	Regression coefficient
$X_2 \beta_2$	=	Regression coefficient
$X_3 \beta_3$	=	Regression coefficient
$X_4 \beta_4$	=	Regression coefficient
$X_5 \beta_5$	=	Regression coefficient
X_1	=	Independent variable (Perceived Ease of Use)
X_2	=	Independent variable (E-Wallet)
X_3	=	Independent variable (Income)
X_4	=	Independent variable (Financial Satisfaction)
X_5	=	Independent variable (Financial Technology)
e	=	error

RESULTS

1. Classical Assumption Test

a. Normality Test

The goal of normality testing is to check whether the data distribution follows or approaches normal distribution. Normality testing can be carried out through graphical analysis using points spread around the diagonal. The data distribution is bell-shaped, and the data distribution is not skewed to the left or right. The results of the normality test of the research data are as follows: If the shape of the graph is not skewed to the left or right, it means that the variables are normally distributed. Conversely, if the shape of the graph shifts to the left or right, this indicates that the variables are not normally distributed.

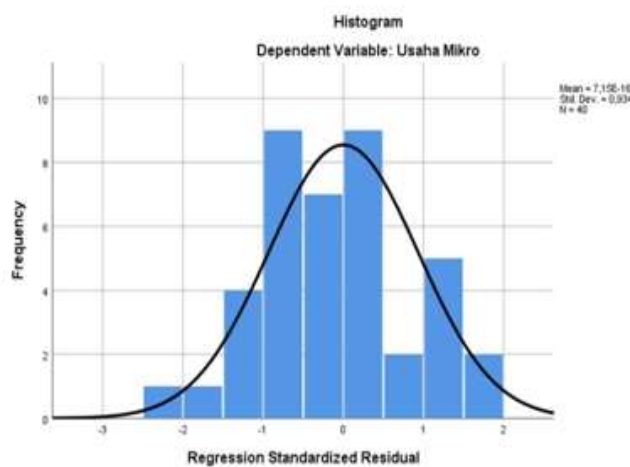


Figure 2. Regression Standardized Residual

According to the image shown, the graph does not deviate to the left or right. This phenomenon indicates that the data is normally distributed.

b. Normality Test Results with PP Plot of Regression Standardized Residual

When a point is found experiencing distribution around the diagonal line, so that the data is normally distributed. Conversely, if the points do not experience distribution around the diagonal line, so that the data is not normally distributed.



Figure 3. Observed Cum Prob

According to the image shown, a number of points are distributed following the data on the diagonal line. This phenomenon indicates that the data is normally distributed.

c. Heteroscedasticity Test

The test carried out is intended to test whether there is an imbalance of variance in the regression model. If the variance of the residuals of all observations is consistent, it is said to be homoscedastic; if there is a difference, it is said to be heteroscedastic. A good regression model is one that has homoscedastic or non-heteroscedastic properties. There are a number of methods to identify whether heteroscedasticity exists, namely:

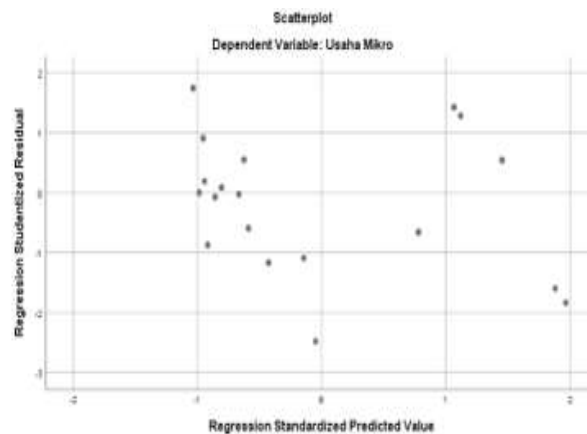


Figure 4. Regression Standardized Predicted Value

According to the image, it is shown that there is no clear pattern, and the points are spread above and below the number 0 on the Y axis, so according to the graphical method, there is no homoscedasticity in the regression model.

2. Data Analysis and Hypothesis Testing

a. Multiple Linear Regression Analysis Results

In this study, to verify and empirically prove the influence between variables, in addition to descriptive statistical analysis, inferential statistical analysis, namely multiple linear regression analysis, is also used to test the hypothesis proposed in this study. The t-test is used to test the influence of the independent variable (X) on the dependent variable (Y). The decision-making criteria are whether $t\text{-sig} < \alpha 0.05$ means that the independent variable has a significant effect on the dependent variable. Conversely, if $t\text{count} > t\text{table}$, the independent variable has a significant effect on the dependent variable.

The results of multiple linear regression analysis that tested the influence of the variables PEOU, E-Wallet, Financial satisfaction, income and fintech on micro-e.

Table 2. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3,997	1,855		-2,155	,038
PEOU	,202	,088	,134	2,309	,002
E-Wallet	,194	,168	,140	1,156	,256
Financial Satisfaction	1,031	,186	,686	5,532	,000
Income	,557	,205	,520	2,720	,000
Fintech	,616	,154	,528	4,005	,000

a. Dependent Variable: Micro Business

Based on the calculation results as in the table, the following explanation can be put forward:

On this basis, the resulting regression model is an explanatory model for the influence of the variables PEOU, E-Wallet, Financial Satisfaction, Income and Fintech on Micro Enterprises in the Sei Sikambang B Market.

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

$$Y = -3,997 + 0.202 X_1 + 0.194 X_2 + e$$

Where: Y = Micro Business

X₁ = PEOU

X₂ = E-Wallet

X₃ = Financial
Satisfaction

X₄ = Income

X₅ = Fintech

E = Standard Error

a. Partial Regression Model Testing Results (t-Test)

The results of the regression analysis summarized in the table can be interpreted as follows:

Table 3. Partial Regression Model Testing Results (t-Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3,997	1,855		-2,155	,038
PEOU	,202	,088	,134	2,309	,002
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Income	,557	,205	,520	2,720	,000
Fintech	,616	,154	,528	4,005	,000

a. Dependent Variable: Micro Business

Based on the table above, it can be seen that:

a) **The influence of PEOU on micro businesses t count 2.309 > t table 1.683 and significant 0.002 < 0.05, then H_a is accepted and H₀ is rejected, which states that PEOU significantly influences micro businesses in the sei sikambang market b.**

b) The influence of E-Wallet on micro businesses, t count 1.156 < t table 1.683 and significant 0.256 > 0.05, so H_a is rejected and H₀ is accepted,

which means stated that E-Wallet does not significantly affect micro-businesses in the Sei Sikambing market b.

c) The effect of financial satisfaction on micro-enterprises, t count 5.532 > t table 1.683 and significant 0.000 < 0.05, then Ha is accepted and HO is rejected, which states that financial satisfaction significantly influences micro-enterprises in the sei sikambing market b.

d) The effect of income on micro-enterprises, t count 2.720 > t table 1.683 and significant 0.000 < 0.05, then Ha is accepted and HO is rejected, which states that income significantly influences micro-enterprises in the sei sikambing market b.

e) The influence of fintech on micro-enterprises, t count 4.005 > t table 1.683 and significant 0.000 < 0.05, then Ha is accepted and HO is rejected, which states that fintech significantly influences micro-enterprises in the Sei Sikambing B market.

c. Simultaneous Regression Model Testing Results (F)

The research hypothesis that needs to be tested is the Influence of PEOU, E-Wallet, Financial Satisfaction, Income and Fintech on micro-enterprises in Sei Sikambing B Market.

Table 4. Simultaneous Regression Model Testing Results (F)

Model		Sum of Squares	df	ANOVA		
				Mean Square	F	Sig.
1	Regression	3596,484	5	719,297	68,795	,000 ^b
	Residual	355,491	34	10,456		
	Total	3951,975	39			

a. Dependent Variable: Micro Business

b. Predictors: (Constant), Fintech, PEOU, Financial Satisfaction, E-Wallet, Income

The results of the simultaneous test using the F count value of 68,795 > F table of 2.25, and significantly much smaller than 0.05, namely 0.00 < 0.05, then Ha is accepted PEOU, E-Wallet, Financial satisfaction, income and fintech towards micro businesses in the Sei Sikambing market b. On this basis, the previously proposed research hypothesis can be accepted because it is proven to be true.

d. Determination Test

The determination test explains how much influence an independent variable has in explaining the dependent variable. The closeness and explanation of the influence of the independent variable should be expressed in the stated value, namely R-squared based on the results of the SPSS test. In this study, the judgment test was used to explain the magnitude of the influence of the independent variables (PEOU received, e-wallet, financial satisfaction, income, and fintech). on the dependent variable (micro-business) of traders in the Sei Sikambing B market. The following are the results of the determination test analysis with SPSS software:

Table 5. Determination Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.954 ^a	.910	.897	3,234

a. Predictors: (Constant), Fintech, PEOU, Financial Satisfaction, E-Wallet, Income
b. Dependent Variable: Micro Business

Based on the table above, it can be seen that the adjusted R square figure is 0.910 which can be called the coefficient of determination which in this case means that 91.0% of micro-business traders in Sei Sikambang B can be obtained and explained by PEOU, E-Wallet, Financial satisfaction, income and fintech. While the remaining $100\% - 91.0\% = 8\%$ is influenced by other variables that are not included in the model or not studied.

DISCUSSION

Overall, the study shows that PEOU, Financial Satisfaction, Income, and Fintech have a significant influence on micro-enterprises, while E-Wallet has no significant effect. The regression model used can explain most of the variation in micro-enterprises in Sei Sikambang B Market. This study underlines the importance of fintech in increasing efficiency and satisfaction in MSME transactions, as well as the need for supervision to optimize the benefits of financial technology for micro-entrepreneurs.

FURTHER STUDY

This research still has limitations so that further research is needed related to the topic of Financial Technology Analysis on the Development of Micro Business in order to perfect this research and increase insight for readers.

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