Journal of Economics and Business (JECOMBI)
ISSN : 2746-8887 (online)
Vol. 4, No. 1, 2023
http://jecombi.seaninstitute.or.id/index.php/JECOMBI/index

Improving the Performance of Micro, Small and Medium Enterprises in Indonesia: The Role of Financial Technology

Abdul Rasyid
Universitas Yapis Papua, Jayapura Indonesia

ABSTRACT

The Industrial Revolution 4.0 era presents a challenge for a country to transform traditional business models into technological systems. The adoption of innovative technology in the financial sector (Financial Technology) necessitates a quick shift to a more conservative business style. As the usage of internet technologies for business transactions grows, Indonesia is a large market for FinTech. FinTech has the potential to be a solution to the problem of MSMEs' lack of funding. MSMEs play a key role in supporting the country's economic development in an era of increasingly fast economic expansion. However, many MSMEs in Indonesia continue to encounter a variety of challenges, particularly in terms of inadequate financial access. The purpose of this study is to examine the impact of financial technology (FinTech) on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. This study employs a qualitative approach to collect data and examine the impact of financial technology adoption on MSMEs. According to the findings of the study, the application of Financial Technology (Fintech) has a considerable positive impact on the performance of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. Fintech fosters the development of more modern business models, increases financial inclusion, increases operational efficiency, protects against corporate risks, facilitates market expansion, and aids in better financial management. Fintech, in this function, not only removes financial access hurdles, but also creates new chances for MSMEs to compete on a global scale, promote national economic growth, and make a beneficial effect in the digital business world. As a result, Fintech has enormous potential to become a driving force for MSME growth and to aid the overall development of the Indonesian economy.

ARTICLE INFO

Keywords:
Financial technology (FinTech), Micro, Small and Medium Enterprises (MSMEs), Performance

E-mail:
abdulrasyidfeuniyap72@gmail.com

INTRODUCTION

Significant changes have been brought about by the Industrial Revolution 4.0 era in many facets of human existence, including the economic sector (Fauziah, 2020). Rapid advancements in information technology have transformed the business landscape and are the driving force behind these changes. This has an impact on all company activities, including supply chains and business models, as well as supporting roles like finance and human resources (Adenia, 2019). New product and service offerings are made possible by the Industrial Revolution 4.0, which also makes it possible for businesses, suppliers, customers, and employees to collaborate in a variety of new ways (Respatiningsih et al., 2020).

Journal of Economics and Business (JECOMBI)
ISSN : 2746-8887 (online)
Vol. 4, No. 1, 2023
http://jecombi.seaninstitute.or.id/index.php/JECOMBI/index

The rise of Financial Technology (FinTech), which has accelerated the transformation of traditional company models into ones that are more creative and adaptable, is among the most notable developments (Fajria, 2019). FinTech is revolutionizing the financial industry and altering how businesses and consumers engage with the financial system. It is more than simply a fad (Dz, 2018). Financial technology, as defined by Bank Indonesia (2016), is the application of technology inside the financial system that results in new goods, services, technology, and/or business models that can affect the efficiency, smoothness, security, and dependability of the financial system as well as the stability of the money supply. method of payment.

Fintech presents a viable solution to address the obstacles and difficulties encountered amongst the current force majeure situation (Munawar et al., 2022). Fintech is a business model innovation that replaces traditional company models with contemporary ones since technology has a significant role in altering people's behavior, including their practical and economic lifestyles (Anifa et al., 2020). While traditional payment methods required in-person interactions and cash payments, transactions can now be completed remotely because to the use of internet media and programs that facilitate them (Iswandi, 2021). Fintech exists to enhance the current financial system; it does not intend to displace it, but rather to alter how individuals conduct business. (Tarigan & Tumagor, 2020).

People's lifestyles have altered and become increasingly dependent on information technology in Indonesia as the FinTech sector has grown (Firmansyah & Susetyo, 2022). In addition, Indonesia's substantial population and increasing internet penetration have made it one of Southeast Asia's largest marketplaces for FinTech innovation (Setiani et al, 2020). The government monitors the fintech sector in Indonesia through Bank Indonesia (BI) and the Financial Services Authority (OJK). Nevertheless, Indonesians don't use this service frequently enough (Namira, 2022). According to the Bank Indonesia Regulations concerning the Implementation of Payment Transaction Processing, numerous innovations—particularly in the fintech sector—are being developed to meet societal needs, including those pertaining to payment system services, as information systems and technology continue to advance. These inventions cover the domains of implementers, instruments, mechanisms, and organizers. payment transaction processing (Bank Indonesia, 2016).

FinTech (financial technology) is essential to attempts to broaden financial inclusion because it gives business owners in the Micro, Small, and Medium Enterprises (MSME) sector more options and simpler access to financial services (Gelis, 2016). MSMEs are crucial to the dynamics of the Indonesian economy since they are a sector with strong growth and a huge labor absorption capacity (Kurniawati et al., 2018). It is envisaged that the use of FinTech to increase financial access will significantly boost MSMEs' productivity and competitiveness while fortifying the groundwork for inclusive economic growth in this nation (Bachtiar et al., 2020).

Thus, the purpose of this study is to examine how the performance of MSMEs in Indonesia is affected by the application of financial technology, or FinTech. Gaining a more profound comprehension of FinTech's function in the MSME company ecosystem would enable us to create more efficient policy suggestions that support inclusive economic growth in Indonesia. We will employ qualitative research methods in order to explain how FinTech might help MSMEs that encounter a variety of challenges while trying to obtain the necessary financial resources. Furthermore, by taking into account the particular dynamics of MSMEs and FinTech in the particular Indonesian environment, this research will close a gap in the body of existing literature.

Literature Review

Financial Technology

Financial technology, also known as fintech, refers to the application of technology within the financial sector to develop novel products, services, technologies, and business models. This integration of technology has the potential to influence various aspects of the financial system, including monetary stability, stability of the financial system itself, as well as the efficiency, smoothness, security, and reliability of payment systems (Marginingsih, 2021). In accordance with the research conducted by Hsueh and Kuo (2017), financial technology, also referred to as Fintech, represents an emerging financial service model that has been formulated as a result of advancements in information technology. Various categories of Financial Technology (Fintech) Hsueh and Kuo (2017) identified three distinct categories of financial technology:

a. Payment systems via third parties (Third-party payment systems) Examples of payment systems via third parties are crossborder EC, online-to-offline (O2O), mobile payment systems, and payment platforms that provide services such as bank payments and transfers (Huang et al. , 2014);
b. Peer-to-Peer (P2P) Lending, is a platform that brings together lenders and borrowers via the internet. Peer-to-PeerLending provides credit and risk management mechanisms. This platform helps lenders and borrowers meet their individual needs and generate efficient use of money (Najaf et al., 2022);
c. Crowdfunding is a type of FinTech where a concept or product such as a design, program, content and creative work is published publicly and people who are interested and want to support the concept or product can provide financial support. Crowdfunding can be used to reduce entrepreneurial financial needs, and predict market demand (Kuti & Madarasz, 2014).

Fintech also has an important role in changing consumer behavior and expectations. According to Bank Indonesia (2016) Financial technology has the following indicators:

a. Crowdfunding and peer to peer (P2P) lending This classification is based on the function of the platform, namely as a means of meeting capital seekers and investors in the lending sector. This platform uses information technology, especially the internet, to provide easy money lending and borrowing services.
b. Market aggregator This category is a medium that collects and collects financial data from various data providers to present to users. This financial data can then be used to make it easier for users to compare and choose the best financial products.
c. Risk and investment management The following categories are classifications for services to users so they can plan and know financial conditions at any time and in all circumstances.
d. Payment, settlement, and clearing Financial technology services in this category function to make it easier for users to make payments online and can be done quickly

MSME performance

The sustained viability of micro, small, and medium enterprises (MSMEs) necessitates exemplary performance across various domains, encompassing finance, production, distribution, and marketing. The authors Kasenda and Wijayangka (2019) express the expectation that MSMEs will gain strength and emerge as a pivotal force in the economy, assuming a progressively significant position in the national economic landscape. Micro, Small, and Medium Enterprises (MSMEs) are a distinct category that consistently garners attention and is consistently prioritized by governmental entities. According to Dhamayantie (2017), the performance of micro, small, and medium enterprises (MSMEs) refers to the outcomes attained by individuals or organizations in executing their given duties, contingent upon their ability, experience, dedication, and time allocation. Aribawa (2016) posits that the success of micro, small, and medium enterprises (MSMEs) is contingent upon the tasks accomplished by individuals within the organization during a specific timeframe. This performance is intricately connected to the value metrics or benchmarks established by the MSME in which the individual operates. Based on the aforementioned definition, it can be inferred that the performance of Micro, Small, and Medium Enterprises (MSMEs) refers to the overall outcomes attained in relation to predetermined work results, targets, objectives, or criteria that have been mutually agreed upon within the context of a business entity. These criteria are based on the asset and turnover thresholds specified by relevant legislation.

According to Rivai (2008), several requirements for measuring the performance of MSMEs are said to be quality, namely:

a. Input (potential) Input is a resource used to implement a policy, program and other activities. The input referred to as a requirement for measuring quality performance is obtained by answering the questions who, what, why, when, where, how and process (implementation).
b. Output (results) Output is the result achieved from a program, activity and policy. In order for MSME performance measurements to be of quality, the conditions that must be met are regarding the output of the performance measurement itself, namely clarity of assessment and the success of performance measurement as a performance enhancer.

Performance refers to the achievements or achievements of the company within a certain time. According to Bruck Idayu et al (2021) there are four indicators for MSMEs , namely:

a. Profit Profit is the result obtained after deducting production capital and other costs.
b. Marketing area Marketing area is the area that is the target of the buying and selling process.
c. Labor Workers are people who carry out tasks and responsibilities given by superiors or business owners.
d. Capital Capital is the result of production that is used for further production.

METHOD

The present study employs qualitative research methods. The primary rationale for employing qualitative methodologies in this dissertation is to align with the research objective of investigating intricate and evolving marketing development strategies. Specifically, the aim is to explore how the utilization of Financial Technology (FinTech) might enhance the operational effectiveness of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The researcher posits that employing qualitative methods would enhance the effectiveness of this study due to the inherent flexibility and freedom it affords in gathering firsthand information from informants, hence enabling the investigation of pertinent research questions. In accordance with Sugiyono (2011), qualitative research is deemed more suitable based on the following considerations. Qualitative research perceives things as dynamic entities that are shaped by cognitive construction and the interpretation of observed symptoms. It adopts a holistic approach, recognizing that every component of the object possesses an inseparable unity (Rahardjo, 2010). This aligns with the study objective of enhancing the performance of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia through the utilization of financial technology. The research encompasses multiple aspects and is characterized by its dynamic nature, where these components are interdependent and cannot be isolated from one another.

RESULTS AND DISCUSSION

Fintech is an abbreviation of financial technology and can be interpreted as technology-based financial service innovation. The definition of Fintech outlined by Bank Indonesia is the use of technology in the financial system that produces new products, services, technology and/or business models and can have an impact on monetary stability, financial system stability, and/or system efficiency, smoothness, security and reliability. payment (Winarto, 2020). Fintech makes it easy to use and utilize various digital financial services, including payments, loans, investments and insurance. By using Fintech, you can make payment transactions without having to meet face to face, obtain loans without having to visit a bank branch office, choose and find out the financial products that best suit your needs, make investments easily, and obtain consultations regarding financial planning. Fintech also plays an important role in helping financial institutions to carry out credit assessments or ratings as well as the process of getting to know consumers electronically, thereby enabling MSMEs to obtain loans or other financial services . In general, the role of FinTech in improving the performance of MSMEs in Indonesia can be done as follows;

Journal of Economics and Business (JECOMBI)
ISSN : 2746-8887 (online)
Vol. 4, No. 1, 2023
http://jecombi.seaninstitute.or.id/index.php/JECOMBI/index

Easier financial access

Most MSMEs often find it difficult to obtain financial support from traditional banking institutions, mainly due to a lack of collateral or a strong credit history. This is where the important role of fintech emerges. Fintech has introduced innovative platforms that enable MSMEs to access various types of financing, such as business loans, credit, or working capital financing, in a much easier and faster way. Through technology and efficient processes, fintech can connect MSMEs with various institutions financing or investors who are willing to provide funds. This provides MSMEs with the opportunity to gain access to the financial resources they need to grow their businesses, expand production, market products more aggressively, and create new jobs. In this way, fintech not only overcomes barriers to financial access, but also plays a role in spurring the growth and development of MSMEs, which in turn can make a significant contribution to the Indonesian economy as a whole.

Business Model Development

The development of fintech has brought about fundamental changes in the way Micro, Small and Medium Enterprises (MSMEs) operate in Indonesia. One of the most striking impacts is the provision of modern tools that make various aspects of MSME business easier. Fintech has introduced digital payment systems that enable MSMEs to accept payments electronically, replacing the previously dominant cash payment method. This not only reduces the risk of losing physical money but also increases the efficiency of financial transactions. Apart from that, fintech also provides an e-commerce platform that allows MSMEs to sell their products online. This opens up new opportunities for MSMEs to reach wider markets, both at home and abroad. By utilizing e-commerce platforms, MSMEs can promote their products more effectively, reach new customers, and increase their sales. Furthermore, fintech also provides more sophisticated financial management solutions. With the applications and software provided by fintech, MSMEs can better manage their finances, track income and expenses, and make smarter business decisions. This helps increase control over the financial aspects of their business.

Financial Inclusion

Fintech has become a very effective solution in overcoming the problem of financial inclusion in Indonesia. Previously, a large portion of the population, especially in rural or remote areas, did not have adequate access to the traditional banking system. This leaves them marginalized from essential financial services. However, fintech has changed this paradigm by providing financial services that can be accessed via mobile devices and the internet. With the presence of fintech, a large number of individuals and MSMEs who were previously unserved by traditional banking can now open digital bank accounts, access payment services, and even apply for loans through fintech platforms. This not only gives them access to save and manage their money more efficiently, but also helps them engage in the formal economy. As a result, previously marginalized MSMEs can now take advantage of these financial services to develop their businesses, manage their finances better, and participate in various economic transactions.

Operational Efficiency

Fintech has become an invaluable partner for Micro, Small and Medium Enterprises (MSMEs) in Indonesia in improving their operational efficiency. By providing a variety of the latest tools and technology, fintech provides extraordinary support to MSMEs in various aspects of their business. One example is advanced inventory management solutions, which enable MSMEs to manage their inventory more efficiently. This helps avoid overstocking or shortages of goods, which in turn reduces waste and improves cash flow. Additionally, fintech also provides access to powerful data analysis tools. By collecting and analyzing their operational data, MSMEs can gain valuable insights into sales trends, customer preferences and market needs. This information enables MSMEs to make better decisions in designing marketing strategies, customizing products, and optimizing their operations. Accounting software provided by fintech is also an important component in efforts to increase efficiency. With digital accounting, MSMEs can easily track all their financial transactions, generate financial reports quickly, and monitor their financial performance in real-time. This helps reduce complex and error-prone manual work, and improves the precision and accuracy of financial information.

Risk Protection.

Fintech has opened up new opportunities for MSMEs by providing various insurance products specifically designed for them. In this digital era, MSMEs can easily access insurance services that previously might have been difficult to reach. This insurance product aims to protect MSMEs from various risks that could threaten the continuity of their business. For example, this insurance can provide protection against damage to goods due to accidents or unexpected natural disasters. With this insurance option, MSMEs can feel more secure and ready to face challenges that may arise in their business journey. Thus, fintech not only helps MSMEs in terms of financing and financial management, but also provides much-needed protection to ensure the continuity of their businesses.

Market Expansion

Fintech has changed the business landscape for MSMEs in a very positive way. Through fintech platforms and services, MSMEs can now easily run online marketing campaigns and sell their products online. This is an important breakthrough because it opens up opportunities to reach a wider market, including the global market. In the past, marketing products or services to foreign markets could be very complicated and expensive, but now MSMEs can bridge the gap with the help of fintech. With easier access to international markets, MSMEs can significantly grow their businesses and increase their revenues. Fintech is not just a financial tool; it is also a gateway to the wider digital world, giving MSMEs the opportunity to compete on a global scale.

Better Financial Management.

Fintech has brought significant innovation in financial management for MSMEs. With a variety of tools available, such as financial planning applications, digital bookkeeping, and financial analysis services, MSMEs now have powerful resources to better manage their finances. Financial planning applications allow MSMEs to plan budgets, manage debt and set financial goals in a more structured manner. Digital bookkeeping eliminates the need for laborious and error-prone manual processes, replacing them with accurate and efficient record-keeping. In addition, financial analysis services help MSMEs understand their financial trends, identify opportunities to optimize financial performance, and make better decisions in managing company funds. With the help of fintech, MSMEs can have better control over their finances, increase efficiency and achieve greater financial stability. This not only supports their business growth, but also allows them to face financial challenges with more confidence .

CONCLUSION

Fintech is the use of technology in the financial system to produce new products, services and business models that can improve the efficiency, security and accessibility of the financial system. There are several types of fintech, such as third-party payment systems, Peer-to-Peer (P2P) lending, and crowdfunding. Fintech also plays a role in changing consumer behavior and expectations. Fintech has a significant role in improving the performance of MSMEs in Indonesia. Fintech provides easier access to finance, develops business models, enables financial inclusion, increases operational efficiency, provides risk protection, facilitates market expansion and better manages finances. Fintech is not only a financial tool, but also a driver of growth and innovation in the world of MSMEs. Thus, it can be concluded that Fintech has great potential to support the growth and performance of MSMEs in Indonesia. The use of financial technology not only provides financial benefits but also helps MSMEs become more competitive and relevant in an increasingly digital and global economy. Therefore, the government and industry players need to continue to encourage sustainable Fintech development to support MSMEs and the national economy as a whole.

REFERENCES

1. Adenia, Q. S. (2019). *Analisis Penerapan Digitalisasi Laporan Keuangan Pada Usaha Kecil (Studi pada Usaha Kecil Kuliner di Kota Denpasar)* (Doctoral dissertation, Universitas Brawijaya).
2. Anifa, F., Anisa, A., Fadhila, N., & Prawira, I. F. A. (2020). Tingkat Kemudahan dan Manfaat pada Penggunaan Layanan Go-Pay bagi Minat Pengguna di Indonesia. *Organum: Jurnal Saintifik Manajemen Dan Akuntansi*, *3*(1), 37-49.
3. Aribawa, D. (2016). Pengaruh literasi keuangan terhadap kinerja dan keberlangsungan UMKM di Jawa Tengah. *Jurnal Siasat Bisnis*, *20*(1), 1-13.
4. Bachtiar, P. P., Diningrat, R. A., Kusuma, A. Z. D., Izzati, R. A., & Diandra, A. (2020). Ekonomi Digital untuk Siapa. *Menuju Ekonomi Digital yang Inklusif di Indonesia. The SMERU Research Institute, Jakarta*.
5. Bank Indonesia. (2016). PBI 18/40/PBI/2016 Processing of Payment Transactions. Bank Indonesia.
6. Dhamayantie, E., & Fauzan, R. (2017). Penguatan Karakteristik dan Kompetensi Kewirausahaan untuk meningkatkan kinerja UMKM. *Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, *11*(1), 80-91.
7. Dz, A. S. (2018). Inklusi Keuangan Perbankan Syariah Berbasis Digital-Banking: Optimalisasi dan Tantangan. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syari'ah*, *10*(1), 63-80.
8. Fajria, R. N. (2019). Potensi Sinergitas Fintech Dengan Bank Syariah Dalam Meningkatkan Kinerja Perbankan Syariah Di Indonesia. *MALIA: Journal of Islamic Banking and Finance*, *3*(2), 174-181.
9. Fauziyah, F. (2020). Tantangan UMKM dalam Menghadapi Revolusi Industri 4.0 Ditinjau dari Aspek Marketing dan Accounting. *JMK (Jurnal Manajemen Dan Kewirausahaan)*, *5*(2), 155-172.
10. Firmansyah, D., & Susetyo, D. P. (2022). Financial Behavior in the Digital Economy Era: Financial Literacy and Digital Literacy. *Jurnal Ekonomi Dan Bisnis Digital*, *1*(4), 367-390.
11. Gelis, P. (2016). Why FinTech banks will rule the world. *The FinTech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries*, 235-237.
12. Hsueh, S. C., & Kuo, C. H. (2017, August). Effective matching for P2P lending by mining strong association rules. In *Proceedings of the 3rd International Conference on Industrial and Business Engineering* (pp. 30-33).
13. Huang, X., Dai, X., & Liang, W. (2014). BulaPay: a novel web service based third-party payment system for e-commerce. *Electronic Commerce Research*, *14*, 611-633.
14. Idayu, R., Husni, M., & Suhandi, S. (2021). Strategi Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) Untuk Meningkatkan Perekonomian Masyarakat Desa di Desa Nembol Kecamatan Mandalawangi Kabupaten Pandeglang Banten. *Jurnal Manajemen STIE Muhammadiyah Palopo*, *7*(1), 73-85.
15. Iswandi, A. (2021). Review E-Commerce dalam Perspektif Bisnis Syariah. *Al-Tasyree: Jurnal Bisnis, Keuangan dan Ekonomi Syariah*, *13*(01), 9-20.
16. Kasenda, B. S., & Wijayangka, C. (2019). Pengaruh literasi keuangan terhadap kinerja UMKM. *Almana: Jurnal Manajemen Dan Bisnis*, *3*(1), 153-160.
17. Kurniawati, V., Pudjihardjo, M., & Sakti, R. K. (2018). Analisa Pengaruh Jumlah Tenaga Kerja, Nilai Ekspor dan Nilai Investasi Pada Industri Pengolahan Terhadap Pertumbuhan Ekonomi di Kabupaten Lumajang. *Jurnal Ilmu Ekonomi Dan Pembangunan*, *18*(1), 50-64.
18. Kuti, M., & Madarász, G. (2014). Crowdfunding. *Public Finance Quarterly (0031-496X)*, *59*(3).
19. Marginingsih, R. (2021). Financial Technology (Fintech) Dalam Inklusi Keuangan Nasional di Masa Pandemi Covid-19. *Moneter-Jurnal Akuntansi Dan Keuangan*, *8*(1), 56-64.
20. Munawar, A. H., Rosyadi, A., & Rahmani, D. A. (2022). Financial technology (fintech) dalam inklusi keuangan umkm kota Banjar di masa pandemi covid-19. *INOVASI*, *18*(1), 39-49.

21. Najaf, K., Subramaniam, R. K., & Atayah, O. F. (2022). Understanding the implications of FinTech Peer-to-Peer (P2P) lending during the COVID-19 pandemic. *Journal of Sustainable Finance & Investment*, *12*(1), 87-102.
22. Namira, L. (2022). Faktor-Faktor Yang Mempengaruhi Niat UMKM di Kota Padang Menggunakan e-Payment sebagai Metode Pembayaran. *Owner: Riset dan Jurnal Akuntansi*, *6*(1), 212-224.
23. Rahardjo, M. (2010). Triangulasi dalam penelitian kualitatif.
24. Respatiningsih, H., Arini, A., Kurniawan, B., Perpajakan, A., Ngudi, U., & Purworejo, K. (2020). Kemampuan adaptasi umkm di era revolusi industri 4.0. *Jurnal Manajemen Dan Bisnis*, *16*(2), 99-113.
25. Rivai, V. (2008). *Manajemen Sumber Daya Manusia Untuk Perusahaan: dari Teori dan Praktik*. Jakarta: RajaGrafindo Persada.
26. Setiani, D. D., Nivanty, H., Lutfiah, W., & Rahmawati, L. (2020). Fintech syariah: manfaat dan problematika penerapan pada UMKM. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *5*(1).
27. Sugiyono, P. (2011). Metodologi penelitian kuantitatif kualitatif dan R&D. *Alpabeta, Bandung*, 62-70.
28. Tumanggor, B., Tarigan, V., & Ompusunggu, V. M. (2020). The Factors Affecting Consumers Pay with Go-Pay on Go-Jek. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Vol*, *3*(3), 1704-1717.
29. Winarto, W. W. A. (2020). Peran Fintech dalam Usaha Mikro Kecil dan Menengah (UMKM). *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, *3*(1), 61-73.
30. Zhaviery, H. F., Anisah, H. U., & Faidah, A. N. (2019). Pengaruh Kepribadian Dan Kompetensi Sumber Daya Manusia Terhadap Kinerja UMKM Sasirangan Di Kota Banjarmasin. *Jurnal Sains Manajemen Dan Kewirausahaan*, *3*(1), 35-41.