



# Analysis of Digital Technology-Based Financial Management and Utilization of Financial Technology (FINTECH) in Micro, Small and Medium Enterprises Post-Covid-19 Pandemic in Pariaman City

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## ABSTRACT

This study aims to analyze whether MSMEs in Pariaman City have implemented digital technology-based financial management and whether MSMEs in Pariaman City have utilized financial technology (fintech) as well as how financial management is and to what extent is the use of financial technology (fintech) in MSMEs in Pariaman City. The data in this study were taken through direct observation of MSME actors, interviews and distributing questionnaires to 99 respondents who are MSME actors or owners. The 99 respondents who were sampled from this study were calculated using the Slovin formula from a total of 8,840 SMEs as of January 2022 in Pariaman City. The questionnaires were distributed using the Guttman scale with two intervals, namely Yes and No. The results of this study indicate that the majority of MSMEs have not implemented good financial management digitally as seen from the indicators of budget planning, recording and reporting. As for the use of fintech, the majority of MSMEs have used fintech personally but have not used fintech in running their business.

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## INTRODUCTION

Micro, Small and Medium Enterprises, which are often known as MSMEs, are types of businesses that are proven to be able to contribute and play a real role in the economic sector. MSMEs play a strategic role and become one of the forces driving national economic development. Therefore, empowerment and sustainable development of MSMEs needs to be done so that MSMEs can grow and develop with high competitive quality. The Ministry of Cooperatives and MSMEs in Indonesia states that 99% of businesses in Indonesia are MSMEs with a total of 64 million business units. MSMEs absorb up to 97% of the workforce, while large companies still absorb around 3%. The impact of the COVID-19 pandemic is felt by organizations of all sizes (Lawson, 2021). Research conducted by the Indonesian Ministry of National Development Planning (Bappenas) found that throughout 2020 there were two main problems faced by MSMEs affected by the COVID-19

pandemic, namely financial and demand problems. To overcome financial problems, the government provides financial assistance and convenience in financial management by creating web-based digital applications such as Lamikro, Si Apik and others that are in accordance with the Financial Accounting Standards for Micro, Small and Medium Entities (SAK-EMKM).

Pariaman City is one of the cities that has quite a lot of MSME businesses. In 2021 there were approximately 8,840 MSMEs engaged in various sectors. During the COVID-19 pandemic, the Pariaman city government has also given special attention to MSME business actors in the form of providing business funding assistance so that MSMEs in Pariaman City can survive and be able to develop businesses that are already running. However, how much and often the government provides assistance does not guarantee that the business will survive if MSME actors are not able to manage their business finances following the current digitalization era. MSMEs that manage their finances well can have a positive impact on the MSME business itself. The positive impact of financial management is a key factor in the success of MSMEs in order to maintain the sustainability of their business in the face of the COVID-19 pandemic. According to the results of research by Fu and Mishra (2021) the adoption of fintech applications shows a higher number and has a greater push towards digitalization during the pandemic.

To be able to know business developments through financial reports, personal finances and business finances must be separated. However, in general, especially in the financial aspect, only a few MSMEs have developed in terms of financial performance, separating personal finances from business finances. This is inseparable from the awareness of MSME actors about the importance of managing their business finances. This problem arises because the knowledge and information received by MSME actors regarding accounting is very limited. MSME actors also need to receive ongoing education and training related to effective business financial management. In order to implement effective business financial management, it is important for MSME actors to understand the benefits of accounting for business sustainability. The specific purpose of this study is to determine the application of digital-based financial management to MSMEs in Pariaman city as seen from the indicators of budget planning, recording, reporting and control which are managed using digital technology and to determine the use of financial technology (Fintech) in Pariaman city MSMEs.

## RESEARCH METHOD

This type of research is descriptive qualitative research. This research was conducted on several SMEs in the city of Pariaman. The population in this study were 8840 owners or administrators of MSMEs in Pariaman City with a sample of 99 MSMEs obtained from calculations using the Slovin formula. The data in this study were collected using a questionnaire distributed to 99 owners or administrators of MSMEs. The measurement used is the measurement of the Guttman Scale. According to Sugyono (2014), the Guttman Scale is a scale used to obtain firm answers from respondents, namely there are only two intervals such as "Yes-No, Agree-Disagree", and others. This measurement scale can produce questions in the form of multiple choice or check lists, with answers made with a high score (Yes) of one and the lowest (No) of zero. The meaning of the Yes answer is that it has been implemented and the No answer is that it has not been implemented. In this study the data obtained by using a questionnaire. The questionnaire used is in the form of a semi-closed questionnaire, in which the respondent provides the answers that have been provided by using a checklist (√) in the column provided, and gives reasons for the answers to these statements. After the data is collected, it will be processed and analyzed to get an idea of how digital technology-based financial management and the use of fintech for MSMEs in Pariaman city are based on predetermined indicators.

The data analysis technique in this research is descriptive qualitative. This descriptive analysis was conducted to describe the answers given by the respondents. This analysis is a technique that describes and interprets the meaning of the data that has been collected by paying

attention and recording as many aspects of the situation under study as possible, so as to obtain a general and comprehensive picture of the actual situation. After the data is collected, it will be processed and analyzed by qualitative descriptive analysis. This analysis aims to get an idea of how digital technology-based financial management and the role of fintech are based on predetermined indicators.

## RESULTS AND DISCUSSIONS

### Digital Technology-Based Financial Management

#### a. Budget planning indicators

In this budget planning indicator questionnaire, it is measured from 8 closed statement items. Table 1 below shows the number of respondents who answered YES to each statement item based on the percentage.

**Table 1.** YES Answer of Budget Planning Indicators

Statement	YES	%	Information			
			Routine	%	Digital	%
Item 1	8	8,16	5	5,10	0	0
Item 2	8	8,16	4	4,08	0	0
Item 3	6	6,12	2	2,04	0	0
Item 4	5	5,10	2	2,04	0	0
Item 5	5	5,10	1	1,01	0	0
Item 6	83	84,69	48	48,98	1	1,01
Item 7	22	22,44	-	-	-	-
Item 8	8	8,16	2	2,04	0	0
Amount	145	147,93	64	65,29	1	1,01
Average	18,13	18,49%	9,14	9,33%	0,14	0,14

Source: Primary Data Processing Results

The average percentage of budget planning for SMEs is 18.49%. Table 1 shows only 2 items whose percentage is above the average and the other 6 items are below the average. The 2 percentage items that are above the average are regarding separate management of personal money with business capital and having cash reserves for unexpected expenses in managed businesses which are dominantly not carried out routinely and also not digitally. This shows that MSMEs in Kota Pariaman has not implemented digital technology-based financial management as seen from the budget planning indicators.

The process of setting goals and determining how they will be achieved is called planning. The belief that budget planning is not important, can be easily regulated, and does not have a negative impact on the sustainability of their business is the root cause of the low awareness of MSME actors about the importance of budget planning. Financial difficulties are not only experienced by those with low incomes, it can also be experienced by those who are not able to manage their finances effectively as in the case of financial planning that does not yet exist. With good financial planning, it is hoped that business actors will be able to see in the future what risks they will face so that the businesses they run can survive and develop according to the times.

The rapid development of technology is currently felt not only in urban areas but has reached remote areas. Along with its development, today's technological sophistication is able to encourage people to move forward to live side by side with the digital world. The sophistication of digital technology is also able to encourage business actors, especially MSMEs who are able to take advantage of technology in running their business, such as utilizing online applications in terms of financial planning, which are widely provided and even free of charge.

Good budget planning will ensure the longevity of a business. The same statement was also stated in the research of Ardila & Christiana (2020) in their research that financial management is important for micro business actors so that they can provide an overview of performance as a

measure of business success and sustainability. Businesses that are not able to make good budget planning tend not to last long. In accordance with the results of research conducted by Masnita, Nurhaida, & Pohan (2021) which states that MSME business actors will not last long if they do not understand a clear and targeted business plan. This study encourages MSME actors to utilize digital technology in planning their business budgets. . With the use of this technology, MSME actors can easily plan and manage their finances which have been systematized so that good financial planning for MSME actors can be realized.

#### b. Logging Indicator

The table below shows the number of respondents who answered each statement item along with the results of the percentage of the number of respondents regarding financial management from the recording indicators can be seen in table 2 as follows.

**Table 2.** YES Answer on Recording Indicators

Statement	YES	%	Information			
			Routine	%	Digital	%
Item 1	72	73,47	59	60,20	3	3,06
Item 2	65	66,33	56	57,14	2	2,04
Item 3	22	22,45	16	16,33	1	1,01
Item 4	23	23,46	18	18,38	1	1,01
Item 5	19	19,39	13	13,27	2	2,04
Item 6	18	18,37	12	12,25	1	1,01
Item 7	29	29,59	-	-	-	-
Amount	248	253,15	174	177,57	10	10,17
Average	35,43	36,16	29	29,60	1,67	1,70

Source: Primary Data Processing Results

From the table above, it can be seen that the average percentage of YES answers for recording indicators is 36.16%. A total of 2 statement items with the percentage of answers above the average. The highest statement is regarding the recording of sales transactions. Existing data shows that 72 MSMEs have recorded these sales transactions and the routine ones are 59 MSMEs, which is 60.20%, the majority manually while digitally only 3.06%. The next statement is the recording of transactions related to purchases in the business as many as 65 MSMEs that apply digital recording as many as 2 MSMEs, which is 2.04%. There are several MSMEs who explain that those who apply manual recording are because these MSMEs do not have computers and also cannot use web-based applications such as Lamikro, Si Apik and others. enough to help manage their business finances. Furthermore, there are 2 statement items with a small amount of value, namely the routine recapitulation of cash receipts and routine cash disbursements every month. Based on the data above, 19 MSMEs recapitulate cash receipts transactions and 18 MSMEs recapitulate cash disbursements. Meanwhile, more than three-quarters of other MSMEs have not recapitulated cash receipts and disbursements on a regular basis. This happens because of the lack of awareness of business owners to make detailed records of transactions that occur.

Based on research by Ardila & Cristiana (2020), it is revealed that for MSME actors, recording all transactions related to business activities is not too important, difficult and just a waste of time. This is due to the lack of accounting knowledge of MSME actors so that it becomes one of the weaknesses and inhibiting factors for business progress. As in Andarsari & Dura's research (2018) which states that the absence of an inadequate accounting system or financial recording system is one of the weaknesses of small businesses. In order to maintain regular bookkeeping, these business actors usually do not have the knowledge or ability to manage financial records in a disciplined manner. In order for a business to describe the actual conditions, it is necessary to record every transaction, especially financial transactions which will be compiled in the form of a report. This study recommends that it is mandatory for accounting records to be carried out so as to improve accounting practices in the financial management of MSMEs.

### c. Reporting Indicator

The number of reporting indicator statement items is 5 closed statements. The following table 3 shows the number of respondents and their percentage regarding financial management as seen from the reporting indicators.

**Table 3.** YES Answer on Reporting Indicators

Statement	YES	%	Information			
			Routine	%	Digital	%
Item 1	4	4,08	1	1,01	1	1,01
Item 2	9	9,18	6	6,12	1	1,01
Item 3	5	5,10	1	1,01	1	1,01
Item 4	6	6,12	1	1,01	1	1,01
Item 6	6	6,12	5	5,10	1	1,01
Jumlah	30	30,6	14	14,25	5	5,05
Rata-Rata	6	6,12	2,8	2,85	1	1,01

Source: Primary Data Processing Results

At this reporting stage, reports are made and used as information about the state of the business. Table 3 shows that an average of 6.12% of MSMEs answered YES. The average result of this percentage shows that the application of reporting to MSMEs is still low compared to the percentage of the previous indicator. This reporting indicator has 5 statement items. In the statement of making an income statement they record more revenue results and reduce the costs incurred every 1 month or so. Then as many as 6.12% of MSMEs have used financial reports to assess the progress of their business.

Based on the information of several MSMEs that MSMEs find it difficult to make complete financial reports, they only see their business financial information through existing cash records, regardless that financial statements are also important. Most of them think that financial reports are difficult, waste time to make them, they think that financial statements are not very important for their business, because they increase sales turnover.

As explained in previous research, the MSMEs felt that the income statement alone was sufficient to determine the financial position of the business being run. Their lack of awareness of the importance of business financial reporting will have an impact on business development. MSME actors must be aware that this financial report will later become a reference for business actors in making decisions, such as in determining the selling price of products, how much profit is expected. In addition, business actors can also minimize the amount of costs incurred by businesses such as eliminating unnecessary costs or expenses so that business actors can maximize profits.

Meanwhile, of all respondents who made digital financial reports, only 1.01%. This shows that the public's desire and interest in utilizing digital technology is still low. One of the reasons is the lack of knowledge in bookkeeping or accounting (Windayani et al., 2019). Human resources are one of the things that prevent fintech from developing. It takes time for business actors to implement fintech because not all employees know technology or understand what fintech is (Sugiarti, Diana, & Mawardi, 2019). In addition, there are still consumers or customers who are accustomed or more comfortable using manual transactions, specifically for this research area. The lack of socialization from fintech also makes it difficult for business actors to understand what fintech is, so it is necessary for business actors to learn it. This study encourages MSME actors to implement financial reporting in their business and implement the use of fintech where this will certainly support and facilitate MSME actors in developing their business.

Financial management must be important for business actors, because it will provide benefits for business sustainability and can increase competitiveness, so business actors must understand how to apply planning, recording and reporting indicators. Financial management can be done digitally using financial applications. Online financial applications such as cash books,

book stalls, my finances and also money lover have proven to be very useful in managing or managing personal or individual finances, families and SMEs well, namely in terms of managing income, expenses, investments, receivables and financial reports (Fitriani, 2021). After doing research, the majority of MSMEs in the city of Pariaman have not implemented planning, recording, and reporting indicators in their financial management. At the reporting stage, MSME actors find it difficult to make their financial reports. This happens because many MSME actors do not have accounting knowledge and many have low educational backgrounds.

This is in line with the research by Lakoro and Sukrianto (2021) who said that the average MSMEs in Boalemo Regency in the use of financial literacy have not fully understood the development of MSMEs, especially in increasing income, even their level of education in managing good financial management and digitally is still low. rely on manual recording. Although there are currently many digital applications that can be used to help SMEs for good financial management, it still has not increased public interest in using them due to a lack of desire to try new things. Therefore, it is necessary to change the mindset for MSME actors to get used to applying accounting in their financial management, so as to improve the quality of business decisions based on accounting information as a reflection of the achievement of their business performance.

The results of this study and several previous studies have shown that it is important for business actors to carry out financial management, especially SMEs, because it will provide benefits for the sustainability of their business and increase competitiveness. With the encouragement of the development of the current world of technology, it is easier for business actors to manage their finances because it is more practical and systematic. Fintech can speed up transactions and reduce the amount of money circulating in terms of quality. Meanwhile, this can help MSME actors economically by making it easier to record, process, and increase sales (Sugiarti, Diana, & Mawardi, 2019). This study encourages MSME actors to utilize fintech in their financial management because it will support the sustainability of business development. Because currently transactions that used to be manual have started to switch to digital transactions and if this is ignored, business actors will be left behind.

### Utilization of Financial Technology (Fintech)

#### a. Digital Financial Services Indicator

In this digital financial service indicator there are 7 statement items, table 4 below shows the number of respondents who answered YES for each item of the digital financial service indicator statement as follows:

**Table 4.** YES Answers On Digital Financial Services (LKD) Indicators

Statement	YES	%	LKD used
Item 1	83	84,69	Dana
Item 2	79	80,61	Shopeepay
Item 3	33	33,67	Link Aja
Item 4	74	75,51	M Banking
Item 5	62	63,27	Qris
Item 6	45	45,92	Brilink
Item 7	15	15,31	
Amount	391	398,98	
Average	55,86	57	

Source: Primary Data Processing Results

In this digital financial service indicator, there are 7 statement items. Table 4 shows that the average percentage of YES answers is 57%. The data obtained shows that 84.69% of MSMEs are aware of digital financial services, but only 15 MSMEs use digital financial services in their business, which is around 15.31%. Based on the results of this study, it shows that the development of the world of technology is now widespread and even able to reach the community in the area, it is proven that many MSME actors in Pariaman City already know about the existence of digital

financial services, but only a few of them take advantage of their use in their business. The lack of awareness of business actors about the importance of digital financial services at this time will have a negative impact on business continuity in the future, seen in the long term.

In the current digital era, consumers have started to think critically and practically they are more inclined to transact online because it is considered more efficient in terms of time and with practical and systematically recorded payment methods. Transactions made through this digital financial service will be recorded systematically so that this will make it easier for business actors to monitor or control the process of buying and selling transactions when compared to manual transactions, this will certainly minimize errors. Business actors who take advantage of payments or sales made through this digital service will be more attractive to consumers at this time because it is considered more practical. more received through on-app orders than through outlite. As is known, almost all businesses from various fields, both large and small, provide digital payments in the form of transfers or e-money services. In addition to making it easier for MSME actors to serve, record, and increase sales, this also makes it easier for consumers in terms of purchasing because it is more practical and economical.

Technological developments in the domestic economic sector are currently highly developed and have even received significant support from the Indonesian government. Fintech developments carried out by financial institutions, be it banks, savings and loan cooperatives and other financial institutions, can increase financial literacy and financial inclusion in MSMEs (Winarto, 2020). Through the Go Digital MSME program, the Ministry of Cooperatives and MSMEs specifically supports the digital economy and the government also encourages the development of the digital world with an appeal to transact with e-money or digital wallets so that this also aims to reduce money circulation. According to Marini, Linawati, & Putra (2020) in his research explained that Fintech can be used by business people to finance their business. The use of fintech by MSMEs directly contributes to increasing financial inclusion. In line with this, Dewi's research (2020) states that the more developed financial services information technology is, the easier it will be for MSME actors to manage finances, which can improve business and welfare.

#### b. Fintech Start Up Indicator

The use of financial technology (Fintech) in this fintech start-up indicator contains 6 statement items, table 5 below shows the number of respondents who answered YES for each fintech start-up indicator statement item as follows:

**Table 5.** YES answers on the Fintech Start Up indicator

Statement	YES	%
Item 1	47	47,96
Item 2	18	18,37
Item 3	17	17,35
Item 4	19	19,39
Item 5	16	16,33
Item 6	10	10,20
Amount	127	129,6
Average	21,17	21,6

Source: Primary Data Processing Results

The indicators for the utilization of fintech start-ups, which can be seen in table 5, show that 47.96% or some MSMEs are aware of the existence of fintech start-ups but have not used fintech start-ups to facilitate their business processes. And from the research results, it can also be seen that 18.37% of them believe that fintech startups can increase choices for consumers, 17.37% believe that fintech start-ups can simplify the transaction chain, 19.39% believe that by Consumer fintech will get much better service, and 16.33% believe that fintech startups can facilitate business processes and 10.20% they believe that the use of fintech start-ups can increase business turnover. From these results, it can be seen that knowledge of the importance of fintech start-ups among

MSME actors is high but in use and operation it is still very minimal, this is due to their lack of knowledge in operating the fintech application. In line with that, according to Ningsih (2020) in his research stating that it takes time for business actors to implement fintech because not all employees know technology or understand what fintech is. Due to the lack of literacy regarding fintech start-ups among MSME actors, it is an obstacle for MSMEs to develop using digital technology for their business.

Financial technology plays an important role in supporting development in Indonesia (Herawati et al., 2020). Financial literacy among MSMEs can be improved by cooperation in banking and financial technology (Fintech). Thus, it is necessary to intervene from financial institutions and financial technology business actors who are members of the Indonesian Fintech association to collaborate in information channels by utilizing available data to strengthen the distribution channels that have been built (Prawirasasra, 2018). In addition, the government is also actively promoting a national movement for non-cash transactions. So that people do less transactions using cash. Smartphone users who use Fintech services can provide answers to the government's efforts to create a society where people can transact using non-cash such as transfers or e-money. Due to the large number of mobile phone users in Indonesia, smartphone penetration is higher than bank account penetration. It can be concluded that Fintech can help MSMEs become more advanced and financially literate. This study also encourages MSME actors, especially in the city of Pariaman, to be literate about fintech start-ups and be able to take advantage of fintech start-ups for the development and sustainability of their business in the future.

Judging from the two indicators of using fintech above, the majority of MSMEs also feel that current technological advances have made many changes in all aspects of daily life. Digital technology-based media is one of the main media in conducting communication and business (Raharjo et al., 2022). Utilization of financial technology (Fintech) can make a significant contribution to financial stability. However, the facts on the ground are that there are still many MSMEs that do not take advantage of digital technology in developing their business ventures. The lack of awareness of MSME actors on the importance of using fintech in supporting their business ventures will be a factor inhibiting the development of their business where the current era of the world has begun to shift to the digital world or the world in hand.

The transition to digital technology can be seen starting from payments that currently no longer use cash but have switched to using digital wallets such as funds, ovo, gopay and so on. As for the process of buying and selling transactions, many have switched to online media, it can be seen that there are so many stalls or online merchants that are already available for business people to market their products virtually. This online product marketing will certainly be more cost efficient for business actors because it does not require a place to rent for their business and the reach of consumers is much greater through online media. With this greater reach of consumers, it is hoped that MSME actors will be able to develop their business as much as possible because as we know so many small businesses are able to grow rapidly through their online business.

MSME actors can register their stores and start marketing their products online through merchants or online stalls such as shopee, lazada, tokopedia, gofood and so on which will process the order and pay transactions digitally. And in terms of financing, MSMEs can take advantage of peer to peer lending services where these services can be accessed online by bringing together people who need funds with people who have funds so that with this convenience, MSMEs are no longer constrained in terms of capital. According to Fajar & Larasati (2021) Fintech can provide convenience and efficiency in terms of technology-based financial management including digitizing financial reports, payment technology and online-based loans. In line with that, according to Raharjo et al (2022) Fintech can also be used as a market place in the type of MSME production or MSME buying and selling. The role of fintech is also stated by Ningsih (2020) in his research that in the development and development of MSMEs, Fintech plays a role in business financing, increasing financial inclusion, and increasing financial literacy. This study recommends

that MSME actors take advantage of fintech in developing their business so that they can develop following the digital era.

## CONCLUSION

Based on the results of research and discussion of micro, small and medium enterprises in the city of Pariaman, most have not used digital technology in their financial management, both in terms of budget planning indicators, recording and reporting. This happens because many MSME actors do not have accounting knowledge and many have low educational backgrounds and lack of desire to try new things. Most of the Micro, Small and Medium Enterprises in the city of Pariaman already know digital applications that can be used to help with good financial management and facilitate business processes, but public interest is still very low to use them because they are already used to it manually and the lack of awareness of business actors about the importance of digital use in the community. In the current digitalization era, there is a need for socialization and education regarding the use of fintech to business actors and for fintech providers it is necessary to provide a user-friendly application system for business actors so that it can be used by all business actors from even low educational backgrounds.

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