

ABSTRACT

This study examines the influence of intellectual capital and application of e-commerce on the financial performance of SMEs using resources-based theory (RBT). The research data was conducted through a survey with a quantitative approach. Data obtained as primary data and collected through a questionnaire. The population in this study is the entire Small and Medium Enterprises in Banyumas Regency as many as 4,406 businesses. The research sample used convenience sampling, and the data obtained was 117 respondents.

Data analysis using SPSS for Windows. The results of this study indicate that (1) Intellectual Capital has a positive influence on the Financial Performance of SMEs in Banyumas Regency. (2) The application of e-commerce has a positive influence on the Financial Performance of SMEs in Banyumas Regency. The implications of this research are the findings of this study are expected to be a guide for SMEs in Banyumas Regency to be able to improve and develop their businesses. By increasing intellectual capital, it is hoped that SMEs can contribute to reducing the number of unemployed in Banyumas Regency.

Keywords: Intellectual Capital, Application of E-commerce, Financial Performance, Resource Based Theory