

CHAPTER V

CONCLUSSION AND IMPLICATION

A. Conclusion

Based on the description and explanation of several chapters above regarding the influence of Intellectual Capital and the Application of e-commerce on the Financial Performance of SMEs in Banyumas Regency, the following conclusions can be drawn:

1. Intellectual Capital has a positive influence on the Financial Performance of SMEs in Banyumas Regency. This shows that the more intellectual capital owned, the higher the financial performance of SMEs that can be achieved.
2. The application of e-commerce has a positive influence on the Financial Performance of SMEs in Banyumas Regency. This shows that SMEs that use e-commerce-based applications will have better SME financial performance than SMEs that do not use it.

B. Implication

The implications that can be obtained from research on the effect of Intellectual Capital and the use of e-commerce applications on the Financial Performance of SMEs in Banyumas Regency are as follows:

1. Theoretical Implications
 - a. The Resource Based Theory (RBT) in this study, which is proxied by several variables, is able to explain empirically and can contribute to an overview of the factors that influence SMEs Financial Performance as well as in the field of economics related to Intellectual Capital and the use of e-commerce

on the Financial Performance of SMEs in Banyumas Regency. The results of this study also strengthen previous research related to the Financial Performance of SMEs.

- b. This research can also be used as an additional reference for the development of science and the results of this research can strengthen and improve the financial performance of SMEs in Banyumas Regency.

2. Practical Implications

- a. 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. This research can also be used as a reference used as a basis for training for employees about developing the quality of employees using intellectual capital.
- b. This study shows that Intellectual Capital and Application of e-commerce have a positive effect on the Financial Performance of SMEs. Therefore, SME actors can make this research a basic reference to increase knowledge about intellectual capital and the use of e-commerce applications with the aim of improving their financial performance.
- c. In addition, this research is also expected to provide additional information for the Office of Cooperatives and SMEs in Banyumas Regency so that they can guide SMEs about training in using e-commerce-based applications on a regular basis. This will have an impact on the economy in Purbalingga

Regency and have a contribution to the quality of SMEs in Banyumas Regency.

C. Research Limitations

This research was conducted during the Covid-19 pandemic, so to get data from respondents, respondent filled out a questionnaire via the Google form, and got the result of respondents 117 respondents, maybe it did not adequately describe the actual situation. This was because it difficult to find enthusiastic respondents to be interviewed. Most SMEs actors thought that interviews were just wasting time and they preferred to focus on their work. In addition, in the process of collecting data, the information provided by respondents through questionnaires sometimes did not show the true opinions of respondents, this happened because sometimes the thoughts, assumptions and understandings were different for each respondent, as well as other factors such as the honesty factor in filling out the respondents' opinions in questionnaire.