

CHAPTER V

CONCLUSION AND IMPLICATION

A. Conclusion

Based on the research that has been done, it can be drawn from the following research findings:

1. Financial literacy has a positive and significant effect on financial performance. With good financial literacy, MSME owner will find it easier to manage their finances, with the creation of good financial management, it will have a very positive effect on the financial performance of these MSMEs.
2. Financial Technology has a positive and significant effect on financial performance. Financial technology is one of the company's success factors, especially in financial performance. It is undeniable, technology is currently experiencing a very rapid increase, especially when the emergence of smart phones, further adding to the rate of improvement in the country's economy.
3. Financial Inclusion has no effect on financial performance. That is, in this case, it can be interpreted that financial inclusion is still less desirable by the public as the availability of access and financial services to MSME owners in Banjarnegara.

B. Implication

1. Theoretic Implication

The results of this study show that the development of science in the business sector, especially MSME actors in Banjarnegara Regency, needs to pay attention to financial performance factors such as financial literacy, financial technology. Both of these factors have been proven to affect financial performance. Therefore, this study provides an overview for researchers to further examine the relationship of these three variables to financial performance in MSMEs

2. Practice Implication

a. For Government

The government can design and implement special financial literacy programs for MSMEs. The program may include training and resources to improve financial understanding and managerial skills among MSME owners. The government can encourage the adoption of financial technology among MSMEs by providing incentives, training, or easier access to financial technology platforms. This can help MSMEs improve operational efficiency, increase visibility, and optimize their financial management.

b. For MSME Owner

MSMEs can take advantage of financial literacy and financial technology programs to increase business owners' understanding of basic financial concepts, cash management, risk management and digital efficiency. With better financial literacy and financial technology MSMEs can make smarter and more effective financial decisions, as well as improve operational efficiency and expand MSME market reach.

C. Research Limitations

This research still has limitations and gaps that occur, so there are things that need to be improved for further research, as follows:

- a. The difficulty of accessing MSME owners to participate in research can be an obstacle. Some MSME owners may not have the time or interest to participate in interviews or surveys, which may affect the representativeness of the sample. for further research, you can spread the *Google form link* through MSME associations in the Banjarnegara area, for time and energy efficiency
- b. The financial technology environment is changing rapidly. Therefore, the data collected may not reflect recent changes in financial technology adoption trends, which may affect the interpretation of research results.

For further research, you can pay attention to financial technology trends that are widely used by MSME owners.

- c. The distribution of questionnaires through *google forms* is slightly hampered, because not all MSME owners have adequate internet access, nor do they understand how to fill out questionnaires. For future research, it is expected to distribute *Google form* questionnaires using language that is easier to understand and researchers provide media for filling out the questionnaire.

