



JOURNAL

THE INFLUENCE OF FINANCIAL MANAGEMENT, HUMAN RESOURCES COMPETENCE, AND LEVEL OF EDUCATION ON THE PERFORMANCE OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs)

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Abstract

The performance of MSMEs needs to be something that is highlighted by the Indonesian government. Because MSMEs is a business unit that has an important role in supporting the country's economic development. This research was conducted with the aim of looking at the effect of financial management, HR competencies, and the educational level of MSME actors on the performance of the MSME itself. The research approach used is a quantitative approach with the data used is primary data. Where the research data was obtained through distributing research questionnaires to the respondents who were the research samples. The research object is UMKM in North Jakarta Administrative City and the sampling technique used is purposive sampling . Selection of research samples according to predetermined criteria. The number of respondents who became the research sample based on the Slovin formula was 100 respondents. The research data that has been collected is then analyzed using multiple linear regression analysis through SPSS statistical software. The research results state that financial management and HR competency have a significant effect below 0.05 on the performance of MSMEs, while the level of education has no significant effect on the performance of MSMEs.

Keywords:

MSME Performance, Financial Management, HR Competence, Education Level

BACKGROUND

Indonesia is a developing country. The group of developing countries will continue to increase the development and growth of their countries in order to create better economic development. Micro, Small and Medium Enterprises (MSMEs) can be an element that influences the efforts to develop a country's economy (Frima & Surya, 2018). The government continues to prioritize the development of MSMEs to encourage national economic development. MSMEs are considered to be the foundation of the people's economic system. With a labor-intensive system, it is believed that it can absorb a lot of Human Resources (HR) to reduce the unemployment rate, and can provide training so as to improve the quality of a country's society (Subroto et al., 2016). According to data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the contribution of MSMEs to total GDP has often increased. The contribution rate of MSMEs to GDP is always at more than 50% in the 2016-2018 period.



MSME Contribution Data to GDP for 2016-2018

Year	Total GDP (Billion)	MSME Contribution to GDP (in percent)
2016	7,009,283.0	57.17%
2017	7,820,282.6	57.30%
2018	8,573,895.3	57.24%

Source: Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (depkop.go.id)

Even though MSMEs have a strategic role, it does not mean that developing MSMEs performance is an easy thing to do. The development of the number of existing MSMEs requires MSME actors to compete with other MSMEs so that their businesses can excel and continue to grow and survive by paying attention to their performance. According to data released in the 2016 BPS Economic Census, the number of MSMEs in the DKI Jakarta area of 1,151,080 ranks fifth out of thirty four provinces in Indonesia. This indicates that MSMEs in the DKI Jakarta area have high development.

Even so, MSMEs in Indonesia, including the DKI Jakarta area, have experienced several problems. According to Siagian et al (2019) the problems with MSMEs that often occur include problems with capital, raw materials, technology, organization and management. Furthermore, Ediraras (2010) said that some of the problems faced by MSMEs are product marketing, financial management, human resource quality, and capital issues. If these problems are simply ignored, it will hinder the performance of MSMEs. The hampered performance of MSMEs will make it difficult to achieve business goals and will make it difficult for businesses to develop and survive in market conditions that are constantly moving.

Performance is the result of whether or not the goals set by an organization or company are achieved. The performance of MSMEs is often influenced by several factors, both internal and external factors. According to Munizu in Wahyudiati & Isroah (2018) financial aspects, human resources aspects, technical aspects of production and operation, market and marketing aspects, aspects of government policy, social, cultural and economic aspects, as well as aspects of the role of related institutions are several factors. which can affect the performance of SMEs. Creating good performance in their business, MSME actors will not be far from the financial aspect. Financial management is very important in a business because if the handling of financial management is not done properly it will greatly impact the running of the business. Wahyudiati & Isroah (2018) said that financial management can improve the performance of MSMEs for the better.

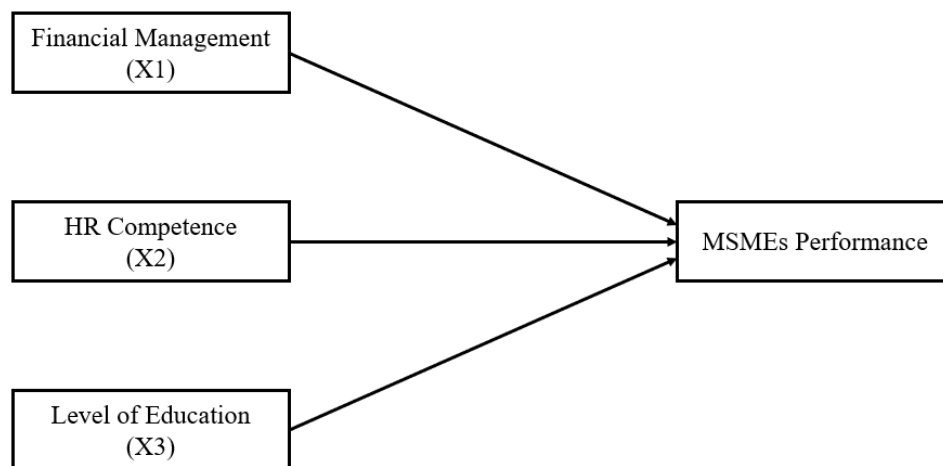
In addition, the human resource factor is very important because other resources will be hampered if the human resources are not qualified and competent. If resources are constrained, the goals of the business cannot be achieved optimally. In research conducted by Wahyudiati & Isroah (2018) and Zhaviery et al (2018) shows that HR capabilities have an influence on MSME performance. In addition, the educational background of MSME actors is considered to be one of the assets for business actors. This is because it can encourage the quality potential of human resources and will influence a person to produce a quality and competitive product. With a higher background, it will be possible for business actors to create innovative product innovations that will have an impact on business performance and sustainable business development (Whetyningtyas & Mulyani, 2016). In research conducted by Whetyningtyas & Mulyani (2016) and Karadag (2017) shows that there is an influence between educational background on the performance of MSMEs. Meanwhile, Frima & Surya (2018) obtained



different results which stated that the performance of MSMEs was not influenced by the educational background of MSME actors.

THEORETICAL FRAMEWORK

This study aims to examine the effect of financial management, HR competency, and education level on the performance of MSMEs. To see the relationship that occurs between the independent variables and the dependent variable, a framework of thinking is used as the basis for this research. The following is an overview of the conceptual framework model.



Conceptual Framework

METHOD

This study uses a quantitative approach. The population in this study are MSMEs in the North Jakarta Administrative City area. The *sampling* technique used was *purposive sampling* using *slovin calculations* to determine the number of samples to be used, namely 100 research samples. The type of research data used is primary data by distributing questionnaires to the respondents. The research data was measured using a *Likert scale* from 1-5. The research variable used in this study is the performance of MSMEs which is influenced by financial management factors, HR competence, and education level.

The research data questionnaire used was first tested for data quality on respondents outside the research sample. The data quality test carried out is a validity test and a reliability test. Meanwhile, research data originating from research samples was analyzed by conducting a classical assumption test first, namely the normality test, multicollinearity test, and heteroscedasticity test. Then after the data meets the classical assumptions, it is continued with the process of multiple linear regression analysis and testing the research hypothesis, namely the f test, t test, and the coefficient of determination using the SPSS statistical tool.

RESULT

Data Quality Test

The data quality test on the research instrument was tested on 37 MSMEs that were outside the predetermined sample criteria, but were still in the population group. The data



quality test was carried out to test the research question instrument in the form of a questionnaire with validity and reliability tests.

Validity test

The validity test in this study uses the Pearson Correlation value and uses a two-sided test (two tiles) at a significance level of 0.05. The valid criterion for a sample of 37 test respondents is $df = n$ (number of respondents) $- 2 = 35$ (in table r) or equal to 0.316 at a significance level of 0.05. Questions on the MSME Performance variable (Y) total 10 questions, all questions are valid because r count is greater than r table. In the Financial Management variable (X1) there are 18 questions on this variable and it is stated that there are 12 valid statements because they have a person correlation value greater than r table and will be used to measure variables in the research hypothesis testing process. The results of the validity test on the HR competency variable (X2) show 12 valid statements because the r count is greater than the rtable. Meanwhile, the results of the validity test on the education level variable (X3), there are 12 questions on this variable and 11 questions are declared valid because the calculated r is greater than the r table.

Reliability Test

The reliability test in this study used *Cronbach alpha* (α) with a value of 0.60 or more which is able to describe the variable as having good reliability. The following are the results of the reliability test.

TABLE 1 RELIABILITY TEST RESULTS

Variable	<i>Cronbach alpha</i> (α)	Result
MSMEs Performance	0,864	Reliable
Financial Management	0,646	Reliable
HR Competence	0,815	Reliable
Level of Education	0,850	Reliable

Based on the information in table above, shows the results of *Cronbach alpha* (α) values of any variable greater than 0.60. MSME performance has a value of 0.864, financial management has a value of 0,646, HR competency has a value of 0,815 and level of education has a value of 0.850. So it can be interpreted that the instrument questions of all variables are reliable and have a good level based on the *Alpha Cronbach table* .

Descriptive Statistical Analysis

Descriptive statistics are statistics related to a way of describing, illustrating, describing, or outlining data so that the data is easy to understand. Descriptive statistical analysis is an analysis carried out to provide an explanation of the description of a data that is seen in terms of average, maximum, minimum, standard deviation, and variance (Ghozali, 2018).



TABLE OF DESCRIPTIVE STATISTICS

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
MSMEs Performance	100	29	50	42,11	6,415
Financial Management	100	12	60	49,80	8,607
HR Competence	100	31	60	50,49	6,820
Level of Education	100	33	55	46,78	6,239
Valid N (listwise)	100				

Normality test

The Kolmogorov Smirnov test is used in the normality test of this study to determine whether the model used is normally distributed or not. Assuming that if the significance value is above 0.05, the data to be tested has no difference with the standard normal data or the data to be tested is said to be normally distributed and acceptable. Following are the results of the Kolmogorov Smirnov Test:

TABLE OF NORMALITY TEST

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	4,30201471
	Most Extreme Differences	
	Absolute	,084
	Positive	,069
	Negative	-,084
Test Statistic		,084
Asymp. Sig. (2-tailed)		,079 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Based on table 4 it is known that the significance value of 0.079 is above 0.05. So that the hypothesis is accepted, namely the research data is normally distributed.

Multicollinearity Test

The multicollinearity test is carried out by looking at the values obtained on the Tolerance and Variance Inflation Factor (VIF). If the value of the Tolerance is not less than 0.1 and the VIF value is <10 then the variable is free from multicollinearity.



TABLE OF MULTICOLLINEARITY TEST

Coefficients^a

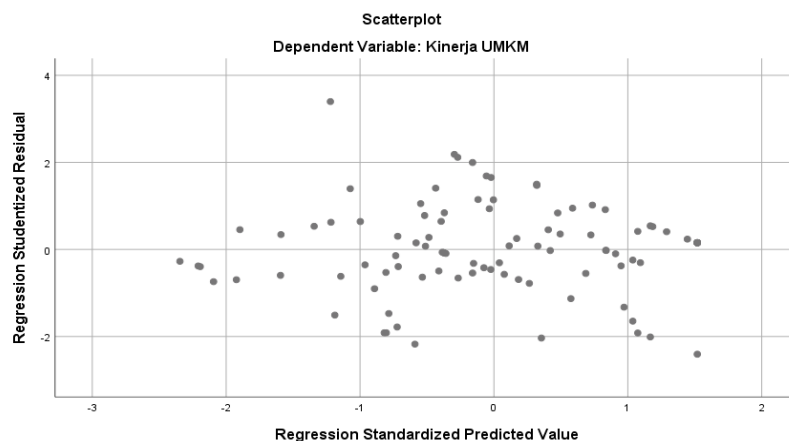
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Financial Management	0,792	1,262
HR Competence	0,169	5,905
Level of Education	0,168	5,945

a. Dependent Variable: Kinerja UMKM

Based on table 5 it can be seen that the multicollinearity test results on the financial management variable have a tolerance value of 0,792 and a VIF value of 1.262, the HR competency variable has a tolerance value of 0,169 and a VIF value of 5,905 and the education level variable has a tolerance value of 0,168 and a VIF value of 5,945. This shows that the tolerance value for all independent variables is not less than 0.1 and the VIF value is not more than 10. Therefore the regression model in this study shows no signs of multicollinearity.

Heteroscedasticity Test

The Heteroscedasticity test aims to determine whether there is an inequality of variance from the residuals for all observations in the regression model. If there is a clear pattern, and the points spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur.



In the picture above, it can be seen that the points on the scatterplot graph do not have a clear distribution pattern and the points are spread above and below the number 0 on the X and Y axes. This shows that there is no heteroscedasticity interference in the regression model.



Multiple Linear Regression Analysis

TABLE OF MULTIPLE LINIER REGRESSION RESULTS

Model		Coefficients ^a		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	4,289	3,564		1,203	,232
	Financial Management	,176	,057	,237	3,077	,003
	HR Competence	,510	,156	,542	3,261	,002
	Level of Education	,070	,172	,068	,409	,684

a. Dependent Variable: MSME's Performance

Based on table 7, the multiple linear regression equation can be formed as follows:

$$Y = 4.289 + 0,176X_1 + 0,510X_2 + 0,070X_3$$

Based on the formulation of the multiple linear regression equation that has been formulated, it can be explained as follows:

a) Constant = 4.289, meaning that if Financial Management (X₁), HR Competence (X₂), and Education Level (X₃) have the same value as 0, then MSME Performance (Y) is 4.289. This means that the value of MSME performance remains at 4.289 even though it is not affected by financial management, HR competence, and education level.

b) The regression coefficient value for the Financial Management variable (X₁) = +0.176 which has a positive sign. This means that when the financial management value increases by 1 unit, the MSME performance value will also increase or increase according to the value of the regression coefficient of the financial management variable, which is equal to 0.176.

c) The regression coefficient value for the HR Competency variable (X₂) = +0.510 which has a positive sign. This means that when the HR competency value increases by 1 unit, the MSME performance value will also increase or increase according to the value of the regression coefficient of the HR competency variable, which is equal to 0.510.

d) The regression coefficient value for the Education Level variable (X₃) = +0.070 which has a positive sign. This means that when the value of the education level increases by 1 unit, the value of the MSME performance will also increase or increase according to the value of the regression coefficient of the education level variable, which is equal to 0.052.

T test

The t-test aims to test in the regression model whether there is a partially significant relationship between the independent variables and the dependent variable. T test can be known by comparing the results of t count with t table. If the t count > from t table with a significance <0.05, it can be said that there is a significant influence between the independent variables partially and the dependent variable. The t table value based on df = 96 and a significant level of 0.05 is 1,984. The following are the results of the t-test process that has been carried out.



TABLE OF T TEST RESULTS

Variabel	T Table	T Count	Sig.	Conclusion
Financial Management	1,984	3,077	0,003	Accepted
HR Competence	1,984	3,261	0,002	Accepted
Level of Education	1,984	0,409	0,684	Rejected

Based on the information presented in table 8, it can be seen that the results of the t test in this study are as follows:

- a) In financial management variable t count > t table. It is known that the t count on the financial management variable is $3,077 > 1,984$ with a significance value of $0,003 < 0,05$. So it can be concluded that H1 is accepted. This shows that financial management has a significant effect on the performance of MSMEs. The direction of the relationship is positive, so it can be concluded that the higher the financial management carried out, the performance of MSMEs will improve.
- b) In the HR competency variable t count > t table in the second hypothesis. It is known that the t-count on the HR competency variable is $3,261 > 1,984$ with a significance value of $0,002 < 0,05$. So it can be concluded that H2 is accepted. This shows that HR competence has a significant effect on MSME performance. The direction of the relationship is positive, so it can be concluded that the higher the competency of the HR that is applied, the performance of MSMEs will improve.
- c) On the third hypothesis. It is known that the t-count on the accounting system variable is $0,409 < 1,984$ with a significance value of $0,684 > 0,05$. So it can be concluded that H3 is rejected. This shows that the level of education has not a significant effect on the performance of SMEs.

Goodness of Fit Models

Goodness of Fit Models (F test) The model feasibility test was carried out with the aim of testing whether the regression model in research is feasible to use using existing research data. Model feasibility test can be done by comparing the results of f count with f table. If the calculated f value > from f table with a significance <0.05, it can be said that there is an influence between the independent variables partially and the dependent variable. The value of f table based on $df1 = 96$ and $df2 = 3$ is 2.70. Following are the results of the test process f.

TABLE OF F TEST RESULTS

Model	F Table	F Count	Sig.	Conclusion
Regression	2,70	39,149	0,000	Accepted

Based on the information presented in table 9, it can be seen that the calculated f is greater than the f table, namely $39,149 > 2.70$ with a significance of $0.000 < 0.05$. So it can be concluded that the regression model used in this research is suitable for use in estimating research data.

Determination Coefficient Test

The coefficient of determination test aims to find out and measure how much the percentage of independent variable influences simultaneously on the dependent variable. The



decision making criterion is that if the R square value is close to 1, then the stronger the influence between the independent variable and the dependent variable. Conversely, if the R square value is close to 0, the smaller the influence of the independent variable on the dependent variable. The following are the results of the coefficient of determination test.

TABLE OF TEST RESULTS FOR THE COEFFICIENT OF DETERMINATION

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,742 ^a	,550	,536	4,369

a. Predictors: (Constant), Level of Education, Financial Management, HR Competence

b. Dependent Variable: MSMEs Performance

Based on the information presented in table 10, it is known that the Adjust R square value is 0.536. This explains that the independent variables, namely financial management, HR competence and education level, are able to influence the dependent variable, namely the performance of SMEs of 53,60%.

DISCUSSION

The Influence of Financial Management on MSME Performance

When carrying out a business activity, an MSME must pay attention to several aspects that can influence the performance of its business. Where one aspect that needs to be paid attention to is the financial aspect. The financial aspect is important because it is related to the cash inflow and outflow during economic activity. Good control and management of incoming and outgoing cash flows can minimize the risk of losses that will be experienced by MSMEs.

Therefore, the existence of good financial management carried out by an MSMEs will affect the success rate of MSMEs in running and maintaining their business. Because incoming cash from sales can be recorded properly and avoids unrecorded sales and opportunities for losses that may be incurred. In addition, the existence of detailed cash outflow records for operational costs or other business-related needs can help business owners assess the performance of their business. Such as making efficiencies at inefficient costs which only reduce the income or profits of MSMEs.

Based on the distribution of respondents' answers in table 4.6 it is stated that the highest indicator in measuring the performance of MSMEs is profit growth/business profit. Where to achieve this of course requires good financial management of the MSMEs. Where good financial management can be done by paying attention to the composition of business capital owned, such as what percentage of business capital comes from personal capital and what percentage of business capital comes from loans. In addition, good financial management can be seen from the ability of MSME actors to separate expenses that occur between personal needs and business needs. Where MSME business funds or capital are intended only for purchasing activities that do have a relationship with the business activities of MSME, not for the personal needs of owners who are not profitable or productive in nature.



Based on the distribution of respondents' answers in table 4.7, the majority of respondents answered agree with a percentage of 41.67%. Where this shows that MSMEs in the North Jakarta area have good financial management in carrying out their business activities. Even so, there were still some disagreeing answers from respondents with a percentage of 2.00% which indicated that in carrying out their business activities they had not implemented good financial management. An MSME that has good financial management will have a high or good business performance value. In other words, financial management is one of the factors that is the key to the success of MSMEs in increasing sales, market share and company business performance. By implementing good financial management by MSME players, their MSME performance will be able to improve significantly.

This is of course in line with the results of this research which state that financial management has a significant positive effect. When there is an increase in the implementation of financial management by MSMEs, it will significantly influence the increase in MSME performance. The results of this study are certainly in line with the results of previous research. In previous research conducted by Sundari & Juniariani (2020) and Wahyudiati & Isroah (2018) which stated that financial management had a significant positive effect on MSME performance. However, there are previous studies that do not have results that are in line with this research. Research from Purwaningsih & Haryono (2019) shows that financial management results have no effect on the performance of MSMEs.

The Effect of HR Competence on MSME Performance

Human resources (HR) are a very important asset for a business entity, including MSMEs. Human resources are one of the important inputs in the production system to produce a product either in the form of goods or services. So having competent human resources is a necessity for MSMEs to support their business operational activities. The existence of a good HR competence can minimize the risk of loss resulting from the occurrence of human error when the HR is carrying out its duties and responsibilities.

Therefore, it is very important for MSMEs to have competent human resources, both in terms of soft skills and hard skills, to be able to increase productivity which will have an impact on the profit or profit levels of MSMEs. Where an increase in the productivity and profits of MSMEs can be an assessment for MSMEs for their achievements or performance gains while running a business.

Competition in the business world, including MSMEs, is currently very tight. So by having competent resources it is hoped that it can increase the business competitiveness of these MSMEs. By utilizing business knowledge combined with the skills and abilities possessed by HR from MSMEs, they will be able to create an innovative product or business strategy. In addition, the competence possessed by HR will be able to maintain the performance of these MSMEs which can be seen from the level of productivity and profit levels obtained by MSMEs.

Based on the distribution of respondents' answers in table 4.6 it is stated that the highest indicator in measuring the performance of MSMEs is profit growth/business profit. This is what makes HR competency very important in MSMEs, whether they are owned by business owners or business employees. Because both of them must both have good competencies to improve the performance of MSMEs themselves. Therefore, optimal combination and



collaboration of the competencies possessed by business owners and employees will be very much needed to be able to create an innovation that can improve the performance of MSMEs.

Based on the distribution of respondents' answers in table 4.8, the majority of respondents answered strongly agree with a percentage of 42.42%. Where this shows that MSMEs in the North Jakarta area have good HR competencies in supporting their business activities. Even so, there were still a number of respondents who strongly disagreed with a percentage of 0.58% regarding matters that demonstrated their HR competence. An MSME that has good and competent human resource competencies will have high or good business work values as well. In other words, the competence of human resources owned by an MSMEs can be a factor that is the key to the success of MSMEs in increasing sales, market share and business performance significantly.

This is of course in line with the results of this research which state that HR competency has a significant positive effect. When there is an increase in the competence of human resources owned by MSMEs, it will significantly affect the increase in the performance of these MSMEs. The results of this study are certainly in line with the results of previous research. In previous research conducted by Wahyudiati & Isroah (2018) and Purwaningsih et al (2019) which stated that HR competency had a significant positive effect on MSME performance. However, there are previous studies that have results that are not in line with this study. Research from Purwaningsih & Haryono (2019) which has HR competency results does not affect the performance of MSMEs.

The Effect of Education Level on MSME Performance

The level of education of business owners or employees of MSMEs does not have a significant effect on increasing MSME performance. Increasing sales or profits of an MSME is based more on the soft skills and hard skills of the MSME owner and employees in creating an innovative product/service. Where these abilities as a whole are not obtained through formal education alone but through experience and non-formal training undertaken by MSME players. Formal education only provides teaching and knowledge that is more theoretical than practical. So the high level of formal education of an MSME actor does not have a significant influence on improving the performance of MSMEs which can be seen from increasing sales or profits.

This is of course in line with the results of this research which state that the level of education does not have a significant effect on the performance of MSMEs. The higher the level of education possessed by MSME owners or employees will not significantly influence the increase in MSME performance. The results of this study are certainly in line with the results of previous research. In previous research conducted by Frima & Surya (2018), Hasanah et al (2020) and Maghfiroh (2023) stated that the level of education does not have a significant effect on the performance of MSMEs. However, there are previous studies that have results that are not in line with this study. Research from Karadag (2017) which has the result that the level of education has a significant effect on the performance of MSMEs.

CONCLUSION

This research was conducted to determine the effect of financial management variables, HR competence and level of education on MSME performance. The object of this research is MSME business actors in the administrative area of North Jakarta. Data processing in this study used the IBM SPSS program with a total of 100 respondents. Based on the results of data analysis testing, it can be concluded that financial management has a significant positive effect



on the performance of MSMEs. With good financial management by MSME actors, it can affect their performance. Then HR competence has a significant positive effect on the performance of MSMEs because good competence will be able to create innovations that can increase the competitiveness of MSMEs in the market. The last result is that the level of education has no effect on the performance of MSMEs. The higher the level of formal education of MSMEs cannot significantly improve the performance of MSMEs.

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International Journal of Current Economics & Business Ventures, 1 (3) 2023, 603-616

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