The Influence of Financial Literacy, Financial Inclusion, Marketing Strategy, and Technology on the Development of Culinary MSMEs in Medan Baru District.

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ABSTRACT

Micro, Small, and Medium Enterprises (MSME) cover various sectors such US trade, industry, and services, which together form the foundation of a strong and sustainable economy. The presence of MSME supports economic diversification, reduces economic disparities, and increases the resilience of the country's economy. MSMEs will be able to compete if they are able to implement good management and good marketing strategies and are able to utilize digital information technology well. The development of e-commerce allows MSME to expand their market reach and increase sales. Because currently digital technology is one of the main needs and has become a pattern and lifestyle of today's society, especially for millennials. The purpose of this study is to find out strategic ways to increase the knowledge of MSME actors

Introduction

Micro, Small, and Medium Enterprises (MSMEs) refer to business sectors that range from relatively small to medium-sized in terms of the number of employees, revenue, and assets. MSMEs play a crucial role in Indonesia's economic development and are considered key drivers of the regional economy. This was evident during the 1998 economic crisis when many large companies shut down, while the most resilient businesses were Micro, Small, and Medium Enterprises. MSMEs encompass various sectors, including trade, industry, and services, collectively forming a strong and sustainable economic foundation. Their presence supports economic diversification, reduces economic disparities, and enhances national economic resilience.

MSME entrepreneurs often face challenges, including difficulties in obtaining financing or business loans, which hinder their ability to generate significant revenue or turnover. Therefore, strategic measures are necessary to improve MSME financial performance, one of which is equipping MSME entrepreneurs with financial literacy. Financial literacy refers to knowledge, skills, and confidence influenced by attitudes and behaviors to enhance decision-making quality and financial management to achieve well-being (OJK, 2021).

The growth of MSMEs is often regarded as a crucial indicator of development, particularly in countries with low per capita income. MSMEs can sustain themselves and remain competitive by implementing good management practices and effective marketing strategies. Marketing strategy significantly impacts MSMEs in Medan City, particularly in Medan Baru District. By employing effective marketing strategies, MSMEs can attract more customers and expand their market share within the Medan City Government environment, particularly in Medan Baru District. This, in turn, contributes to increased local revenue, business growth, job creation, sales enhancement, and the establishment of a positive brand image, helping MSMEs compete more effectively in a competitive market.

Additionally, leveraging digital technology is a key strategy for enhancing culinary MSMEs. Today, digital technology has become an essential necessity and a lifestyle, particularly among millennials. The development of e-commerce enables MSMEs to expand their market reach and boost sales. Technology-driven management systems help MSMEs efficiently monitor and manage inventory. Furthermore, digital platforms and social media marketing increase MSME visibility, attract new customers, and expand market coverage. Technology also fosters new business models, such as financial technology (fintech), which supports MSMEs in financial transactions and business operations.

Data on business unit development based on business scale from 2017 to 2020 reveals a consistent downward trend. Micro Enterprises, which make up the largest category, experienced a significant decline from 1,497 units in 2017 to 890 units in 2020. Small Enterprises showed relatively stable fluctuations, increasing from 109 units in 2017 to 112 in 2018, before decreasing to 103 units in 2020. Meanwhile, Medium Enterprises declined from 57 units in 2017 to 41 units in 2019, but later rebounded to 47 units in 2020. Overall, the total number of business units dropped from 1,663 in 2017 to 1,040 in 2020, reflecting a steady decline over the period (Medan City Cooperatives and MSMEs Office, 2021).

The above data suggests that the number of MSMEs in Medan City fluctuates annually and has experienced the largest contraction compared to other cities in North Sumatra. The development of MSMEs in Medan City has continued to decline year after year. Micro enterprises have the highest rate, while medium enterprises have the lowest rate. This situation calls for collaborative efforts to advance MSMEs in Medan City. The fluctuations are influenced by several factors, including economic fluctuations negatively impacting small businesses, intense market competition, limited access to capital, and unpredictable consumer trends. Managing MSMEs requires an understanding of consumer education and skill development to ensure sustainable business growth.

Medan City consists of 21 districts, with Medan Baru District, Medan Tembung District, and Medan Johor District having the highest number of medium enterprises. Data on business unit growth in these districts from 2019 to 2021 indicates varying trends. In Medan Baru District, the number of business units increased from 58 in 2019 to 71 in 2020, before declining to 64 in 2021, resulting in a total of 193 units over the three-year period. Similarly, Medan Tembung District saw an increase from 60 units in 2019 to 63 in 2020, followed by a drop to 51 units in 2021, totaling 174 units. Meanwhile, Medan Johor District experienced the most significant growth, with business units rising from 63 in 2019 to 81 in 2020, before slightly decreasing to 73 in 2021, reaching a total of 217 units. These trends highlight the dynamic nature of business development in these districts over the past three years.

Overall, Medan Johor had the highest number of business units compared to Medan Baru and Medan Tembung. This data highlights the dynamic growth and decline of business units in these three districts over the past three years (Medan City Cooperatives and MSMEs Office, 2022).

Based on the data above, it is evident that the culinary business sector in Medan City is relatively large, as indicated by the significant number of MSME entrepreneurs engaged in this field. This suggests that the culinary business presents a promising opportunity. However, when compared to the above data, the culinary business in Medan Baru District remains lower than the MSMEs in Medan Johor District. The intense competition in the culinary business sector requires that entrepreneurs develop innovative ideas to expand and sustain their businesses.

Based on the above discussion, fundamental variables are used as intervening endogenous variables to analyze the impact of financial literacy, financial inclusion, marketing strategy, and technology on the development of culinary MSMEs in Medan Baru District.

Literature Review

The Influence of Financial Literacy on MSME Development

In general, every individual seeks convenience in managing their financial resources for personal and business purposes. Financial literacy plays a crucial role in helping individuals manage financial aspects effectively, ensuring they do not face difficulties in handling both personal and business finances (Mahmood et al., 2021). Knowledge of financial products and services is essential to support business sustainability (Christoper & Kristen, 2020). Financial literacy serves as a key predictor of financial access, financial risk attitude, and MSME sustainability. However, financial risk attitude has a more significant direct impact on business continuity than financial literacy. This indicates that the attitude of managers or business owners is a critical factor in maintaining business sustainability, as it directly influences corporate decision-making (Ye & Kulathunga, 2020).

The Influence of Financial Inclusion on MSME Development

Financial inclusion refers to the process of promoting or ensuring access to financial products and services that meet the needs of all segments of society, including MSMEs. Bank products and services are vital for MSME actors in supporting business growth. The ease of access provided by financial institutions is expected to facilitate all MSME activities, particularly in transactions and financing (Agbim, 2020).

The Influence of Marketing Strategy on MSME Development

Utilizing digital marketing platforms such as social media is a key part of technological advancements. These platforms are based on online services that connect sellers with buyers. E-commerce platforms have transformed consumer shopping habits in major cities due to several advantages, including ease of use, time efficiency, and reasonable pricing (Hamid, 2020).

The Influence of Technology on MSME Development

Information technology significantly impacts business revenue, as advances in digital tools allow MSME owners to market their products through social media and sell them via digital platforms such as GoFood and Shopee. This approach enables businesses to expand their reach, increasing sales both through online channels and physical stores, ultimately leading to business growth (Kholifah & Alamsyah, 2020).
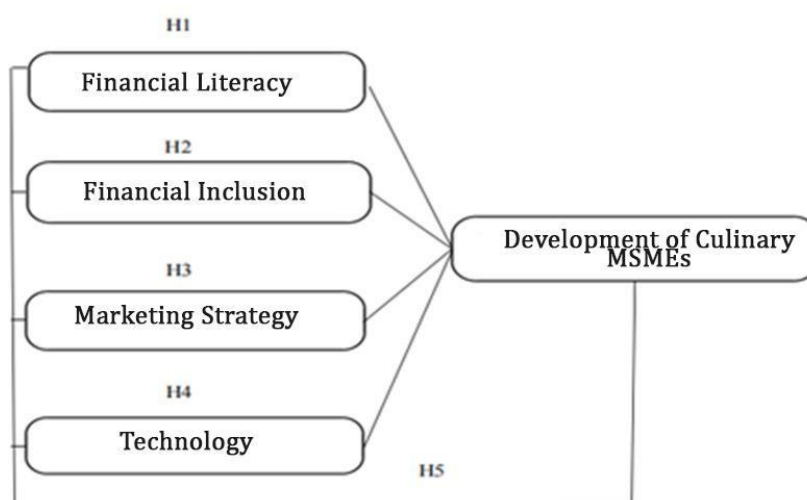
Conceptual Framework

Figure 1 Conceptual Framework

Research Hypothesis

H1 : Financial Literacy Partially Influences the Development of Culinary MSMEs in Medan Baru District.
H2 : Financial Inclusion Partially Influences the Development of Culinary MSMEs in Medan Baru District.
H3 : Marketing Strategy Partially Influences the Development of Culinary MSMEs in Medan Baru District.
H4 : Technology Partially Influences the Development of Culinary MSMEs in Medan Baru District.
H5 : Financial Literacy, Financial Inclusion, Marketing Strategy, and Technology Simultaneously Influence the Development of Culinary MSMEs in Medan Baru District.

Method

The data used in this study is secondary data, specifically the economic growth data of Medan City obtained from the Medan City Cooperatives and MSMEs Office. The population in this study consists of MSME entrepreneurs in Medan Baru District, totaling 64 individuals, in accordance with the research criteria. The research sample is a subset of the population that shares the same characteristics; therefore, all 64 MSME entrepreneurs in Medan Baru District are included as the sample (Sugiyono, 2019: 127).

Thus, this study focuses on quantitative data analysis with the same population and sample, consisting of 64 MSME entrepreneurs in Medan Baru District. Multiple regression analysis is used when researchers aim to predict changes (increase or decrease) in the dependent variable (criterion) based on changes in two or more independent variables as predictor factors. In this study, there are four independent variables and one dependent variable. The regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + eY$$

Results and Discussion

Description General Business Micro Small Intermediate (MSME)

Micro, Small and Medium Enterprises (MSMEs) including category business that includes business small And intermediate based on amount employee And turnover. MSMEs play a role important in the economy, absorbing Lots power work, and contribute to growth economy. MSMEs often face challenge such as access to capital and marketing, but MSMEs are also source creativity and innovation. Support government through policies and training programs are essential to encourage growth MSMEs.

Statistics Descriptive

Statistics Descriptive used use to witness Minimum, Maximum, Mean points, and Standard Deviation, in total take sample past Financial Literacy, Financial Inclusion, Marketing Strategy, and Technology found in culinary UMKM New Medan District.

Table 1 Description Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Literacy	64	11.00	32.00	27.1094	4.20550
Financial Inclusion	64	6.00	24.00	19.5313	3.82543
Marketing strategy	64	6.00	24.00	19.4844	3.72888
Technology	64	6.00	24.00	19.6562	4.00483
MSMEs Development	64	4.00	16.00	13.0781	2.56537
Valid N (listwise)	64				

Source: SPSS 25

Table 1 show every amount points sample, minimum, maximum, mean and standard deviation of dependent and independent variables in the presentation namely:

1. Literacy Finance in points minimum 11.00, maximum 32.00, mean 27.1094, Standard Deviation 4.20550.
2. Inclusion Finance in points minimum 6.00, maximum 24.00, mean 19.5313, Standard Deviation 3.82543.
3. Strategy Marketing in points minimum 6.00, maximum 24.00, mean 19.4844, Standard Deviation 3.72888.
4. Technology in points minimum 6.00, maximum 24.00, mean 19.6562, Standard Deviation 4.00483.
5. Development MSMEs in points minimum 4.00, maximum 16.00, mean 13.0781, Standard Deviation 2.56537

Test Normality

normality test in the Kolmogorov-Smirnov test table is condition must done researcher use to witness whether variable bound as well as variable free follow normal distribution or not. In the decree If points significant < 0.05 then mentioned not normally distributed, if points significant > 0.05 then mentioned normally distributed.

Table 2 One -Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			64
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		.78346608
Most Extreme Differences	Absolute		.178
	Positive		.114
	Negative		-.178
Test Statistic			.178
Asymp. Sig. (2-tailed)			.000[c]
Monte Carlo Sig. (2-tailed)	Sig.		.094[d]
	99% Confidence Interval	Lower Bound	.000
		Upper Bound	.188

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 64 sampled tables with starting seed 2000000.

Source: SPSS 25

In acquisition table 2 shows Monte Cargo Sig. (2-tailed) = 0.094, this value is more big from 0.05 (p > 0.05) with the results significant in Monte Carlo with a 99% confidence interval. In addition, the regression test also uses histogram and normal probability plot.
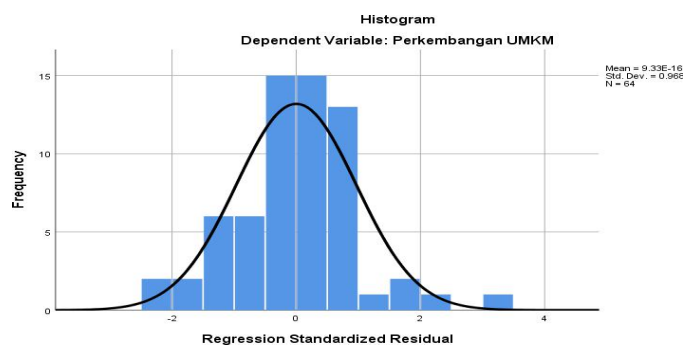
Picture 2 Histogram

Source: SPSS 25

From the picture on show results from the Stock Price transformation (Y) is normally distributed, with the histogram shape continuing the diagonal line (as its shape bell) where pattern reluctant to lean to the left or to the right.
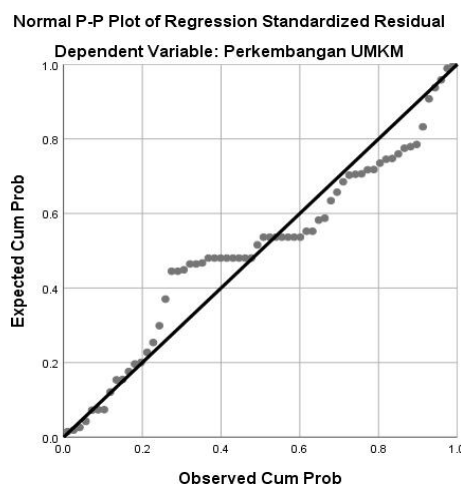
Picture 3 PP Plot

Source: SPSS 25

From the results The probability plot above shows that every plot or dot, dot, dot approaching the diagonal line and follow it. Said show that Probability Plot is normally distributed.

Test Multicollinearity

Multicollinearity Test done to ensure existence ties on the independent variables. To determine existence multicollinearity in research the use points *Tolerance* or *Variance Inflation Factor* (VIF). Provision general used namely VIF <10 and *Tolerance* >0.10.

Table 3 Coefficients ᵃ

Model		Collinearity Statistics	
		Tolerance	VIF
1	Literacy Finance	.205	4.885
	Inclusion Finance	.127	7,865
	Technology	.169	5.926

a. Dependent Variables: Development MSMEs

Source: SPSS 25

Table 3 explains each points *Tolerance* in Financial Literacy (X1), Financial Inclusion (X2), Technology (X4) points >0.10. VIF points obtained Financial Literacy (X1), Financial Inclusion (X2), Technology (X4) points <10. So it can be interpreted as not existing bond independent variables.

Test Heteroscedasticity

Heteroscedasticity Test aims to test whether in the regression model happen inequality Variants from residue One observation to observation others. Heteroscedasticity happen if results regression mark absolute residual against variables have values significance <0.05.

Table 4 Coefficients ᵃ

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1,860	2.438		-.763	.449
	Inclusion finance	-.034	.051	-.231	-.677	.501
	Marketing strategy	-.282	.198	-1,852	-1.427	.159
	Technology	.209	.188	1,470	1.109	.272
	LNX1	-.371	1,095	-.124	-.339	.736
	LNX3	3,506	3.430	1,522	1,022	.311
	LNX4	-1,577	3.178	-.752	-.496	.622

a. Dependent Variables: ABS_RES2

Source: SPSS 25

Based on the table above show that all over variable study to obtain mark significant > 0.05 means all over variable does not occur symptom Heteroscedasticity.

Analysis Regression Multiple

Analysis Regression Multiple intend to see there is or whether or not the influence of two or more variable free (X) in variables bound (Y)

Table 5 Coefficients ᵃ

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.254	.688		.369	.713
Literacy Finance	.032	.065	.053	.495	.623
Inclusion Finance	.072	.075	.107	.963	.340
Marketing strategy	.181	.087	.263	2,076	.042
Technology	.357	.075	.557	4,771	.000

a. Dependent Variables: Development MSMEs

Source: SPSS 25

From the table on obtained formula multiple linear regression: Y= a + b1X1 + b2X2 + b4X4 + e

Interpretation in model regression on obtained:
1. Points Constant amount 0.254.
2. Points Literacy Finance amount to 0.032.
3. Points Inclusion Finance amount to 0.072.
4. Points Strategy Marketing amount to 0.181.
5. Points Technology amount to 0.357.

Coefficient Determination (R^2)

Coefficient Determination intended use show the magnitude influence simultaneous variable X in variable Y

Table 6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.952 [a]	.907	.900	.810

a. Predictors: (Constant), Technology, Literacy Finance, Inclusion Finance, Strategy Marketing
Source: SPSS 25

From the table on The R Square value obtained was 0.907, this shows that that influence variables X 1,X 2.X3,X4, respectively simultaneous to variable Y by 90.7%

Test Simultan (Test F)

The F test is used to show influence all variable independent to variable dependent or to test whether variable significant or No.

Table 7 ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	375,939	4	93.985	143,393	.000 [b]
	Residual	38,671	59	.655		
	Total	414,609	63			

a. Dependent Variables: Development MSMEs
b. b. Predictors: (Constant), Technology, Literacy Finance, Inclusion Finance, Strategy Marketing

Source: SPSS 25

Based on the table above known mark significance for the influence of X 1, X 2, X3, X4, individually simultaneous to Y is of 0.000 < 0.05 and the calculated F value of 143.393 > F table 2.53 can be concluded that H_0 is rejected and H_1 is accepted, which means all variable independent in a way simultaneous influential significant to variable dependent

Test Partial (Test T)

Partial Test carried out to conduct hypothesis testing study about influence from every variable free with variables bound.

Table 8 Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.254	.688		.369	.713
	Literacy Finance	.032	.065	.053	.495	.623
	Inclusion Finance	.072	.075	.107	.963	.340
	Marketing strategy	.181	.087	.263	2,076	.042
	Technology	.357	.075	.557	4,771	.000

a. Dependent Variables: Development MSMEs
Source: SPSS 25

Based on table in on, acquisition process exercise data Test T that is:
1. significance value for the influence of X1 on Y is of 0.623 > 0.05 and mark t count 0.495 < t table 2,001, so that can concluded that H1 is rejected which means there is no the effect of X1 on Y.
2. significance value for the influence of X2 on Y is of 0.340 > 0.05 and the calculated t value of 0.963 < t table 2.001, so that can concluded that H2 is rejected which means there is no the effect of X2 on Y.
3. Mark significance For influence X3 to Y is 0.042 > 0.05 And t - value 2.076 > t table 2.001, so can concluded that H3 is accepted which means there is the effect of X3 on Y
4. Mark significance For influence X4 to Y is 0,000 < 0.05 And the calculated t value is 4.771 > t table 2.001, so that can concluded that H4 is accepted which means there is the effect of X4 on Y.

Discussion

Influence Literacy Finance (X1) To Development MSMEs

Based on hypothesis testing partial that mark the significance for the influence of X1 on Y is of 0.623 > 0.05 and the value t count 0.495 < t table 2.001, so can concluded that H1 rejected Which means No there is the influence of X1 on Y. Research This against study which is conducted by (Mahmood et al, 2021) which states that financial literacy becomes factor important thing that supports each person in management aspect financial so that you don't have difficulty in using personal finances and business finances

Influence Inclusion Finance (X2) To Development MSMEs

Based on hypothesis testing partial mark significance for the influence of X2 on Y is of 0.340 > 0.05 and the calculated t value of 0.963 < t table 2.001, so that can concluded that H2 rejected which means there is none the influence of X2 on Y. This study challenges research conducted by (Agbim, 2020) which states that Financial inclusion refers to the process of promoting or ensure access to financial products and services that suit your needs all over circles public including MSMEs, the ease of access provided financial institutions can support all over MSME activities, especially in transactions and financing.

Influence Strategy Marketing (X3) To Development MSMEs

Based on hypothesis testing partial mark significance for the influence of X3 on Y is 0.042 > 0.05 and the calculated t value 2.076 > t table 2.001, so can concluded that H3 is accepted which means there is the influence of X3 on Y. This study strengthens results study Hamid (2020) shows existence influence of marketing strategy to development of MSMEs by utilizing marketing media in the form of the internet such as social media is part from development technology, this service is based on an online platform that connects sellers with buyers. E-commerce services form how people shop in cities big because it has a lot superiority that is convenience usage, efficiency time, and reasonable prices.

Influence Technology (X4) To Development MSMEs

Based on hypothesis testing partial mark significance for the influence of X4 on Y is 0.000 < 0.05 and the calculated t value is 4.771 > t table 2.001, so that can concluded that H4 is accepted which means there is the influence of X4 on Y. Research This strengthen results study Caliph & The Great (2020) shows existence influence technology to development of UMKM, Technology information is very influential to income Because the more sophisticated technology information perpetrator MSMEs can promote goods his trade on social media and can sell it through digital platforms

Conclusion

MSMEs have a big contribution to economy, and from results research, found that marketing strategy and technology is the most significant factor in influencing development of MSMEs. Other variables are assessed not enough influential. Assumption test results classic show that the regression model used fulfil condition normality, does not occur multicollinearity and also heteroscedasticity. The F test also proves that variable independent in a way simultaneous influential significant to development of MSMEs, with a coefficient determination (R^2) of 90.7%. This shows that the model capable explain part big variations in the development of MSMEs. Based on findings In this regard, it is recommended that MSMEs utilize digital platforms, such as social media, to expand their reach. marketing product they. Training technology and digital marketing can also increase Power competitiveness of MSMEs in the market. In addition, the government expected Keep going support development of MSMEs, especially in the sector culinary, through policies that facilitate access to capital, provide help technology, and provide training marketing. Thus, UMKM can develop optimally and sustainably, encouraging growth better economy.

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