



The Influence of Access to Financing and Financial Management on the Performance of MSMEs in Makassar City

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Abstrak: Penelitian ini bertujuan untuk mengetahui Akses Pembiayaan dan Pengelolaan Keuangan Terhadap Kinerja UMKM di Kota Makassar. Populasi dalam penelitian ini sebanyak 96 sampel pelaku usaha dengan menggunakan rumus Formula Lemeshow. Metode penelitian yang dilakukan adalah metode kuantitatif dan menggunakan data primer dan sekunder. Pengumpulan data primer dilakukan melalui penyebaran kuisioner kepada pelaku usaha mikro sektor kuliner di Kota Makassar. Untuk menguji hipotesis pada penelitian ini adalah menggunakan program Smart PLS. Hasil penelitian menunjukkan bahwa: 1) Akses Pembiayaan berpengaruh secara signifikan terhadap Kinerja UMKM, 2) Pengelolaan Keuangan berpengaruh secara signifikan terhadap Kinerja UMKM, 3) Akses Pembiayaan dan Pengelolaan Keuangan berpengaruh positif dan signifikan terhadap Kinerja UMKM.

Kata kunci: Akses Pembiayaan, Pengelolaan Keuangan, Kinerja UMKM.

Abstract: This study aims to examine the influence of Access to Financing and Financial Management on the Performance of MSMEs in Makassar City. The study population consists of 96 business actors, determined using the Lemeshow Formula. The research method employed is quantitative, utilizing both primary and secondary data. Primary data were collected through the distribution of questionnaires to micro business actors in the culinary sector in Makassar City. To test hypotheses in this study, the Smart PLS program was used. The result of the study show that: 1) Access to Financing has a significant effect on MSME Performance, 2) Financial Management has a significant effect on MSME Performance, 3) Access to Financing and Financial Management have a positive and significant effect on MSME Performance.

Keywords: Access to Financing, Financial Management, MSME Performance

INTRODUCTION

Background of the Study

Micro and small enterprises in Indonesia play a vital role in the national economic system, as they contribute significantly to accelerating economic growth through their mission of creating business opportunities and employment, increasing public income, boosting foreign exchange earnings, and strengthening the structure of the national industry (Trihantana et al., 2023). According to the Financial Services

Authority (2018), MSMEs absorb approximately 97% of the total workforce in Indonesia. In terms of their contribution to the economy, MSMEs in Indonesia account for 57.24% of the country's Gross Domestic Product (GDP) (Desi, 2022).

This further emphasizes the significant potential of MSMEs in enhancing community welfare. However, despite this great potential, many MSMEs face various challenges in developing their businesses. Improving MSME

performance is a challenging task, particularly due to the difficulty in measuring their performance. This is largely because many MSME actors focus primarily on operational activities and often neglect accounting records and financial reporting (Farida, sunandar, 2019).

One of the main challenges faced by MSMEs is access to financing, as many encounter difficulties in obtaining formal funding. Stringent collateral requirements, high interest rates, and the lack of financial records have proven to be significant obstacles. Additionally, institutional barriers such as corruption and complex regulations further hinder their ability to secure financing (Antoni, 2024).

In Makassar City, this condition becomes increasingly relevant considering the region's economic potential. The city serves as one of the major economic growth centers in Eastern Indonesia, with continuously expanding trade, service, and industrial activities. As the number of MSMEs operating across various sectors continues to grow, it is crucial to understand how access to financing and financial management can influence business performance in the area.

Theoretical and Practical Contributions

The results of this study are expected to provide practical recommendations for entrepreneurs, particularly MSME actors, in their efforts to obtain business capital and manage finances more effectively and efficiently. The information obtained from these findings can serve as a guideline in making strategic decisions related to future business planning. By understanding the extent to which access to financing and financial management influence business performance, entrepreneurs can design more targeted and sustainable business strategies.

This study provides valuable insights for MSMEs, local governments, and financial institutions regarding the strategic focus of small and medium enterprise development. Financial management has been proven to be a dominant factor in improving MSME performance, thereby highlighting the need for continuous training and mentoring programs to enhance the financial literacy and skills of business actors.

By addressing these issues, this study not only contributes to the development of academic insight but also provides actionable recommendations for stakeholders in their efforts to enhance the financial well-being of MSMEs. The findings of this research may serve as a

foundation for formulating policies that promote access to affordable financial services and foster an inclusive financial ecosystem to support the growth and development of MSMEs in Indonesia.

LITERATURE REVIEW

Theoretical Framework

Microfinance Theory

Microfinance refers to a form of financing that encompasses various types of financial services, including microcredit—loans provided to clients who operate small to medium-scale businesses and typically have no prior relationship with formal banking institutions (Ramadhani, 2023).

Access to Financing

MSMEs can increase their capital to expand their businesses, one of which is through external funding sources such as credit or financing facilities. In Indonesia, external funding sources for MSMEs are still predominantly provided by the banking sector. However, compared to other countries, the amount of credit extended by Indonesian banks to MSMEs remains relatively low (Arnayulis et al., 2023).

Financing refers to the provision of funds or claims equivalent thereto, based on an agreement or contract between a bank and another party, whereby the financed party is obligated to repay the funds or claims within a specified period in return for compensation or profit-sharing (Noka, 2019).

Financial Management

Financial management refers to all activities related to the acquisition, financing, and management of assets with the aim of achieving overall organizational objectives (Santiara & Sinarwati, 2023).

Financial management behavior refers to the manner in which individuals manage their available funds, reflecting their responsibility in handling financial matters. Financial responsibility involves the process of managing money and financial assets (Mauliddiyah, 2021).

MSME Performance

Business performance refers to a company's ability to achieve its goals within a specific period. The higher the level of a company's performance, the more successful the company is considered to be in implementing its strategies (Farina, 2022).

The performance of MSMEs refers to the outcomes achieved by employees as a result of carrying out their responsibilities in accordance with their assigned duties. These performance outcomes must meet both qualitative and quantitative standards to ensure that the results contribute significantly to the success and sustainability of their own business operations (Rodríguez, Velastequí, 2019).

Review of Previous Studies

Research on the influence of access to financing and financial management on the performance of MSMEs has been widely conducted in previous studies. Several studies, such as those by (Ismail, 2015) and (Fajri et al., 2021), indicate that financial literacy and financial inclusion have a significant relationship with MSME performance. Furthermore, (Hertadiani & Lestari, 2021) also found that financial management has a significant effect on the performance of MSMEs.

Research Gap

Previous studies have examined the influence of financial inclusion, financial literacy, and financial management on the performance of MSMEs in various regions, such as East Jakarta, Tegal, and Ternate. These studies, including those conducted by (Ismail, 2015), (Fajri et al., 2021), and (Hertadiani & Lestari, 2021), indicate that financial aspects play a significant role in improving MSME performance. However, most of these studies have primarily focused on the concepts of financial inclusion and literacy, and have not specifically investigated access to financing in terms of accessibility, affordability, and financing feasibility. Furthermore, the analytical approaches employed in those studies generally relied on multiple linear regression methods.

This study seeks to fill the identified research gap by focusing on Makassar City, a location that has rarely been the subject of similar studies, despite its significant potential in the development of MSMEs, particularly in the culinary sector. The research examines the influence of access to financing and financial management on MSME performance using the Structural Equation Modeling (SEM) approach based on Partial Least Squares (PLS), which enables a simultaneous and comprehensive analysis of causal relationships. With its distinct focus and methodological approach, this study is

expected to contribute new insights to the academic literature and serve as a reference for policy-making and practical applications in the field.

Based on the literature review, the hypotheses in this study are as follows:

- **H1** : Access to financing has a positive and significant influence on the performance of MSMEs in Makassar City.
- **H2** : Financial management has a positive and significant influence on the performance of MSMEs in Makassar City.
- **H3** : Access to financing and financial management simultaneously have a positive and significant influence on the performance of MSMEs in Makassar City.

This hypothesis is illustrated in the following conceptual model:

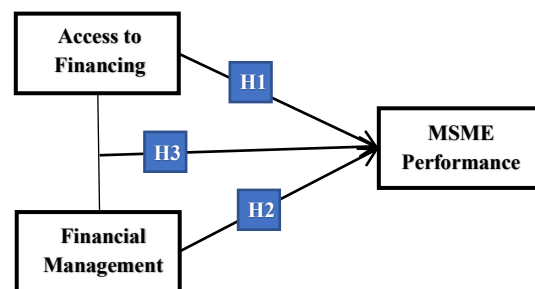


Figure 1. Research Conceptual Model

Source: Author's personal conception (2025)

This model illustrates the hypothesized relationships among the research variables, demonstrating how access to financing and financial management contribute to the performance of MSMEs.

METHODOLOGY

This research employs a quantitative approach. The quantitative research method is defined as a method grounded in the philosophy of positivism and is used to examine a specific population or sample (Adil, 2023). The study was conducted over a period of two months, from November to December 2024, focusing on micro, small, and medium enterprises (MSMEs) operating in the culinary sector. The sample consisted of 96 respondents, determined using the Lemeshow formula due to the unknown total population size.

The sampling technique employed in this study was cluster random sampling, with clusters

formed based on the geographical locations of MSME actors. The data used in this research consisted of primary data collected through the distribution of structured questionnaires, as well as secondary data obtained from the literature.

The data analysis technique used to explain the phenomena in this study is descriptive analysis, utilizing the SmartPLS 4.0 application. Several tests were conducted by the author, including the Outer Model test and the Inner Model test.

To evaluate the research hypotheses, the analysis was conducted by examining the path coefficients, which indicate the parameter estimates and the significance of the *t*-statistics. The R-square value was used to determine the explanatory power of access to financing and financial management on MSME performance, while the f-square effect size measured the strength of the relationship between these variables. A 5% significance level ($p < 0.05$) was applied to test the hypotheses (Ghozali, 2021). The findings of this study reveal that most MSME actors still face challenges related to credit history, the utilization of financial statements for evaluation purposes, and consistency in spending according to the budget, all of which represent critical areas for policy intervention and training initiatives.

RESULTS AND DISCUSSION

This study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 to evaluate the relationships between access to financing, financial management, and the performance of MSMEs among business owners in Makassar City. The results are presented in three sections: **descriptive statistics, assessment of the measurement model (outer model), and assessment of the structural model (inner model).**

Descriptive Statistics

A total of 96 MSME actors participated in this study. Of these, 62% of the respondents were female, while 38% were male. In terms of business duration, 32% of MSME owners had been operating for more than three years, 41% had been in business for between one to three years, and 27% had been operating for less than one year. These figures indicate that the majority of the MSME respondents were still in the early stages of business development, making aspects such as access to financing, financial

management, and the utilization of technology highly relevant for analysis in the context of improving business performance. Furthermore, the majority of respondents (91%) were over 20 years old, while the remaining 9% were under 20 years old.

For further clarity, the author presents the data in Table 1 below.

Table 1. Descriptive Statistics of Respondents

Variable	Category	Frequency (%)	Percentage
Gender	Male	36	38%
	Female	60	62%
Business Duration	> 3 year	31	32%
	1 – 3 years	39	41%
	< 1 year	26	27%
Respondents Age	> 20 years	88	91 %
	< 20 year	8	9%

Source: Primary data processed (2025)

Measurement Model (Outer Model) Result

The outer model testing in this study was conducted to assess the validity and reliability of the indicators in relation to the latent constructs, which include access to financing, financial management, and MSME performance. Based on the analysis results using the SmartPLS 4 application, all indicators were found to have outer loading values above 0.70, indicating that each indicator possesses good convergent validity. According to (Haryono, 2017), a factor loading value of ≥ 0.70 signifies that the indicator is valid in measuring the intended latent variable, although values ranging from 0.50 to 0.60 may still be acceptable for exploratory research.

Furthermore, the results of the reliability test show that the values of Composite Reliability and Cronbach's Alpha for all variables are above 0.70, indicating that the research instrument possesses high internal consistency, as stated by Chin (1998) in (Haryono, 2017). This implies that the questionnaire used is capable of producing stable and reliable results in measuring the intended constructs.

Moreover, the Average Variance Extracted (AVE) for all variables exceeds the threshold of 0.50, indicating that more than 50% of the variance in the indicators can be explained by the latent constructs. This supports the evidence that the model possesses good convergent validity (Hair et al., 2019). In terms of discriminant validity, both the cross-loading values and the Fornell-Larcker Criterion show

that each indicator has the highest correlation with its associated construct compared to other constructs. This demonstrates that each construct has sufficient discriminant capability to distinguish itself from other constructs (Ghozali, 2021). (See **Table 2**)

Table 2. Measurement Model (Outer Model)

Construct	Indicator	Result			
		Outer Loading	AVE	Composite Reliability	Cronbach Alpha
Access to Financing (X1)	X1.1	0.899	0.801	0.924	0.876
	X1.2	0.929			
	X1.3	0.856			
Financial Management (X2)	X2.1	0.903	0.801	0.941	0.916
	X2.2	0.930			
	X2.3	0.911			
	X2.4	0.832			
MSME Performance (Y)	Y1	0.874	0.778	0.933	0.905
	Y2	0.905			
	Y3	0.879			
	Y4	0.869			

Source: Primary data processed (2025)

Structural Model (Inner Model) and Hypothesis Testing

The R-square (R^2) value for the MSME performance variable is 0.336, indicating that 33.6% of the variance in MSME performance is explained by the variables of access to financing and financial management. This suggests that the model has a moderate explanatory power. The analysis of the effect size (f-square or f^2) shows that financial management has a medium effect on MSME performance ($f^2 = 0.244$), while access to financing has a small effect ($f^2 = 0.100$). See the table below for details.

Table 3. R-Square and Effect Size (f^2) Analysis

Dependent Variable	R^2 value	Effect Size (f^2) - Financial Management	Effect Size (f^2) - Access to Financing
MSME Performance (Y)	0,336	0,244 (Medium)	0,100 (Medium)

Source: Primary data processed (2025)

The results of the hypothesis testing are as follows:

H1: Access to Financing $\rightarrow$ MSME Performance

($\beta = 0,94$, $t = 2,927$, $p = 0,003 \rightarrow$ **Supported**)

H2: Financial Management $\rightarrow$ MSME

Performance ($\beta = 0,103$, $t = 4,133$,

$p < 0,000$) $\rightarrow$ **Supported**

Both access to financing and financial management have a positive and significant effect on the performance of MSMEs, with financial management exerting a stronger influence than access to financing. (See **Table 4**)

Table 4. Structural Model (Inner Model) and Hypothesis Testing

Hypothesis	Path	β Coefficient	t-Value	p-Value	Result
H1	Access to Financing $\rightarrow$ MSME Performance	0,94	2,927	0,003	Supported
H2	Financial Management $\rightarrow$ MSME Performance	0,103	4,133	0,000	Supported

Source: Primary data processed (2025)

Discussion

The results of the study indicate that both access to financing and financial management have a positive and significant influence on the performance of MSMEs in Makassar City. The R-square value of 0.336 suggests that 33.6% of the variability in MSME performance can be explained by the variables of access to financing and financial management. This implies that the research model has a moderate explanatory power, as interpreted in the literature by (Ghozali & Latan, 2015), who stated that an R^2 value above 0.33 indicates a reasonably good model. Furthermore, the f-square values reveal that financial management has a moderate effect on MSME performance ($f^2 = 0.244$), while access to financing has a small effect ($f^2 = 0.100$). These findings reinforce previous literature, such as (Suindari & Juniariani, 2020), which suggests that sound financial management can enhance the efficiency and sustainability of a business.

In this context, financial management contributes more significantly than access to financing, indicating that the success of MSMEs is more closely determined by how well business actors manage their financial resources, rather than merely the ease of obtaining funds. This aligns with the view of (Dahrani et al., 2022), who stated that the efficiency of financial management

has a significant impact on the competitiveness of MSMEs. Nevertheless, access to financing remains an important factor, as it provides working capital and initial investment. However, without proper financial management, access to such funds will not be optimal in driving business performance improvement.

These findings offer practical implications, suggesting that policy interventions should not only focus on providing financing for MSMEs but also on enhancing the managerial capacity of business actors in financial management. Training and mentoring in financial management—particularly in the areas of bookkeeping, financial reporting, and budget control—constitute strategic measures to support MSMEs in achieving improved performance.

CONCLUSION

Based on the results of the study conducted on 96 culinary MSME actors in Makassar City, it can be concluded that both access to financing and financial management have a positive and significant influence on MSME performance. This influence indicates that the easier it is for business actors to access financing and the better their ability to manage finances, the greater the improvement in business performance. The R-square value of 0.336 indicates that 33.6% of the variation in MSME performance can be explained by these two independent variables, which falls into the category of moderate explanatory power. Furthermore, the effect size (f-square) test results show that financial management exerts a greater influence ($f^2 = 0.244$) compared to access to financing ($f^2 = 0.100$). These findings highlight the importance of sound financial management skills as a key factor in enhancing business performance, in addition to ease of access to funding sources. Therefore, strengthening the financial literacy and management practices of MSME actors becomes a crucial aspect that must be addressed in efforts to empower and develop the micro and small business sector in Makassar City.

Research Limitations

This study has several limitations that should be taken into consideration. **First**, the scope of the research is limited to MSMEs in the culinary sector in Makassar City, which means that the findings cannot be generalized to all

MSME sectors or other regions. **Second**, the approach used in this study is quantitative, with data collected through questionnaires, which may carry the risk of perceptual bias from respondents. **Third**, the variables examined only include access to financing and financial management, whereas other factors that could also influence MSME performance—such as digital marketing, product innovation, and government support—were not addressed in this study.

Recommendations for Further Research

Future research is recommended to explore various important aspects relevant to regional contexts, including the following:

1. **Expanding the scope of the study area.** This research was limited to the culinary sector in Makassar City. Future studies may broaden the scope to include other sectors and regions, so that the results can be generalized more widely.
2. **Utilizing longitudinal data.** To observe the development or changes in MSME performance over time, future research is advised to use time series or longitudinal data.
3. **Focusing on the effectiveness of government or financial institution programs.** Subsequent studies can assess the extent to which programs by the government, state-owned enterprises (SOEs), or fintech companies are truly effective in supporting MSME financing and financial education.

Novelty of the Study

This findings of this study provide practical implications for MSME actors in Makassar City, encouraging them to place greater emphasis on access to financing and financial management in developing their businesses. Enhancing their understanding and capability in accessing sources of capital and managing finances in a structured manner can have a significant impact on business performance. For the government and financial institutions, these findings may serve as a foundation for designing more inclusive and sustainable MSME empowerment policies, such as financial literacy training and expanded access to microfinance. Furthermore, educational institutions and MSME support organizations are expected to use these results as a reference in designing entrepreneurial training

programs that are practical and tailored to the specific needs of business actors.

Theoretically, this study reinforces and expands the application of microfinance theory in the context of MSMEs in Indonesia, particularly in Makassar. The findings affirm that access to financing and financial management are key determinants influencing the performance of small and medium-sized enterprises, as proposed in previous theories. Thus, this research provides empirical contributions by testing and developing a theoretical model that links financial variables to MSME performance, while also opening opportunities for future studies to integrate other factors such as digital literacy, business innovation, and support from the local business ecosystem.

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