STRATEGY OF FINANCIAL MANAGEMENT OF MSMEs IN THE DIGITAL 5.0 ERA OF PALU BUSINESS INCUBATOR

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ABSTRACT

This study aims to analyze the financial management strategies of MSMEs in the digital 5.0 era, focusing on four main indicators, namely budget planning and use, financial recording, financial reporting, and financial control. The research was conducted on 31 MSMEs registered at the Palu City Business Incubator, using descriptive quantitative methods. Data were collected through a questionnaire with a Likert scale and analyzed using descriptive statistics through frequency tabulation. The results showed that the majority of MSMEs have implemented financial management strategies well in the aspects of financial planning, recording, and control. The utilization of digital technology is proven to support the effectiveness of financial management, especially in preparing budgets, recording transactions, and monitoring cash flow in real-time. However, in the aspect of financial reporting, there are still shortcomings, where most MSMEs have not prepared complete financial reports such as balance sheets, income statements, and cash flows. Nevertheless, some MSMEs have used digital technology to prepare financial reports more quickly and accurately. Overall, this study indicates that the financial management of MSMEs in the digital 5.0 era is quite good but still requires strengthening in the aspect of financial reporting to support business sustainability.

Keywords: Financial Management Strategy; MSMEs; Digital Era 5.0; Financial Planning; Financial Recording; Financial Reporting; Financial Control

INTRODUCTION

MSMEs (Micro, Small and Medium Enterprises) have a very significant role in the Indonesian economy and support national economic growth. In addition, MSMEs also help equalize development and create jobs (Husnah, 2023). Currently, MSMEs have absorbed more than 96.9% of the workforce and contributed approximately 60.5% of GDP on a national scale (Limanseto, 2024). The role of MSMEs is very important in building economic resilience and driving the national economy, especially in the current technological developments. Rapid technological developments in the digital era 5.0 bring many challenges as well as opportunities for MSMEs, for this reason MSMEs must be able to adapt and innovate with changes in the digital era business environment that are more automated and sophisticated, especially in financial management (Darman, 2019; Rombe et al., 2021).

Along with the development of current technological advances, MSME financial management is also required to be able to face various threats and challenges in technological developments (Karim et al., 2023; Zahara et al., 2023). With financial management using technology, it can make it easier for MSMEs to manage finances and expand markets (Adam et al., 2023; Sumani et al., 2022). Digital-based financial management is one of the important aspects in the development of MSMEs. Technology-based financial management such as transaction recording applications, non-cash payments, to cloud-based financial platforms provide great opportunities for MSMEs to improve operational efficiency and decision making (Bachri et al., 2023; Muzakir et al., 2021).

The financial management strategy of MSMEs in the current digital era can also incorporate technology into financial processes, such as the use of automated financial recording applications to monitor cash flow in real-time, management of cash flow, and financial management. cloud-based budgeting for flexible data access, and digital payment systems to improve efficiency (Din et al., 2022; Meythi et al., 2023) But unfortunately, many MSMEs do not know this and do not even have a good financial management strategy (Sambharakreshna et al., 2024). As a result, in facing this era, MSMEs experience many obstacles such as limited good technology infrastructure and lack of knowledge in applying financial management systems, as a result many MSMEs are unable to survive in the face of existing competition (Sumani et al., 2022; Sentra et al., 2024).

Business incubators are currently one of the solutions and to help MSMEs in facing the challenges they face, especially for business actors to develop their business (Lutfi et al., 2020). Business incubators provide facilitators, mentors, training and assistance for MSMEs to minimize existing challenges and obstacles. This of course also encourages MSME knowledge in financial management, marketing, and production by utilizing digital technology (Zahara, 2015)

Previous research shows that digitalization has a very significant impact on MSME financial management strategies. This is supported by Zani's research, (2022) which concludes that a digital-based financial management strategy can improve transaction recording, organize finances and make good planning. Not only that, in Yolanda et al.'s research, (2023) found that the existence of a digital financial management strategy will make it easier for MSMEs to access relevant financial information and produce financial reports quickly and accurately. Based on these studies, it is important to identify specific and contextual strategies to support the financial management of MSMEs in the digital era.

Overall, this study aims to explore the strategy of financial management of

MSMEs in the digital 5.0 era of Palu Business Incubator. This research not only aims to understand opportunities and challenges, but also to identify strategies to support better financial management. That way, this research can also contribute to supporting the sustainability and growth of MSMEs, especially in the digital era.

LITERATURE REVIEW
Financial Management Strategy
Khamimah and Aji (2022) state that financial management strategies are part of financial decision making, therefore financial management strategies are an important aspect in the development of MSMEs, especially in the current digital era. Financial management strategy is also a process of regulating financial activities and activities that include planning, analyzing and controlling various financial aspects (Ahmad et al., 2023). Digital-based financial management can also support transparency and accountability in MSME business development (Putra & Sophian, 2024). Effective technology-based financial management also supports innovation in digital marketing and product development (Kasim, 2024). Structured financial management will also support strategic decision making for MSMEs (Khamimah & Aji, 2022).

According to Rasyid et al., (2024), the variable financial management strategy in the digital era can be measured by 4 indicators including:
1) Budget planning or utilization
    Planning is a process in determining a goal including the selection of the right strategy in achieving the goal (Rasyid et al., 2024). Budget planning and use is also a basis for financing for operational and investment purposes (Rasyid et al., 2024). With careful planningit will maximize profits and minimize the budget that is wasted without results.
2) Listing
    Recording is all the activities of recording all financial transactions that have been carried out regularly and chronologically (Reyhan & Roni, 2022). This recording can be evidence if a business has carried out transactions in a certain period. Financial recording is also important in order to record income and expenses to make it clearer (Maulida, 2022).
3) Reporting
    Financial reporting is all recording activities which include statements, cash flow statements, balance sheets and other reports (Rahayu et al., 2023). This financial reporting aims to monitor the health of a business's performance in supporting strategic planning.
4) Control
    Control is a management stage that can evaluate and measure the performance of all parts of the business. This aims to maximize efforts in achieving previously set goals, one of which is in monitoring the budget used in business activities (Khadijah & Purba, 2021).

The Role of Digital Technology in Financial Management Strategy
The emergence of technology today has simplified and replaced traditional human work into the digital era, therefore MSMEs must have a good strategy in dealing with this (Yolanda et al., 2023). Suaryansyah (2022) explains that the role of digital technology in managing financial strategies is to make it easier for MSMEs in financial planning and management. Not only that, financial management also increases the transparency and competitiveness of existing MSMEs.

The Role of Business Incubators in the Digital Transformation of MSMEs
Putra (2024) states that a business incubator is an institution that functions and provides services in developing business ideas, improving skills and expanding access to MSME resources. For this reason, business incubator MSME assistance is a strategic step to increase competitiveness while supporting the growth and sustainability of MSME businesses in an increasingly dynamic digital era.

Challenges and Opportunities in the Digital Age 5.0
Rico & Ika (2023) state that the challenges that are often faced by MSMEs today are the lack of knowledge regarding the management, regulation, measurement, and control of MSME financial information by utilizing digital technology. However, currently MSMEs also have great opportunities by utilizing digital technology to increase competitiveness (Nahayatul et al., 2025). The great opportunity for MSMEs in the digital era lies in the capabilities of digital technologies such as e-commerce platforms, financial management applications and digital marketing that can increase operational efficiency, expand market reach, and strengthen competitiveness (Isabela, 2021). By utilizing digital technology to the fullest, it will support the growth of MSMEs. Not only that, with current technological developments, MSMEs can increase customer satisfaction which of course can support the development of MSMEs (Adam et al., 2023; Wahyuningsih, 2013).

METHOD
This research uses a quantitative approach with a descriptive design to analyze financial management strategies in the digital era in MSMEs registered in the Palu City Business Incubator. The quantitative approach was chosen because it is able to explore in- depth information about the conditions of financial management in the digital era, while the descriptive design is used to provide a clear and systematic description of actual conditions without manipulating or changing existing variables (Astriwati & Yusuf, 2024).

The population in this study included all MSMEs registered at the Palu City Business Incubator in 2024, with a total of 31 MSME tenants. The sampling technique was carried out using the census method. The census method is a sampling technique when all members of the population are used as samples (Suindari & Juniariani, 2020). The data collection technique in this study was carried out by distributing questionnaires and to analyze the research data using the frequency tabulation method.

The main instrument in this research is a questionnaire designed using a Likert scale (1-5). This scale is used to measure the level of understanding and application of financial management strategies in the digital era by MSME owners in their business. This Likert scale has an assessment score level from 5 with a strongly agree statement to 1 with a strongly disagree statement (Septiani & Wuryani, 2020). This scale is used to statistically assess respondents' behavior or attitudes. With primary data sources obtained from the results of distributing questionnaires using a Likert scale given to 31 MSMEs, then the data will be processed using descriptive statistical analysis tools through the excel application.

The data collection process is carried out through several systematic stages. The indicators for measuring financial management strategies in the digital era 5.0 according to (Rasyid et al., 2024), namely: 1) budget planning or use; 2) recording; 3) reporting; 4) control, the first stage is the preparation of a questionnaire based on the research indicators. After that, the questionnaire was distributed to MSMEs registered at the Palu

City Business Incubator. The final stage is data collection, which is followed by testing the validity and reliability of the instrument to ensure that the data obtained is accurate and reliable.

RESULTS AND DISCUSSION

Based on research on financial management strategies that have been measured by 4 indicators, namely 1) budget planning or use; 2) recording; 3) reporting; 4) control with data obtained based on questionnaires on 31 registered MSMEs in the Palu City Business Incubator. The following are the results of filling out the questionnaire based on the research indicators:

Table 1
Respondents' Responses to Budget Planning or Use

Question	Alternative Answer					Freq	Average	Conclusion
	1	2	3	4	5			
I always make financial plans in my business	0	0	0	24	7	31	4,23	Very Good
I prepare a business budget regularly before starting operational activities	0	0	0	20	11	31	4,35	Very Good
I conduct periodic evaluations of the budget that has been used	0	0	0	20	11	31	4,35	Very Good
Digital technology helps me organize, monitor and manage my business budget more efficiently	0	0	0	16	15	31	4,48	Very Good
I separate personal money from capital money	0	0	0	16	15	31	4,48	Very Good
I make plans for future programs	0	0	0	18	13	31	4,42	Very Good
Average reporting score							4,39	Very Good

Source: Processed Data, 2025

Based on the results of research on 31 MSME respondents in the Palu City Business Incubator, the majority of respondents showed good implementation in their business financial planning. Most respondents always make financial plans in their businesses, with an average score of 4.23. In addition, a total of 4.35 average score was obtained from respondents who compiled budgets regularly before starting operational activities. Periodic evaluation of the budget that has been used is also carried out by respondents with an average score of 4.32. Respondents who feel that digital technology is very helpful in compiling, monitoring and managing business budgets efficiently have an average score of 4.48. The majority of respondents have also separated personal money from business capital money, which is reflected in the average score of 4.48, and 4.42 for respondents who have made future programs for their business activities. Overall, the financial planning and budgeting indicators showed excellent implementation, with an average score of 4.39, reflecting that MSMEs in the Palu City Business Incubator have well-structured financial planning and utilize digital technology to support the efficiency of financial management.

Table 2
Respondents' responses to recording

Question	Alternative Answer					Freq	Average	Conclusion
	1	2	3	4	5			
I have an organized financial recording system to manage my business finances.	0	0	0	23	8	31	4,26	Very Good
The use of digital apps really helps me in simplifying the recording and financial management of MSMEs	0	0	0	20	11	31	4,35	Very Good
I routinely recapitulate cash every month	0	0	0	24	7	31	4,23	Very Good
Digital financial recording makes my business financial management has become more effective and organized	0	0	0	22	9	31	4,39	Very Good
Average recording score							4,31	Very Good

Source: Processed Data, 2025

Based on the results of the questionnaire analysis, the implementation of financial records shows a good level of implementation. In the first question, respondents who have an organized financial recording system in managing business finances obtained an average score of 4.26. In addition, the use of digital applications is very helpful in recording and managing finances, with an average score of 4.35. As many respondents also routinely recapitulate cash every month, with an average score of 4.23. Digital financial recording is considered to make financial management more effective and organized, as evidenced by the average score of 4.49. Overall, the average score for the financial recording indicator is 4.31, indicating that the majority of MSMEs have implemented financial recording very well, especially through the use of digital technology to improve efficiency and orderliness in financial management.

Table 3
Respondents' Responses to Reporting

Question	Alternative Answer					Freq	Average	Conclusion
	1	2	3	4	5			
I make a complete financial report	0	31	0	0	0	31	2	Not Good
I prepare balance sheet, profit and loss, and cash flow financial statements every month	0	31	0	0	0	31	2	Not Good
I regularly prepare business financial reports using the digital	0	0	0	18	13	31	4,42	Very Good
I feel digital technology helps I create financial reports more quickly and accurately	0	0	0	20	11	31	4,35	Very Good
I use financial statements as a basis for making decisions strategic in business management	0	0	0	18	13	31	4,42	Very Good
Average reporting score							3,44	Good

Source: Processed Data, 2025

Based on the results of the research conducted, the majority of respondents indicate that the application of financial statements is still not fully implemented properly, with an average score of 2. This shows that most respondents have not prepared balance sheet, profit and loss, and cash flow financial statements every month. Nonetheless, most respondents routinely prepare financial reports digitally, which reflected by an average score of 4.42. In addition, respondents also felt that digital technology greatly assisted them in creating financial reports more quickly and accurately, as evidenced by the average score of 4.35. An average score of 4.42 was also obtained from respondents who use financial reports as a basis for making strategic decisions in financial management. Overall, the average score of the financial reporting indicator is 3.44, indicating that although MSME financial reporting is not yet fully optimized, its implementation is already well underway, especially in the use of digital technology to prepare financial reports and strategic decision-making.

Table 4
Respondents' Responses to Control

Question	Alternative Answer					Freq	Average	Conclusion
	1	2	3	4	5			
I use digital technology to monitor real-time cash flow in my business	0	0	0	21	10	31	4,32	Very Good
I regularly check financial reports to ensure there are no irregularities in the use of the budget.	0	0	0	21	10	31	4,32	Very Good
Digital technology makes it easier for me to detect discrepancies or errors in financial transactions	0	0	0	22	9	31	4,29	Very Good
I create a sales receipt for every sales transaction	0	0	0	21	10	31	4,32	Very Good
I archive sales and purchase receipts	0	0	0	19	12	31	4,39	Very Good
Average control score							4,33	Very Good

Source: Processed Data, 2025

Based on the analysis, a total of 4.32 average scores were obtained from respondents who use digital technology to monitor real-time cash flow in their businesses. In addition, 4.32 respondents also routinely check financial reports to ensure there are no irregularities in the use of the budget. Digital technology is also considered very helpful in detecting discrepancies or errors in financial transactions, with an average score of 4.29. In terms of recording transactions, respondents create sales notes for each sales transaction with an average score of 4.32, and also archive sales and purchase transaction notes with an average score of 4.39. Overall, the financial control indicators have an average score of 4.33, which indicates that the implementation of financial controls by MSMEs is very good.

Budget Planning or Utilization

The results showed that the majority of MSMEs had implemented financial planning very well, as evidenced by the average score of the indicators being very good. This includes activities such as routine budgeting before starting operations and periodic evaluation of the budget that has been used. In the research This also explains that most respondents stated that digital technology helps them in preparing, monitoring, and managing business budgets efficiently. This is supported by research by Puspitaningtyas (2020) which emphasizes the importance of financial planning which includes the separation of personal money from business money, as well as the preparation of future programs for sustainable financial management. The use of digital applications in financial planning can reduce the risk of planning errors and provide a clearer picture of the financial condition of the business (Ariwibowo et al., 2022). Thus, structured and digital-based financial planning for MSMEs is one of the important strategies in financial management in the digital 5.0 era.

Listing

Financial record-keeping in the MSMEs that were the subject of this study showed excellent implementation. Activities such as regularly recording financial transactions, conducting monthly cash recapitulation, and using digital applications for recording are considered to have helped MSMEs manage their finances more effectively and organized. This is supported by Reni's research (2021), which states that regular financial records can help MSMEs understand the financial condition of their business more deeply and reduce the risk of errors in financial management. In addition, Ratnasari's research (2020) shows that digital technology such as accounting applications simplifies the financial recording process and improves the accuracy of MSME financial data. Therefore, good record keeping supported by digital technology is one of the important pillars in the financial management strategy of MSMEs.

Reporting

The financial reporting indicator shows less than optimal results compared to other indicators, which are good. Most MSMEs still do not prepare complete financial reports, such as balance sheets, income statements and cash flows. This study explains that digital technology helps them prepare reports more efficiently. This is supported by Pinem's research (2020), which explains that many MSMEs in Indonesia face challenges in preparing financial reports due to a lack of understanding and accounting skills. Jannah et al. (2023) also explained that financial reporting based on digital technology allows MSMEs to prepare reports more quickly and reliably as a basis for strategic decision making. Even so, complete financial reporting capacity building is still needed so that MSMEs can be more professional and competitive in the digital 5.0 era.

Control

Financial control indicators show excellent results. MSMEs have utilized digital technology to monitor cash flow in real time, detect transaction errors, and ensure there are no deviations in budget usage. The study also explained that digital technology helps them in maintaining order and security of financial transactions. This is supported by the research of Falih et al., (2020) which explains that effective financial control is a key factor in the success of MSMEs. requires regular monitoring and organized records for all financial transactions. Nurhayati et al. (2020) also found that digital technology

facilitates financial supervision by providing real-time financial data, allowing MSMEs to take corrective action quickly. This good control is an important foundation for MSMEs to maintain the sustainability of their business amid the challenges of the digital era 5.0.

CONCLUSION AND SUGGESTION

Based on the results of research on MSMEs, financial management strategies in the digital 5.0 era have been well implemented in most aspects. On the indicator of financial planning and recording, the majority of MSMEs show positive implementation. Businesses have utilized digital technology to prepare, monitor and evaluate budgets efficiently, and record financial transactions regularly. Digital record-keeping has been proven to improve the accuracy and regularity of financial data management, which is an important foundation in supporting the sustainability of their business.

However, on the financial reporting indicator, most MSMEs still face challenges in preparing complete financial reports, such as balance sheets, income statements and cash flows. However, the use of digital technology helps some MSMEs to prepare reports more quickly and accurately, which supports strategic decision-making. Meanwhile, on financial control indicators, MSMEs have shown excellent implementation, such as monitoring cash flow in real-time and filing transactions neatly.

Based on the research findings, it is recommended that MSME actors continue to enhance their ability to prepare complete and standardized financial reports, such as balance sheets, income statements, and cash flow reports. Although digital technology has been utilized for financial planning and recording, the reporting aspect remains a challenge for most MSMEs. Therefore, targeted training and mentoring from the government, business incubators, and financial institutions are essential to strengthen MSMEs' capacity in producing accurate and timely financial reports.

In addition, MSMEs should fully optimize the use of digital technology in financial management, including in financial control and periodic evaluations. Collaboration with support institutions is also crucial to provide wider access to financial applications, financial literacy education, and the development of positive financial attitudes. By combining technical skills, digital utilization, and strong financial attitudes, MSMEs will be better positioned to increase their income and ensure the sustainability of their businesses in the digital 5.0 era.

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