



Financial Training, Knowledge Management On Financial Competence To Improve Self Awareness In MSMEs At Sepande Village

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How to Cite :

Masyita, S., Firdaus, V., Setiyono, W, P. (2025). Financial Training, Knowledge Management On Financial Competence To Improve Self Awareness In MSMEs At Sepande Village. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(1). DOI: <https://doi.org/10.37676/ekombis.v13i1>

ARTICLE HISTORY

Received [17 Juli 2024]

Revised [08 January 2025]

Accepted [14 January 2025]

KEYWORDS

Financial Training, Knowledge Management, Financial Competence, Self Awareness.

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ABSTRACT

This research aims to determine the effect of Financial Training, Knowledge Management on financial competence to increase Self Awareness in MSMEs in Sepande Village, Sidoarjo. The population and sample for this research are the owners and operators of MSMEs in Sepande Village. The research uses descriptive quantitative techniques. A questionnaire is used as a data collecting instrument, and the Partial Least Square (PLS) analytic tool is used to process the data. The findings of the study demonstrate that financial training has a positive and significant impact on self-awareness, as does knowledge management. Financial training also has a positive and significant impact on financial competence, and knowledge management has a positive and significant impact on financial competence. Additionally, self-awareness plays a role in mediating the relationship between financial competence and financial training, as well as the relationship between knowledge management and financial competence of MSME actors and owners in Sepande Village. Based on the study's findings, it can be said that Self Awareness, an intervening variable, influences both Knowledge Management and Financial Competence of MSME actors and owners in Sepande Village as well as Financial Competence and Financial Training.

INTRODUCTION

Micro, Small, and Medium Enterprises, or what are known as MSMEs are an important pillar in the economy of Indonesia. This is said because the existence of MSMEs helps in increasing economic growth and opens up employment opportunities for the surrounding community. Every year the number of MSMEs increases rapidly. Sidoarjo Regency is the city with the largest number of MSMEs. In Indonesia, Sidoarjo is called the city of MSMEs because of its success in fostering cooperatives and MSMEs (Dewi, 2023).

Sepande Village, which is in the Candi Sidoarjo sub-district, has received the nickname Village of 1000 MSMEs. It is said that because it has more than 1000 MSMEs, including tempeh, lontong, batik craftsmen, goat breeders, kembang goyang, salted eggs, waste banks, gambier opak, tofu, and many more. The large number of MSMEs is an attraction for the community to develop MSMEs based on existing MSME organizations that can develop well under the direction of the head of Sepande Village. Development in the form of training is encouraged to encourage every MSME actor to have knowledge of organization and management (assets, finance, production materials, customers) which continues to be developed so that Sepande Village itself can compete with other MSMEs.

However, there is a problem that has not been resolved to date, namely that Sepande MSMEs are still not optimal in carrying out management implementation in terms of managing assets and finances for business sustainability. Therefore, the village government has a coaching program for MSMEs regarding making bookkeeping reports, product marketing, and others. However, In practice, it is still rare for MSME owners to implement training programs that have been held. There is a lack of supervision after training which makes business actors return to implementing old management which is considered easy. This is what causes problems for which the local government is still looking for a solution so that the training program What has been done has been successfully implemented and is in line with the government program to continue to improve the consistency of Sepande village to become an MSME-based on management implementation.

This research is motivated by the Research Gap from several previous studies. Financial competency is significantly impacted by the financial training variable (Ritonga et al., 2023), (Sari, Maulana and Setyowati, 2023), and (Alinsari, 2023). The financial competency variable is significantly impacted by the Knowledge Management variable. (Winarto, 2020), (Aufar, Adman and Suwatno, 2016) and (Liawati, Nandang and July Yuliawati, 2023). In this research, the intervening variable Self Awareness is used which is supported by research that shows the dependent variable, namely financial training (Sholeha and Firdaus, 2023), (Srimulyani et al., 2023), (Dewi, Wibowo and Nadifah, 2022) and Knowledge Management (Prabowo, 2010) and (Leksono, Vhalery and Ekonomi, 2019) which shows significant results in Self awareness.

LITERATURE REVIEW

Financial Training [X1]

Training is a set of procedures or exercises designed to enhance one's knowledge, comprehension, abilities, attitudes, and productivity at work (Firdaus and Hasanah, 2019). Training to acquire new skills that a person needs to do a job so that he or she understands what needs to be done means when someone gains experience and can improve their knowledge and skills in the job (Elizar and Tanjung, 2018) (Darmawan et al., 2020). Indicators of training activities are designed to improve:

1. Knowledge: gives training participants the knowledge to help them be responsible so they can work effectively and efficiently.
2. Insight: gives training participants the ability to have a new perspective so that their business can develop further.
3. Capabilities: provide trainees with skills that help effectively integrate technological advances into MSMEs
4. Attitude and performance of training participants: training participants learn actively so that the learning process is effective

Activities carried out by groups, institutions, and/or institutions so that individual or group learning processes achieve certain competencies are called training. The level of inactivity among entrepreneurs with regard to financial reporting is so low that the caliber of financial reports

produced by MSME entrepreneurs has no impact on the quantity of credit that MSMEs are able to secure. Several service activities are known to show that training activities related to the preparation of financial reports are very much needed by MSMEs and it is recommended to conduct accounting training for MSMEs in Indonesia (Ritonga et al., 2023).

Knowledge Management [X2]

Knowledge Management is a system, structured, controlled process that is developed in an organization to create, search, collect, select, organize, document, maintain, preserve, and disseminate information and knowledge to support individual needs. Companies use them to make good decisions that support business strategy. Knowledge Management is an activity that aims to discover and exploit mental resources in an organization, such as human competence, skills, relationship networks, and existing policies in the organization. The success of MSMEs cannot be separated from how MSMEs manage the knowledge they have (Pelamonia, 2020). Knowledge management has three indicators, namely as follows (Siswadi and Ahmad, 2021):

1. Technology: tools necessary for the continuity and comfort of human life, both hardware and software including databases and network systems, inside and outside structures.
2. Organizational Structure: organizational hierarchy, operational and command structure of the organization, both official and unofficial.
3. Organizational Culture: The particular pattern of atmosphere and work practices of personnel within an organization that influences efficiency

Planning, collecting, organizing, managing, and administering knowledge and information, combined with various forms of thinking and analysis from various competent sources, can be called knowledge management (Prabowo, 2010). Several obstacles, for example, lack of education and training related to management, lack of communication and socialization related to management science, and little encouragement from management or employers to increase employee awareness. The impact of the obstacles is a decrease in operational efficiency, use of management systems that are less than optimal, and inefficiency in decision-making (Warouw and Kawet, 2014).

Financial Competence [Y]

Competence is a sign of a person's view of their skills, knowledge, and abilities in carrying out the tasks assigned to them, regarding the development of abilities needed to carry out these tasks as a result of education and experience. Individual skills can be seen from how well a person performs certain functions, such as using equipment, communicating effectively, or implementing business strategies (Wahyudiati, 2017), (Suindari and Rai Juniariani, 2020), (Habibi, Maskudi and Mahanani, 2022), (Maulatuzulfa and Rokhmania, 2022). Indicators-of-Competence are as follows:

1. Knowledge: proficiency in operating work easily and carefully with basic abilities
2. Skills: ways to carry out tasks and responsibilities that the organization entrusts to training participants
3. Ability: the ability of training participants to carry out work by organizational regulations.

An individual personality that has skills, knowledge, and work abilities is called competence (Umaira and Adnan, 2019). The accounting expertise variable has a positive and significant effect on the quality of financial reporting at MS companies in Bogor City, meaning that accounting knowledge partially influences the quality of financial reports (Arum and Nuraini, 2021).

Self Awareness [Z]

Self awareness is a person's self awareness that can control all potential for further development of his life, which is the director's "main capital" in carrying out his duties.

Understanding yourself is a necessary condition before you can understand others. Dynamics within and between people must be considered an important component in the projection of beliefs, attitudes, opinions, and values (Sholeha and Firdaus, 2023), (Dwijayanti, Mardiana and Wahyuni, 2022). Indicators of self awareness are:

1. Recognize your feelings and behavior
2. Identify your strengths and weaknesses
3. Independent attitude

Human resource skills in dealing with change and the need to understand how to succeed in certain circumstances are called self awareness. Self awareness has a positive but not significant effect on employee performance, based on research that self awareness cannot improve employee performance in the Waroeng SS AB group (Arini and Murningsih, 2023).

METHODS

The research location is in Sepande village, Sidoarjo, East Java. In this study, quantitative approaches are used to primary data sources, which include direct data from research objects, interviews, and a list of questions given to respondents. The data is then processed using statistical tools that training participants are given. The research population is MSME actors and owners in Sepande Village which is located in Sepande Candi Sidoarjo village, while the sample is MSMEs that meet the research criteria such as MSME actors who have been registered and are being coached in Sepande village, micro business scale and business duration of at least 1 year, using Slovin formula to determine the number of respondents.

Financial Training

Operational Definition of Financial Training (X1) is an activity to gain knowledge and increase understanding of financial literacy so that MSME actors can improve financial competence. Indicators of Financial Training include:

1. Knowledge: Efforts to increase knowledge for training participants to have skills in managing finances.
2. Insight: the ability of training participants to have a new perspective on managing finances
3. Abilities: skills that help trainees effectively integrate technological advances into the job.
4. Attitude and Performance of Training Participants: training participants participate in training actively so that the learning process is effective.

Knowledge Management

The capacity to manage management as a strategy in guiding MSME owners about knowledge in management is the operational definition of knowledge management (X2), and it is anticipated that this would enhance the performance of MSMEs that are competitive and competent. Knowledge management indicators consist of:

1. Technology: training participants can use technology used in MSMEs
2. Organizational Structure: trainees understand to whom to report the results of their work.
3. Organizational Culture: training participants to comply with the rules, norms, and values set by MSMEs

Financial Competence

Operational Definition of Financial Competence (Y) is the ability and knowledge of MSME owners regarding finance to be able to make more effective decisions regarding finance. Indicators of financial competence include:

1. Knowledge: training participants can carry out good training to suit the needs of MSMEs.
2. Skills: skills or abilities that support training participants to be able to do their work
3. Ability: Participants in training might select work procedures that are thought to be more productive and efficient.

Self Awareness

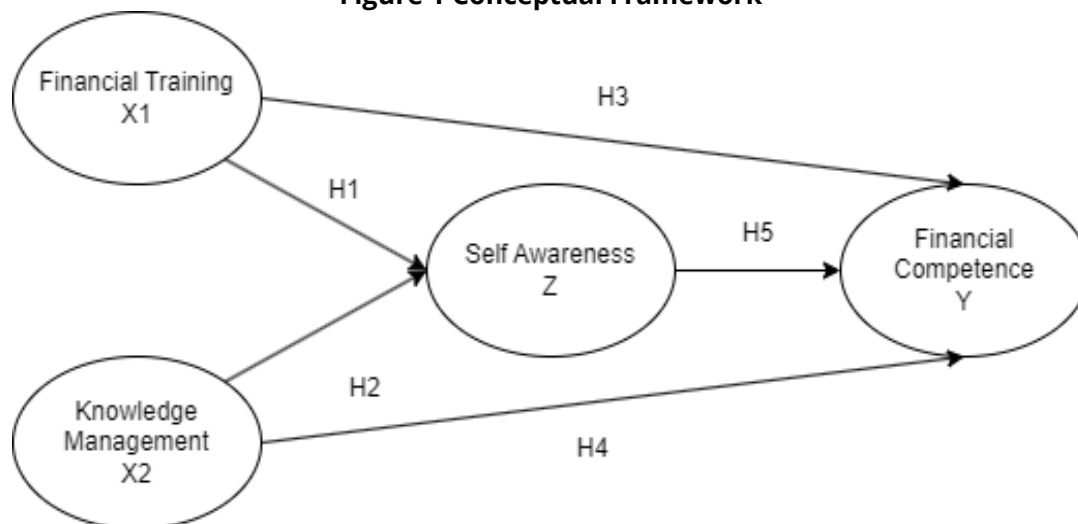
Operational Definition of Self Awareness (Z) is the ability of MSME owners to control their self-interest, emotions, and understanding of financial literacy to provide benefits for their MSMEs. The indicators of Self Awareness are as follows:

1. Recognizing one's feelings and behavior: training participants to recognize the needs and desires that will be carried out.
2. Recognize your strengths and weaknesses: training participants to recognize their abilities and weaknesses to support them in doing everything.
3. Have an independent attitude: training participants do not depend on anything and can learn independently.

After conducting validity and reliability testing, the data is processed using smartPLS (Partial Least Square) software and multivariate linear regression analysis was used for the analysis. The data gathering approach involves delivering questionnaires to training participants using Google Forms. applying the approach of purposeful random sampling. The main source of data for the study is a statement-item-based questionnaire. There are eight statement items in the financial training variable, six in the knowledge management variable, six in the financial competence variable, and six in the self awareness variable. There are a total of 26 statement items in the questionnaire.

Conceptual Framework

Figure 1 Conceptual Framework



Information:

Based on the conceptual framework above, the research hypothesis is as follows:

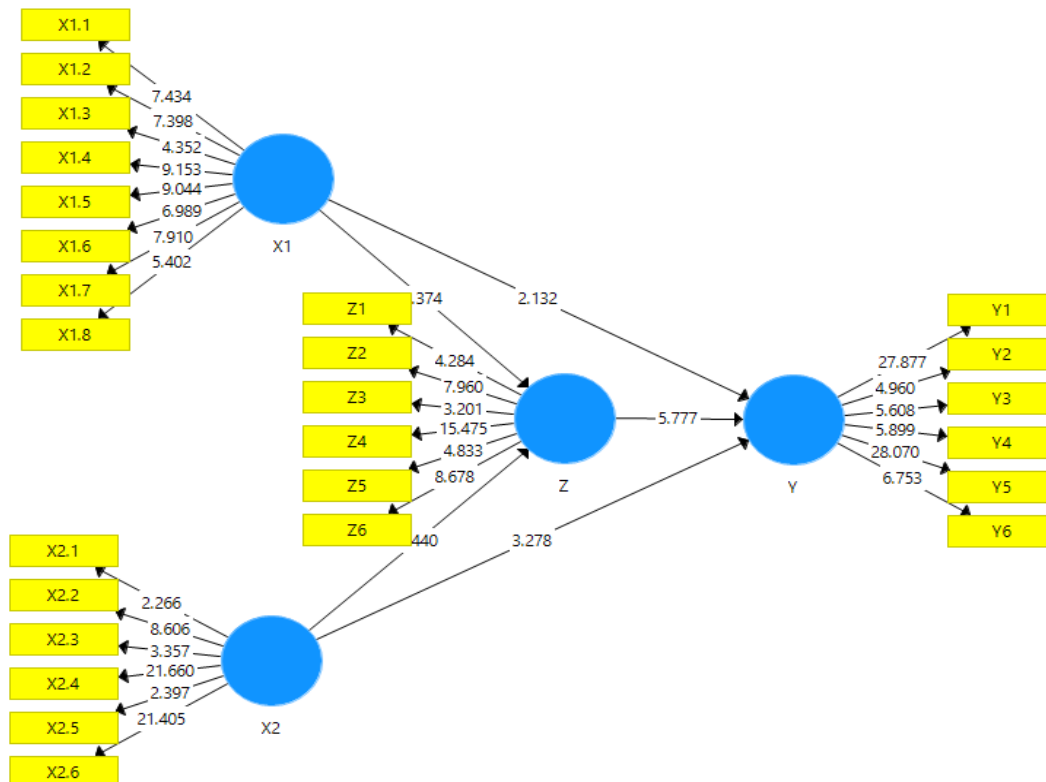
1. H1: Financial Training has a major impact on Self Awareness among MSMEs in Sepande Village.
2. H2: Knowledge Management has a major impact on Self Awareness among MSMEs in Sepande Village.
3. H3: Financial Training has a major impact on Financial Competence among MSMEs in Sepande Village.

- 4. H4: Knowledge Management has a major impact on Financial Competence among MSMEs in Sepande Village.
- 5. H5: Self Awareness has a major impact on Financial Competence among MSMEs in Sepande Village.

RESULTS

PLS Data Analysis

Figure 2 PLS Model



PLS analysis reveals significant factors loading values and path coefficients between exogenous variables like financial competence and endogenous variables like financial training, knowledge, and self awareness.

Validity Test (Outer Model)

Table 1 Factor Loading Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X.1.1 -> X.1	0.624	0.614	0.096	6.509	0.000
X.1.2 -> X.1	0.615	0.605	0.090	6.861	0.000
X.1.3-> X.1	0.481	0.466	0.123	3.911	0.000
X.1.4 -> X.1	0.729	0.721	0.060	12.135	0.000

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X.1.5 -> X.1	0.763	0.761	0.052	14.569	0.000
X.1.6-> X.1	0.695	0.690	0.072	9.652	0.000
X.1.7 -> X.1	0.585	0.589	0.079	7.399	0.000
X.1.8 -> X.1	0.629	0.633	0.078	8.062	0.000
X.2.1 -> X.2	0.592	0.569	0.141	4.183	0.000
X.2.2 -> X.2	0.537	0.506	0.157	3.428	0.001
X.2.3-> X.2	0.674	0.681	0.095	7.114	0.000
X.2.4 -> X.2	0.555	0.536	0.132	4.198	0.000
X.2.5 -> X.2	0.751	0.750	0.068	10.969	0.000
X.2.6 -> X.2	0.595	0.577	0.121	4.917	0.000
Y1 -> Y	0.626	0.619	0.093	6.693	0.000
Y2 -> Y	0.603	0.677	0.118	6.473	0.000
Y3 -> Y	0.694	0.685	0.158	7.231	0.000
Y4 -> Y	0.620	0.607	0.127	4.877	0.000
Y5 -> Y	0.776	0.773	0.050	15.486	0.000
Y6 -> Y	0.755	0.747	0.060	12.671	0.000
Z1 -> Z	0.646	0.641	0.091	7.082	0.000
Z2 -> Z	0.702	0.697	0.079	8.900	0.000
Z3 -> Z	0.530	0.530	0.105	5.038	0.000
Z4 -> Z	0.668	0.673	0.065	10.248	0.000
Z5 -> Z	0.504	0.494	0.128	3.933	0.000
Z6 -> Z	0.655	0.653	0.074	8.821	0.000

Source: Processed data (2024)

All indicators have satisfied good validity, according to the estimation findings from the Outer Loading Table, as their loading factors are either 0.50 or more than 0.50. The measurement model may be examined further because the validity test with outside loadings has been satisfied.

Average Variance Extracted (AVE)

The result indicates how much of the indicator variation the latent variable contains. It is more important to test using AVE values than composite reliability. A minimum of 0.50 is advised for the AVE value.

Table 2 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Financial Training (X1)	0.717
Knowledge Management (X2)	0.786
Self Awareness (Z)	0.633
Financial Competence (Y)	0.687

Source: Processed data, 2024

From Table 2 the test results with AVE values show that all constructs have potential validity for further testing. This is because the AVE value for all constructs is greater than 0.50.

Reliability Test

An index known as composite dependability indicates how much a measurement device may be depended upon. When the same symptom is measured frequently and the measurement results are essentially constant, the instrument is deemed reliable. Put another way, dependability shows how consistent the measuring instrument is within the same phenomenon. The complete results are shown in the following table.

Table 3 Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability
Financial Training (X1)	0.700	0.709	0.749
Knowledge Management (X2)	0.789	0.704	0.788
Self Awareness (Z)	0.752	0.668	0.702
Financial Competence (Y)	0.778	0.885	0.889

Source: Processed data, 2024

The composite reliability value of a reliable variable serves as a proxy for variable dependability. A hidden variable is consistently measured by the indicator if the composite reliability value is more than 0.70. The test findings indicate that the composite dependability value of the research variables—financial competence, knowledge management, self-awareness, and financial training—is more than 0.7. It is hence trustworthy.

Structural Model Testing (Inner Model)

To determine the link between variables, significant values, and the research model's R-square, the inner model, also known as the structural model, is tested. We can come to a hypothesis regarding the issue after we are aware of the substantial link between the variables. The bootstrap resampling technique was used for hypothesis testing. The t-test statistic is the test statistic that is employed (Ghozali, 2008). Examining the R-Square value, a model goodness-fit test, is how the structural model is tested. The R-square value in the latent variable equation indicates if the inner model has been tested. As stated below:

Table 4 R-Square

	R Square	R Square Adjusted
Financial Competence (Y)	0.605	0.591
Self Awareness (Z)	0.514	0.502

Source: Processed data, 2024

R2 is equal to 0.605. This might be taken to indicate that 60.5% of the phenomena or issue around financial competency can be explained by the model. The remaining half (39.5%) is accounted for by other components, with the exception of Financial Training, Knowledge Management, and Self Awareness, which are errors as they are not included in the model. This indicates that 60.5% of the variables influencing financial competence are related to financial training, knowledge management, and self awareness, whereas the other 39.5% are impacted by other factors. R2 is equal to 0.514.

This suggests that 51.4% of the phenomena or issue surrounding self awareness can be explained by the model. Aside from Financial Training and Knowledge Management, additional variables (which are not part of the model and contain mistakes) account for the remaining portion, or 48.6%. This indicates that factors other than Financial Training and Knowledge Management affect 48.6% of self awareness, whereas these two factors influence 51.4% of self awareness.

Results of Inner Weights

Direct Influence

Table 5 Inner Weights

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0.224	0.232	0.099	2.260	0.024
X1 -> Z	0.322	0.326	0.082	3.938	0.000
X2 -> Y	0.414	0.419	0.031	3.109	0.013
X2-> Z	0.511	0.530	0.110	4.635	0.000
Z -> Y	0.641	0.645	0.112	5.721	0.000

Source: Processed data, 2024

From the table above it can be concluded that the hypothesis:

1. A T Statistics value of 2,260 indicates a Significant Positive Effect of Financial Training on Financial Competence, with a p-value of 0.024 less than the $\alpha = 0.05$ (5%).
2. With a T statistics value of 3,938, financial training significantly improves work self awareness, with a p-value of 0.000 being less than the α value of 0.05 (5%).
3. With a T Statistics value of 3,109, Knowledge Management significantly improves Financial Competence; the p-value is less than the $\alpha = 0.05$ (5%).
4. A T statistics value of 4,635 indicates that knowledge management significantly improves work self awareness, with a p-value of 0.000 being less than the α value of 0.05 (5%).
5. Financial Competence is significantly positively impacted by work self awareness, with a T Statistics value of 5,721 and a p-value of 0.000 that is less than the $\alpha = 0.05$ (5%).

Indirect Influence

Aside from the direct effect as seen in the hypothesis testing above, this modeling also shows the total effect, indirect effect, or indirect effect (via mediating variables), as seen in the following total effect table for hypothesis testing with mediating variables:

Table 6 Total Effects (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Z > Y	0.206	0.209	0.063	3.269	0.001
X2 -> Z > Y	0.327	0.341	0.095	3.447	0.001

Source: Processed data, 2024

Based on the above total effect table, it is possible to conclude that the hypothesis:

1. Financial Competence is significantly impacted by financial training through Self Awareness with a T Statistics value of 3,269 where the p-value (0.001) is less than the five percentile $\alpha = 0.05$.
2. Financial Competence is significantly impacted by Knowledge Management through Self Awareness with a T Statistics value of 3,447 where the p-value (0.001) is less than the five percentile $\alpha = 0.05$.

DISCUSSION

H1 Effect Of Financial Training On Self Awareness

Based on the findings of the research, it is acceptable to say that Financial Training significantly improves Self Awareness. This indicates that Financial Training can enhance knowledge, skills, insight, attitudes, and performance to make it easier for MSME owners to manage their finances.

This is consistent with studies carried out by (Ritonga et al., 2023), (Alinsari, 2023) which states that by providing training to MSME players they will ultimately have an understanding that financial reports can reflect the real conditions of a business, furthermore financial reports can be used as a means of making business decisions. The Financial Training variable with the Knowledge indicator has the highest frequency of respondents' answers which influences Financial Training.

This is indicated by the highest mean value of 4.59. This shows that respondents agree with the statement that MSME training is the most important thing for developing knowledge. In this training, business people can learn to run their businesses more precisely. Not only focusing on sales and results but also on how to develop the business for years to come.

H2 Effect Of Knowledge Management On Self Awareness

It is reasonable to conclude that Knowledge Management positively affects Self Awareness based on the findings of the study. This demonstrates that managing management is a tactic used to guide MSME owners toward management expertise, which is intended to enhance MSMEs' performance and increase their competence and competitiveness. This is consistent with studies carried out by (Leksono, Vhalery and Ekonomi, 2019), (Aufar, Adman and Suwatno, 2016) which states that small industrial entrepreneurs understand the importance of Knowledge Management but in practice, it is still not implemented well. The Knowledge Management variable with organizational culture indicators has the highest frequency of respondents' answers which influences Knowledge Management. This shows that respondents agree with the statement that every MSME actor will complete the work on time and has been aware of and understood the rules since starting as an employee has the highest mean value of 4.45.

The priority of the expected achievements in implementing knowledge management, apart from producing quality human resources, is expected to arise in the self to cooperate, help

each other, be responsible for work, express all thoughts and ideas, and have an attitude of self awareness.

H3 Effect Of Financial Training On Financial Competence

It is reasonable to conclude that financial competence is positively impacted by financial training based on the findings of the study. This shows the ability and knowledge of MSME owners regarding finance so they can make more effective decisions. This is consistent with studies carried out by (Sari, Maulana and Setyowati, 2023), (Khakim, 2022) which stated that training participants' understanding of business management in the financial sector increased. The Financial Training variable with the Knowledge indicator is shown by the highest mean value of 4.44.

These findings suggest that imparting certain information, skills, and attitudes to MSME actors is a process that helps them become more proficient and capable of doing their duties more effectively and in accordance with standards. The development of instantly applicable work skills is referred to as training. These results indicate that the training that has been attended has an impact on increasing competence.

H4 Effect Of Knowledge Management On Financial Competence

It is reasonable to conclude that Knowledge Management improves Financial Competence based on the findings of the study. This is consistent with studies carried out by (Winarto, 2020), (Aufar, Adman and Suwatno, 2016) which shows that the management of knowledge in management is often referred to as knowledge management, it is a tactic intended to educate MSME owners about organizational management in the hopes that it will enhance the performance of MSMEs with competence.

H5 Effect Of Self Awareness On Financial Competence

It is accepted that self-awareness has a favorable impact on financial competence based on the findings of the conducted research. This is in line with the research (Dwijayanti, Mardiana and Wahyuni, 2022), (Arini and Murniningsih, 2023). The Self Awareness variable with indicators for identifying strengths and weaknesses is shown by the highest mean value of 4.65. This shows that learning and understanding one's strengths and potential is an important step in personal development.

When we recognize the positive and negative sides we have, MSME players can also utilize our best potential and overcome challenges that may arise. This shows that competence supported by a good self awareness attitude is a form of human resource management activity to create productivity and a conducive environment. With self awareness, you will obey and do your job well, not because of coercion.

A person with good self awareness can accurately gauge their moods, and feelings, and understand how their feelings affect others, is open to feedback from others about how to continue to develop, and can improve competence.

CONCLUSION

Based on the study's findings, it can be said that Self Awareness, an intervening variable, influences both Knowledge Management and Financial Competence of MSME actors and owners in Sepande Village as well as Financial Competence and Financial Training. This answers the phenomenon that exists in Sepande Village, namely so that the training program that has been carried out is successfully implemented and is in line with the government program to continue to improve the consistency of Sepande Village to become an MSME based on management implementation.

SUGGESTION

As an implication of the results of this research, several suggestions can be put forward that can be considered or used as material in decision-making, including: For prospective MSME owners, before deciding to run a business on a micro, small, and medium scale, they should be able to study or have management knowledge, including implementing knowledge, knowledge-creating, and knowledge-sharing.

Likewise, for MSME owners who are already making efforts to improve the performance of their MSMEs, one way that can be done is to improve knowledge management. Further research can be expanded further, not only examining the variables of Financial Training, knowledge management, Self awareness but also examining other variables in MSME actors.

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