

Understanding Financial Digitization: From Creativity to Innovation and Competition among MSMEs

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Abstract

This study discussed the meaning of financial digitalization from creativity to innovation and competition in small and medium enterprises. The authors believe that digital financial and small business success is related to the era of technology and competition. In other words, the ability of business drivers to empower technology in financial activities. To discuss the theme of this study, we have conducted digital data searches on both national and international publication databases consisting of literature, journals, magazines, and website literature. To complete this discussion, we examine the data in-depth under a phenomenological approach, namely an effort to explore the data as broadly as possible to understand valid and up-to-date answers to questions. Based on the findings and discussion data, we conclude that financial digitization uses the latest technology that allows the financial function to have a high impact in today's technological and competitive business era. Therefore, this finding is a valuable input for future digital financial studies and business activities.

Keywords

understanding, finance;
digitization; creativity;
innovation; small business
competition



I. Introduction

Small and medium enterprises have proven to be one of the business sectors in the business development program in Indonesia (Tayibnapis et al., 2021). The existence of MSMEs has been proven to defend the national economy from all crises. The role of these small businesses is unquestionable in advancing the economy and alleviating poverty (Kuckertz et al., 2020). This seems to be very effective in both developed and developing countries. Not to mention when it is associated with the contribution of these small businesses to employment development, which continues to increase from year to year, with very independent management compared to the large business sector, which is highly dependent on government support (de la Fuente-Cabrero et al., 2019). , there is one thing that requires government assistance in terms of the ability of small businesses to adopt technology for both marketing and financial governance. It is believed that if MSMEs are more creative and use technology in their business, these small businesses will be more innovative and productive to become profitable and sustainable small businesses (Chege & Wang, 2020).

According to Rachmania et al. (2012), MSMEs in Indonesia are the same as the average presence in other developing countries with the characteristics of this small business-oriented traditionally managed even though the income is minimal. However, the growth is substantial (Nugroho, 2015). These MSMEs have recently faced challenges related to the use of technology, especially in terms of financial governance, which is seen as a big reason for the development of the welfare of MSME drivers because their business progress is conditioned by the use of technology, which is currently still constrained (Putra, 2019).

It must be admitted that the existence of technology, especially informatics and communication, which includes social media, the use of telephone, internet applications, and other digital tools, has transformed all business ventures with their ever-increasing development (Syed et al., 202). Indeed, the rudimentary technology used in the MSME sector is none other than because this business economic sector has experienced a slight setback in terms of the application of technological creations so that it hampers innovation due to the lack of ability and creativity of MSME drivers in Indonesia compared to creativity and innovation in developing large businesses that are now constantly competing. In particular, in local and global markets, better financial governance than traditional systems (Ng & Kee, 2017).

Another reason is that when MSMEs think about using digital-based applications in terms of financial governance, this is nothing but seeing that these financial applications are more accessible and faster, including efficiency and fast payment systems. Risk management can be handled as well as financial operations. Become more efficient (Klein & Todesco, 2021). It must be admitted that digitalization is something that can help financial management, including MSMEs in terms of efficiency, convenience, and the way it works is standardized with an automation system, so this is in line with the business system that must be handled quickly and automatically so that dependence on human labor can be reduced (Rasheed et al., 2019).

Now various applications have emerged, such as going digital, which continues to increase the competitiveness of MSME managers and always considers behavior rather than consumers, where technology is currently not a little thing but is also a choice and pleasure for many (Becker & Schmid, 2020). Until today, where the world has advanced enough so that digital finance is really very safe and efficient and also looks modern and financially crazy it also looks more inclusive because it has many benefits both for users such as consumers and digital financial providers, all governments have seen how the efficiency of the use of digital finance for both the business community and application providers continues to increase to this day (Cenamor et al., 219).

Compared with the MSME management method in the past, with traditional governance, for the current conditions, of course, the MSME business must be able to run according to the demands of advanced times (Kamal & Flanagan, 2012). MSME managers need creativity and thinking about new ways to operate businesses with digital solutions. Especially in terms of financial governance, it will go through an innovation phase. It must be admitted that the MSME drivers have creativity value in terms of high adaptation to technological innovation or by abandoning the old way and then adopting a new way, namely digital applications (Morais & Ferreira, 2020). In terms of financial solutions, they will produce innovative work products with efficiency and productivity. Because creativity and innovation in businesses, both large and small, are needed, business drivers must try to pioneer if necessary from the bottom. Later, with higher creativity and pioneering power, they will give birth to the latest innovations and solutions (Cockshut, et al., 2020).

Indeed, many drivers interpret creativity, including innovation, with different understandings. However, context creativity must be interpreted as new ideas and new ways of working in the business, leaving the old ways. These entrepreneurial drivers must see that in the future, there is a huge opportunity when their business is adopted with technology that is very innovative so that the business they manage is always looking for solutions, developing new ways and while appreciating old literature (Budiarto et al., 2020).

With the high creativity possessed by the set of MSME drivers in all of these activities, especially in the financial sector, it is clear that there will be several benefits that can move MSMEs to feel like a businessman who is a beginner but has a vision of looking ahead with high creativity. Increasingly innovative technology is revolutionizing how MSMEs think, feel and negotiate with customers. Moreover, managing financial management, which is very creative, will give birth to innovation with the aim of efficiency and also productivity (Khourouh et al., 2020). When viewed from the benefits of the creative power of the MSME drivers, of course, they will give birth to innovations in MSME governance from the old way of doing, the new inefficient way of speaking to being a more efficient way (Official et al., 2020).

Because it is carried out with high creativity, this will help MSMEs find new ways of excellence that maybe other MSMEs have not thought about these advantages, both in terms of criticizing products or services in terms of operations and financial governance. This creative power is why consumers continue to subscribe to come and ask for services. This is what is meant by creativity which will give birth to innovation and increase productivity because of the efficiency and innovation possessed by an innovative MSME driver (MUAFI, 2020).

With the increasing change in lifestyle, especially business issues related to technology, a series of studies that sharpen the understanding of the ease of digital financial services need to be improved. Especially the understanding of financial digitization from the Old way of business practices to the newest way, especially how creativity in driving MSMEs towards an innovative and competitive business, needs to be studied to see various contexts and applications is essential (Nanda et al., 218).

Studies that lead to technology-based and website-based financial service systems are all progress achieved through increasing creativity towards innovative ways of doing business in an era that continues to develop and be competitive (Aliyah & Nurdin, 2019). So, based on the conditions and the development of demands in the business, mainly digital technology in the context of MSMEs, we need to sharpen it by collecting various kinds of literature from various practices and applications so that the findings can provide insight and horizons of thinking, especially the ability of creativity towards innovation in the use of technology in MSME financial accounting (Ginantra et al., 2020).

II. Research Methods

This method section will explain the steps for implementing this study, formulating the problem report and conclusions (Gliner et al., 2016). The purpose of this kingdom is to try to obtain literature from various publication sources to understand financial digitalization starting from creativity efforts towards the innovation process and competition driving MSME businesses (Sekaran & Bougie, 2019). We have conducted data searches electronically on some digital and digital science literature and competition among MSMEs. Furthermore, we carefully examine the data that involves evaluation in the coding system, critical evaluation, and interpretation of in-depth data so that the results can answer this question with valid and current principles (Punch, 2013).

Search data through a keyword system such as financial digitalization, economic creativity, technological innovation, MSME competition, and other keywords. This study relies entirely on published literature data such as Elsevier, Taylor and France, Sagepub, Google books, and other websites (Myers et al., 2012). We fully format this study as a descriptive qualitative study and report with a phenomenological approach to the broadest data exploration effort to understand the study question. In designing, we followed the format for reporting on the existing business science and technology review journals; thus, this format is expected to meet the desired scientific standards (Punch, 2013). The development of technology and information at this time is very rapid and bring changes to human life (Lubis, 2019). Information communication technology (ICT) is increasingly playing an instrumental role in infusing efficiency and effectiveness in service delivery in public and private enterprises (Njoka, 2020). The direction to be achieved from this paper is that legal changes can occur due to social phenomena, developing social rules and social technology (Hartanto, 2020).

III. Discussion

3.1 Get to Know the Technology Financial System

Understanding financial technology is essential for business people, including the movers of MSMEs in the country (Chen, & Wang, 2020). This technological, financial system combines various technology-based financial services, which have recently impacted the efficiency of the financial sector's first business services since the presence of various internet-based technologies (Supriyanto, 2019). This very modern system has initially been attempted for a face-to-face payment system by bringing funds and making transactions, but now after innovation that started from human creativity, finally conventional systems that previously used direct cash and were adopted in machines but can now be implemented with electronic transactions without using cash funds but nominally called digitally (Hartanto, 2016).

Of course, every technology offers changes and has implications for people's lifestyles that used to be manual. However, now everything is dominated by information technology, which demands a modern lifestyle, all of which are oriented towards automation or robots, all fast, efficient and productive. With payment systems and other transactions based on digital technology, problems in the world of transactions such as buying and selling and payments and others, as we can see, how banking is used, which functions as a means of transferring payments and all kinds of things, which can be done in an enjoyable way, which can maximize time and interact with payments that are more efficient and economical but still productive (Ginantra et al., 2020). When viewed from the point of view of advantages, it is clear that technology applications can guarantee double profits for users or MSME drivers because they get pretty good service with a choice of many models at very affordable (Prices et al., 2020).

Furthermore, computerized finance innovation in MSMEs and other businesses is a movement to refresh business processes, action plans, and monetary instruments that offer additional monetary administration benefits by incorporating an advanced environment (Chege et al., 2020). Information Technology for Development, 26 (2), 316-345. Given the Financial Services Authority Regulation Number: 13/Pork.02/2018 concerning Digital Financial Innovation in the Monetary Administration. Look at the purpose of this study is intended to gain an in-depth understanding of further monetary development towards increasing financial innovation for all MSME businesses in order to identify, describe, and break down the implementation of digital-based financial administration as an effort to accelerate the digitization of all fields, especially digital financial innovation for the

development of financial technology. This study uses a kind of financial technology data exploration with a phenomenological approach and subjective examination of the discussion (Greenhalgh et al., 2013).

3.2 The Role of Creativity and Innovation in SMEs

One of the reasons for the future success of SMEs, including MSMEs, is closely related to the extent to which creativity and innovation can be carried out by people who drive SMEs in facing business competition so that businesses can survive even in various crisis conditions such as the coffee health crisis. So creativity and innovation can be said are things that are often mentioned that tell the understanding of how MSME drivers create their business so that they continue to focus on innovative services that create new ideas so that businesses can compete in all respects (Valaei et al., 2017). So when the manager combines innovative ideas and creative knowledge, it will become something new towards the desired change. Without change and innovation, a system of business practices will become obsolete, and it is not in line with the spirit of the global era and digitalization in all fields. According to Blablaba, an entrepreneur in MSME needs to combine a variety of fresh ideas by looking at market opportunities and actively continue to learn and seek understanding on how to be an entrepreneur or move MSMEs with innovative, creative ideas towards the ability to compete with all new things so that business can truly thrive. Survive despite various crises (Fillis & Rentschler, 2010).

3.3 Digital finance and SMEs

The complete utilization of advanced in business is one of the main variables in advancing MSMEs (Taiminen & Karjaluo, 2015). Present day computerized programming, online media, web, cell phone printing furnishes MSME drivers with better approaches to handle issues and difficulties. MSME organizations can utilize computerized to change altogether how they carry on with work, particularly monetary applications, above all, making their relationship with customers more productive and escalated. Shofawati (2019) records four advantages that computerized applications bring for MSMEs; decrease exchange costs, increment the accessibility of market data, further develop correspondence in the worth chain, differentiate client joint effort modalities. Despite the many advantages of utilizing advanced, the computerized SME hole is perceived worldwide as a massive issue in ordinary day-to-day existence and business fields. There are substantial MSME contrasts in getting to and utilizing innovation applications, with other MSMEs utilizing them more. Various investigations talk about the reasons for these MSME contrasts; the distribution of Ketterer, (2017) given exploration in Indonesia and a few Southeast Asian nations distinguished various elements that decide the place of MSMEs in the business world and present-day use.

3.4 MSMEs as a Method for the Innovativeness

Purchasers are keen on item individualization and items that part ways with customary MSMEs. There are positive and negative sides to zero in on how independent companies contrast from huge organizations. From one perspective, zeroing in on what MSMEs need fortifies and gives worth to those with frail business abilities and inclinations. Then again, by creating items dependent on the 'regular interests of MSMEs,' creators risk building up and reworking generalizations on MSMEs rather than "changing ventures" (Murray et al., 2012). MSME configuration can repeat generalizations and perspectives that unique small and enormous organizations. Likewise, architects' convictions about MSMEs regularly do not match most private company abilities, inclinations, and experience.

The imaginative limit building expands intensity (Schueffel et al., 2014). The variety of customer needs as per their sort of business and their consideration in the advancement plan is a wellspring of new development. For instance, it is vital to incorporate nonconventional item engineers working in areas generally viewed as transcendently enormous or diminutive. MSME proprietors and directors underscore the significance of a loose and adaptable working environment and casual correspondence to invigorate the age of inventive thoughts and information (Sandberg 2003). The attention on open correspondence is apparent in the authority style of MSME chiefs, who embrace a groundbreaking administration style more regularly than huge organizations (Cho & Lee, 2018). Rivalry with picture development. Business variety improves the organization's picture and appeals to the overall population. Regarding supportable turn of events, associations are adopting an alternate strategy to carrying on with work: monetary execution is not generally viewed as a select driver. Interestingly, monetary, natural, and social elements, including business reasonableness, are progressively perceived as significant issues (Ebiringa, 2011).

IV. Conclusion

In this final section, we would like to summarize the essential components in the study to understand financial digitalization from creativity to innovation and competition among MSME drivers in Indonesia. Through discussing the findings of this study, which was proven by previous studies, we believe that we have answered the core of the problem. We also realize that this course also has limitations and shortcomings for data improvement. The crucial points that we can conclude are the importance of understanding a high-tech financial system. This is none other than because financial technology is essential when small businesses want to grow and progress profitably and sustainably in an era where competition is getting more challenging and changes in all fields require creative skills towards innovation and new ideas for the arena of love for the financial technology service system.

The next point we also conclude that the role of creativity and innovation in driving small businesses. This is important because if a small business wants to be successful in the future, it means that the driver requires creativity with new ideas and new solutions, allowing small businesses to be known to have many customers while moving towards innovative ways of working, which are solutions if they want to compete for business. Able to survive in difficult times and various crises. Next is digital finance and SMEs, as digital finance can be adopted into small business operations, especially how services in the minor operations can be on a computer. Because today is an era of all-automation and digitization marked by the emergence of various online media, social media, and everything instantaneous and practical, managers must undoubtedly have a creative thinking solution towards being innovative with digital agencies in all sectors, especially in the financial sector. The next point is a small business as a way to continuous innovation. It is a solution so that small businesses can continue to be independent and profitable, so they need a method to get to innovation and competitive advantage with reliable competitors and make this small business something small. However, they can be innovative to continue to grow and even become a big business. Thus the conclusion report of this study paper, hopefully, has answered the study questions validly and reliably.

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