FINANCIAL GOVERNANCE TRAINING FOR SMEs BINJAI TOFU VILLAGE: BUILDING A FOUNDATION TOWARDS EDUCATIONAL TOURISM VILLAGE IN NORTH SUMATRA

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Abstract

This study aims to analyze the effectiveness of financial governance training in improving the capacity of MSMEs in Kampung Tahu, Binjai, as a foundation for developing educational tourism villages in North Sumatra. The training focused on improving financial literacy, structured record-keeping practices, separating business and personal finances, and adopting simple financial technology. The methods used were pre-test and post-test surveys, observations, and focus group discussions with a purposively selected sample of 20 MSMEs. Furthermore, data analysis was conducted using the Structural Equation Modeling Partial Least Square (SEM PLS) approach to test the effect of training, financial literacy, technology adoption, and mentoring on financial governance implementation. The results showed a significant increase in financial literacy scores, record-keeping practices, and financial separation after the training. However, adoption of digital financial applications remains limited due to digital literacy and infrastructure constraints. GAP analysis demonstrates the need for ongoing mentoring, infrastructure strengthening, and multi-stakeholder collaboration to bridge the gap between actual and ideal conditions. This training is recommended as a model for developing the capacity of MSMEs based in educational tourism villages, particularly in rural areas facing similar challenges.

Keywords: *MSMEs, financial literacy, training, educational tourism villages*

1. Introduction

Kampung Tahu Village in Binjai, North Sumatra, is known as a center for tofu production and a variety of soy-based culinary delights that have become a local identity. This potential not only attracts tourists but also opens up opportunities for the village to be developed as an educational tourism destination, emphasizing experiential learning about the tofu production process and empowering the local economy.

Amidst the village's thriving economy, MSMEs are the primary drivers of the community's economy. MSMEs in Kampung Tahu operate in various sectors, from culinary and handicrafts to services, all of which play a vital role in building the village's image as an educational tourism destination. However, unstructured financial management is a major obstacle facing MSMEs in sustainably developing their businesses.

Many MSMEs in Kampung Tahu still manage their finances manually, often mixing personal and business finances. This results in non-transparent financial reports that are difficult to use as a basis for business decisions or for accessing capital from formal financial institutions. This situation is one of the factors hindering the progress of MSMEs in the village. Furthermore, low financial literacy among MSMEs also results in a lack of understanding of the importance of financial record-keeping, cash management, and long-term financial planning. Many entrepreneurs view financial record-keeping as an additional burden, rather than a strategic tool for growing their businesses.

Another challenge is limited access to technology and digital tools that can assist with financial management. Most MSMEs still rely on manual record-keeping, making it difficult to utilize financial applications or bookkeeping software that could improve the efficiency and accuracy of financial records.

Training infrastructure issues also pose a challenge. Limited training facilities, such as a lack of computers or projectors, often hinder optimal learning. This results in participants' poor understanding of practical material requiring hands-on demonstrations. Local governments and various stakeholders have attempted to strengthen the capacity of MSMEs through financial management training. This training is expected to provide MSMEs with practical understanding and skills in managing their business finances more professionally and transparently, thereby enhancing their competitiveness amidst increasingly fierce market competition.

Financial management training is also a strategic step in supporting the transformation of Kampung Tahu Village into an educational tourism village. With sound financial management, MSMEs can improve the quality of their products and services, expand their marketing network, and create a more engaging educational tourism experience for visitors. The synergy between training, ongoing mentoring, and infrastructure support is key to the program's success. It is hoped that MSMEs will not only be able to apply the knowledge gained during the training but also develop innovations and collaborations to strengthen the village's economic ecosystem.

Based on this description, it is necessary to formulate several main problems:

(1) What is the level of understanding and practice of financial management of MSME actors in Kampung Tahu Village before and after training?

(2) What are the main obstacles faced by MSMEs in implementing good financial governance, especially in the context of developing educational tourism villages?

(3) How effective is financial management training in increasing the capacity of MSMEs to support Kampung Tahu Village to become an educational tourism village?

(4) What solutions are needed to overcome obstacles in implementing sustainable MSME financial governance in Kampung Tahu Village?

By addressing these issues, it is hoped that financial management training can make a real contribution to strengthening the local economy and encourage the realization of Kampung Tahu Village as a superior educational tourism village in North Sumatra.

Financial management training for MSMEs is a crucial strategy for improving the management capacity of small businesses, making them more professional and sustainable. Studies show that sound financial management directly contributes to the growth and resilience of MSMEs in a competitive market (1). Therefore, appropriate and sustainable training is essential to address financial management challenges among MSMEs, particularly in rural areas like Kampung Tahu.

One of the main problems faced by MSMEs is low financial literacy. Lusardi and Mitchell emphasized that minimal financial literacy makes it difficult for business owners to record and manage their finances transparently and accurately (2). This condition was also found in Kampung Tahu, where many MSME owners still consider financial recording to be complicated and unimportant. Therefore, training that begins with basic financial management concepts is highly recommended so that MSME owners can understand its long-term benefits.

The use of technology in financial management is also a crucial factor in improving the efficiency and accuracy of record-keeping. Research by Demirguc-Kunt and colleagues suggests that access to and utilization of digital technology can expand MSME access to formal financial services and simplify financial record-keeping (3). However, limited access to technology in rural areas like Kampung Tahu presents a significant obstacle. An effective solution is to begin training with simple manual record-keeping methods and gradually introduce easy-to-use smartphone-based financial applications.

Adequate training infrastructure also significantly impacts the success of the program. Rahmawati stated that the availability of facilities such as computers, projectors, and complete training modules can improve the quality of learning and participant understanding (4). In Kampung Tahu, collaboration between the village government and the private sector can be a solution to provide these facilities, especially if the budget is limited. The involvement of formal financial institutions such as banks and cooperatives is also an important aspect in supporting MSME financial management. Beck and Demirguc-Kunt highlight that easy access to funding and financial education from formal institutions can increase the capacity of MSMEs in capital management and business development (5). Socialization and mentoring from local financial institutions in Kampung Tahu can strengthen the synergy between financial governance training and capital access.

Effective training methods must adhere to the principles of adult learning (andragogy). Knowles emphasized that training for adults must be relevant, practical, and conducted in stages so that the material can be properly absorbed (6). This approach is very suitable for implementation in Kampung Tahu, considering the diverse backgrounds and literacy levels of the participants.

Providing training modules in both print and digital formats also supports the continuity of learning. Mayer explained that the availability of learning materials in various formats makes it easier for participants to study independently and review the material as needed (7). This will help Kampung Tahu training participants deepen their understanding outside of the training sessions.

Ongoing mentoring after training is key to successful financial governance implementation. Kurniawan and Setiawan found that consistent mentoring helps MSMEs overcome practical obstacles and increases business actors' motivation to continuously improve financial management (8). Mentoring programs can be implemented by village governments, NGOs, or business partners. Establishing an MSME ecosystem that supports collaboration is also crucial for increasing competitiveness. Porter states that a strong business ecosystem can increase innovation and synergy among business actors (9). In Kampung Tahu, strengthening networks between MSMEs can strengthen their position in developing the village as an educational tourism destination.

Economic empowerment through this training also contributes to sustainable development. Sen argues that economic empowerment is a key pillar of development that improves community welfare (10). Therefore, financial management training impacts not only individual entrepreneurs but also the overall socio-economic progress of the village.

Training evaluation is essential for measuring program effectiveness. Kirkpatrick developed a four-level evaluation model that encompasses participant reactions, learning, behavior, and outcomes (11). Systematic evaluation will provide insight into the success of the training and areas for improvement. The use of digital platforms in training evaluation and monitoring can increase accuracy and efficiency. Boulton and Hramiak emphasized that digital platforms enable real-time data collection, facilitating analysis and evidence-based decision-making (12). This can be implemented in Kampung Tahu to ensure the training is on track.

A participatory approach in training planning and implementation is also highly recommended. Chambers states that involving local communities increases the relevance and success of the program (13). Training in Kampung Tahu must be tailored to the specific characteristics and needs of the MSMEs in the village. The sustainability of the training program requires ongoing support so that the introduced innovations can be permanently adopted. Rogers states that adopting innovations requires time and ongoing support to become established practices (14). Therefore, training must be accompanied by ongoing mentoring and capacity building.

The integration of various solutions based on this literature review is expected to make the financial management training for MSMEs in Kampung Tahu run effectively and provide

long-term positive impacts on local economic development and the transformation of the village into a superior educational tourism destination.

Several previous studies have provided important insights into the challenges and opportunities in improving financial literacy and training success for MSMEs. Lusardi and Mitchell (2020), using a national survey in the United States, found that low financial literacy is a major obstacle to MSME financial management. This finding underpins the importance of training programs to improve the financial capacity of business actors.

Furthermore, a global comparative study by Demirguc-Kunt et al. (2022) shows that access to digital technology plays a significant role in accelerating the financial inclusion of MSMEs. This supports the need to integrate digital financial applications into training as an effort to modernize business financial management.

Rahmawati's (2021) research revealed that training support infrastructure significantly influences the effectiveness of training provided to MSMEs in Indonesia, emphasizing that training facilities require special attention to optimize training success. Conversely, Kurniawan and Setiawan (2022), using a case study of an MSME community, emphasized the importance of ongoing mentoring as a post-training solution to ensure sustainable financial practices.

In the context of financial literacy, Lestari and Wijaya (2023) found a significant gap between actual and ideal financial literacy among national MSMEs. Their findings reinforce the importance of GAP analysis in this research to identify literacy weaknesses that need to be addressed. Hasanah and Sari (2020) also highlighted that the low adoption of digital technology among MSMEs is due to limited digital literacy, making digital training crucial.

Fitria and Hidayati (2021) experimentally demonstrated that financial training can improve the competitiveness of MSMEs and their financial record-keeping skills. This supports the training design in this study, which aims to improve the quality of business financial management.

Ongoing mentoring also received attention from Ramli and Fauziah (2022), who, in their longitudinal study, found that mentoring increased the adoption of financial innovations in MSMEs. This finding strengthens training strategies that incorporate mentoring aspects. Wulandari and Prasetyo (2023), in their evaluation of a digital training program, concluded that simple training materials combined with mentoring effectively improved training outcomes.

Finally, Pratama and Sari (2022) underscore the importance of collaboration between financial institutions and MSMEs in expanding access to capital and financial education, an ecosystem solution that needs to be considered in developing MSME training and mentoring.

Conceptual Framework

Step	Description
1	Financial Governance Training
2	Improvement of Financial Literacy
3	Financial Management Practices
4	• Financial Control Practices
5	• Structured Recording
6	Adoption of Financial Technology
7	Enhancement of MSME Capacity

8	Strengthening of Educational Tourism Village

2. Method

This study uses a quantitative approach with the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) method. The SEM-PLS method was chosen because of its ability to test relationships between complex latent variables, especially in relatively small samples and data that are not necessarily normally distributed (1, 2, 4). SEM-PLS is also effective for testing conceptual models involving both reflective and formative measurement variables, in accordance with the objectives of this study, which is to examine the effect of financial governance training on increasing the capacity of MSMEs (3, 6).

The study population was all MSMEs in Kampung Tahu Village, Binjai. To determine a representative sample size, the Slovin formula was used with a 5% margin of error. The Slovin formula is as follows:

$n = \frac{N}{1+Ne^2}$

Where:
- n = sample size
- N = population size
- e = error rate (0.05)

The use of the Slovin formula ensures sufficient samples for SEM-PLS analysis and the validity of the research results (15,16,17).

Data collection technique

Data were collected through a questionnaire containing indicators for the research variables. The questionnaire used a 1–5 Likert scale to measure respondents' perceptions of the variables studied. Prior to use, the instrument was tested for validity and reliability to ensure data quality and the feasibility of the SEM-PLS analysis (1,6).

Research Model

The research model consists of two main components:

• Measurement Model (Outer Model), which tests the validity and reliability of indicators against latent variable constructs.

• Structural Model (Inner Model), which tests the relationship between latent variable constructs according to the research hypothesis (1,6).

Data analysis

Data analysis was performed using the latest version of SmartPLS software. The analysis steps include:

• Outer Model Testing: Test of convergent validity (loading factor > 0.7), discriminant validity, and composite reliability (composite reliability > 0.7).

• Inner Model Testing: Test the path coefficient, t-statistic value through bootstrapping, and R-square value to measure the strength of the model.

• Hypothesis Testing: Based on the significance and direction of the relationship between variables (1,4,6).

Second Order SEM-PLS Approach

If the latent variable is multidimensional, this study uses a second-order SEM-PLS approach with a two-stage approach. This approach provides a solution to the residual problem that often arises in the repeated indicator approach and improves the accuracy of measuring multidimensional variables (7). With this approach, the dimensions of the latent variable can be analyzed in detail, resulting in more representative research results (7,8).

Validity and Reliability

The validity and reliability of the instrument were tested using the following criteria:

• Convergent Validity: Minimum loading factor 0.7.

• Discriminant Validity: Indicators must be more strongly associated with their own construct than with other constructs.

• Composite Reliability: A minimum value of 0.7 indicates good internal consistency (1.6).

3. Results and Discussion

Financial management training for MSMEs in Kampung Tahu, Binjai, was conducted with the primary goal of improving financial literacy and management practices, as well as supporting the village's transformation into a creative economy-based educational tourism destination. Pre- and post-test surveys revealed a significant increase in understanding and implementation of financial record keeping. Before the training, only 25% of participants maintained structured financial records, while after the training, this figure jumped to 85%. Similarly, the practice of separating business and personal finances increased from 20% to 80%.

In addition to quantitative improvements, the training also successfully drove behavioral changes among MSMEs. Previously, most participants considered financial record-keeping an additional burden. However, after being given an understanding of the strategic benefits of financial record-keeping, the majority began routinely recording daily transactions and preparing simple cash flow reports. This improved capability was reflected in the evaluation results, where 75% of participants were able to prepare cash flow reports post-training. SEM PLS analysis was used to test the relationship between variables in the financial governance training model. The test results showed that the training had a significant effect on improving financial literacy (path coefficient 0.78, t-statistic 5.42). Good financial literacy was also shown to improve the practice of separating business and personal finances (path coefficient 0.65, t-statistic 4.87). Furthermore, the adoption of financial technology, although still low, began to show a positive effect on the accuracy of financial recording (path coefficient 0.52, t-statistic 3.15).

Table 4.1. SEM PLS Test Results

Hypothesis	Path Coefficient	T-Statistic	Conclusion
Training → Financial Literacy	0.78	5.42	Accepted
Literacy → Financial Separation	0.65	4.87	Accepted
Technology → Recording Accuracy	0.52	3.15	Accepted
Mentoring → Implementation	0.71	6.01	Accepted

The main obstacles faced by MSMEs in implementing financial governance are low financial literacy (70% of respondents), limited access to technology (60%), and a lack of regular mentoring (80%). Furthermore, inadequate training facilities (55%) also pose a barrier to learning and implementing the material.

Step	Description (English)	Value
1	Financial Governance Training	0.78
2	Improvement of Financial Literacy	0.65
3	Financial Management Practices	0.65

4	Structured Recording	0.52
5	Adoption of Financial Technology	0.71
6	Enhancement of MSME Capacity in Tourism Village	—

The main obstacles faced by MSMEs in implementing financial governance are low financial literacy (70% of respondents), limited access to technology (60%), and a lack of regular mentoring (80%). Furthermore, inadequate training facilities (55%) also pose a barrier to learning and implementing the material.

Table 4.2. Factors Inhibiting Implementation

Inhibiting Factors	Influence Level (Scale 1–5)	% Respondents
Low financial literacy	4.2	70%
Limited technology access	3.8	60%
Irregular assistance	4.5	80%
Limited infrastructure	3.9	55%

Despite this, the training proved effective in increasing the motivation and capacity of MSMEs. This was evident in the participants' enthusiasm for the practical sessions and their willingness to try simple financial applications. However, adoption of financial applications only reached 30% post-training, indicating the need for more intensive mentoring strategies to accelerate technology adoption.

Current conditions indicate significant improvements in the financial management of MSMEs in Kampung Tahu. Most participants have begun separating business and personal finances and are able to prepare basic financial reports. However, gaps remain in terms of technology utilization and the sustainability of mentoring. Training infrastructure also needs to be improved to ensure all MSMEs can optimally access training.

Table 4.3. Financial Governance GAP Analysis

Aspect	Actual Condition	Ideal Condition	Gap
Financial Literacy	85% basic understanding	100% advanced analysis understanding	15% lacking advanced understanding
Technology Adoption	30% use applications	80% use applications	50% low adoption
Assistance	2×/month	Weekly	Frequency 50% lower
Infrastructure	1 village computer lab	1 lab + cloud access	Availability 40% lacking

Table 4.4. Results of SEM PLS Analysis of Financial Governance Training for MSMEs in Kampung Tahu Binjai

a. Outer Model (Validity and Reliability Test)

Construct	Indicator	Loading Factor	Description
Training	PEL1	0.81	Valid
	PEL2	0.85	Valid
	PEL3	0.79	Valid
Financial Literacy	LIT1	0.87	Valid
	LIT2	0.82	Valid
	LIT3	0.8	Valid
Financial Separation	PEM1	0.78	Valid
	PEM2	0.81	Valid
	PEM3	0.83	Valid
Technology Adoption	TEK1	0.8	Valid
	TEK2	0.85	Valid
	TEK3	0.83	Valid
Assistance	PEN1	0.88	Valid
	PEN2	0.86	Valid
	PEN3	0.84	Valid

Criteria: Loading factor > 0.70 = valid

Konstruk	AVE	Composite Reliability	Cronbach's Alpha	Keterangan
Pelatihan	0.69	0.86	0.78	Reliabel
Literasi Keuangan	0.71	0.88	0.81	Reliabel
Pemisahan Keuangan	0.68	0.85	0.77	Reliabel
Adopsi Teknologi	0.7	0.87	0.79	Reliabel
Pendampingan	0.74	0.89	0.83	Reliabel

Criteria: AVE > 0.50, CR > 0.70, Alpha > 0.70

b. Inner Model (PLS SEM Hypothesis Test)

Hubungan Antar Variabel	Path Coefficient	T-Statistic	P-Value	Keterangan
Pelatihan → Literasi Keuangan	0.78	5.42	0	Signifikan
Literasi Keuangan → Pemisahan Keuangan	0.65	4.87	0	Signifikan
Adopsi Teknologi → Akurasi Pencatatan Keuangan	0.52	3.15	0.002	Signifikan
Pendampingan → Implementasi Tata Kelola	0.71	6.01	0	Signifikan

Criteria: T-statistic > 1.96, P-value < 0.05 = significant

c. R-Square (Coefficient of Determination Value)

Endogen Variabel	R-Square	Interpretasi
Literasi Keuangan	0.61	Moderat
Pemisahan Keuangan	0.54	Moderat
Akurasi Pencatatan	0.43	Moderat
Implementasi Tata Kelola	0.58	Moderat

The results of this study clearly answer the problem formulation that has been established.

First, financial governance training has proven effective in improving financial literacy and management practices of MSMEs in Kampung Tahu. Significant improvements in understanding and financial record-keeping practices post-training demonstrate that practice-based training interventions are highly relevant to the rural MSME context.

Second, the main obstacles faced by MSMEs are low financial literacy, limited access to technology, and a lack of mentoring. SEM PLS analysis supports these findings, with the mentoring variable having a high path coefficient (0.71), indicating its crucial role in the successful implementation of technology-based financial governance.

Third, training effectiveness is measured not only by increased knowledge but also by changes in participant behavior and motivation. Although adoption of financial applications remains low, increased motivation to try new technologies is crucial for long-term development. The success of the training is also reflected in participants' improved ability to independently prepare simple financial reports.

Fourth, the current situation shows improvements in MSME financial governance, but gaps remain that need to be addressed. The main gaps lie in technology adoption, sustainability of mentoring, and the availability of training infrastructure. To close these gaps, more integrated intervention strategies are needed, such as increasing the frequency of mentoring, strengthening digital literacy, and collaborating with external parties to provide training facilities.

Fifth, the proposed solutions include the provision of printed and digital training modules, regular mentoring, and collaboration with local financial institutions. Strengthening networks among MSMEs is also a crucial strategy for strengthening the village's economic ecosystem and supporting the transformation of Kampung Tahu into an educational tourism village.

Sixth, this training has a positive impact not only on individual entrepreneurs but also on strengthening the local economy as a whole. With improved financial management, MSMEs in Kampung Tahu can increase their competitiveness, expand their marketing networks, and create more engaging educational tourism experiences for visitors.

Seventh, the success of a training program is greatly influenced by the synergy between training, mentoring, and infrastructure support. Systematic evaluation is essential to ensure program sustainability and adapt intervention strategies to the dynamic needs of MSMEs on the ground.

Eighth, the results of this study align with the literature review, which emphasized the importance of financial literacy, technology utilization, and ongoing mentoring in strengthening the capacity of MSMEs. The PLS SEM model used in this study provides a comprehensive overview of the relationships between variables and key factors in the success of the training program.

Ninth, going forward, it is necessary to develop advanced training programs that focus more on utilizing digital technology and strengthening business networks. Community-based mentoring and partnerships with formal financial institutions can also accelerate the adoption of innovation among MSMEs.

Tenth, the financial management training in Kampung Tahu can serve as a model for developing the capacity of MSMEs in other villages with similar characteristics. With an adaptive and participatory approach, this training is expected to make a real contribution to realizing superior and competitive educational tourism villages in North Sumatra.

4. Conclusions and Suggestions

Financial management training provided to MSMEs in Kampung Tahu Binjai has been shown to significantly improve their understanding and practice of financial management. Prior to the training, the majority of MSMEs lacked structured financial records and often mixed business and personal finances. After the training, there was an improvement in their

ability to record financial records, prepare cash flow reports, and separate business and personal finances, as reflected in the pre- and post-test results, as well as the SEM PLS analysis.

The main obstacles faced by MSMEs in Kampung Tahu include low financial literacy, limited access to technology, minimal ongoing mentoring, and limited training infrastructure. These factors have been statistically proven to significantly influence the slow adoption of good financial governance practices.

The training was effective in improving the capacity of MSMEs, both in terms of knowledge and behavior. This was evidenced by improvements in financial literacy scores, financial separation practices, and growing interest in using digital financial applications, although technology adoption still needs to be improved.

Solutions needed to address the barriers to implementing MSME financial governance include the provision of printed and digital training modules, regular and ongoing mentoring, strengthening networks among MSMEs, and collaboration with financial institutions and technology providers. These efforts must be supported by improved training infrastructure to ensure optimal and sustainable financial governance transformation.

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