



The effect of financial literacy in the management of BUMDes (The Case study of BUMDes administrators in Nekamese district, Kupang Regency - NTT)

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ABSTRACT

This study investigates how the management ability of Village-Owned Enterprises (BUMDes) in the Nekamese District correlates with knowledge about finance. This research will examine how the understanding and skills of BUMDes administrators about finance in financial management. It is hoped that the results will provide better insight into how important financial literacy is in improving the performance of BUMDes and provide appropriate policy recommendations to improve financial literacy at the local level. This research will be conducted on BUMDes administrators in 11 villages in Nekamese District, Kupang Regency with a total of 10 respondents. This research is qualitative, and the data analysis tool used in this study is Nvivo (Non-Numerical Unstructured Data Indexing Searching, and Theorizing). NVivo is used to code and analyze data, presenting the results of data analysis in the form of drawings, diagrams, or graphs for thematic, content, comparative, and even analytical purposes, and even to analyze associative, unidirectional, and symmetrical relationships. The results of this study show that BUMDes managers in the Nekamese District have a basic understanding of financial concepts and principles. Respondents showed awareness of the importance of transparency, participation, and financial stability in managing BUMDes. However, there is room for improvement in terms of the implementation of more structured and strategic financial management methods, such as the use of more diversified financial instruments and comprehensive long-term financial planning. Developing the capacity of managers in these aspects can help BUMDes achieve more optimal and sustainable performance.

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1. INTRODUCTION

To encourage economic growth at the village level, the role of managing Village-Owned Enterprises (BUMDes) is becoming increasingly important (Srirejeki, 2018). BUMDes contributes to the local economy by promoting community empowerment and developing local potential. However, many BUMDes face financial difficulties due to weak financial literacy among administrators, which affects their ability to manage financial resources, make investment decisions, mitigate risks, and plan development projects effectively (Bire et al., 2019).

Data from Nekamese District indicate that out of 15 established BUMDes, only 5 remain active with sustainable financial management, while the rest struggle with financial inefficiencies, poor accountability, and a lack of strategic planning (Kefi et al., 2022). The failure of most BUMDes in this region is not solely due to economic potential limitations but also due to inadequate financial knowledge among administrators. Research by Pradani (2020); In et al. (2022) highlights that strong financial literacy significantly enhances decision-making capacity, optimizes resource allocation, and ensures the sustainability of BUMDes. Therefore, it is crucial to investigate the extent to which financial literacy influences the efficiency, transparency, and sustainability of BUMDes financial management in Nekamese District.

Comparative studies from other regions with similar characteristics, such as Amarasi and Fatuleu, show that BUMDes with higher financial literacy among administrators perform better, experience fewer financial difficulties, and achieve sustainable growth. For example, in Amarasi, where financial training programs have been implemented, 70% of BUMDes have shown improvements in financial reporting and profit generation. Administrators of BUMDes who possess better financial knowledge play a significant role in enhancing financial management (Priyambodo et al., 2024). Increased financial literacy enables them to make informed financial decisions, which supports the growth and sustainability of BUMDes. Based on these considerations, this study examines how financial literacy impacts BUMDes management in 11 villages in the Nekamese District. The objectives are to assess the financial knowledge levels of BUMDes administrators, evaluate its influence on financial management practices, and propose solutions to enhance financial literacy among administrators (Dayanti et al., 2020).

This research adopts a qualitative approach to provide an in-depth understanding of financial literacy and its role in BUMDes financial management. A qualitative method is chosen to capture the experiences, perceptions, and decision-making processes of BUMDes administrators through interviews, observations, and document analysis. This approach is essential because financial management challenges in BUMDes are context-dependent and require a comprehensive understanding of behavioral and structural issues (Heryanda et al., 2020). The study will also employ questionnaires and statistical analysis to measure financial literacy indicators, including Basic Financial Knowledge, Budget Management Ability, Knowledge of Financial Products, Financial Decision-Making Skills (Heryanda et al., 2020), Understanding of Rights and Obligations, Future Financial Planning Skills, and Attitudes toward Money (Sanga & Muni, 2023).

Previous studies have emphasized the importance of financial literacy for financial entities such as companies and households. However, research examining the link between financial literacy and BUMDes management, especially at the local level, remains limited (Hidayat et al., 2023; Oktaviranti & Alamsyah, 2023; Rosmalasari, 2022; Rivan & Maksum I, 2019). This study seeks to fill this gap by exploring the relationship between financial literacy and BUMDes performance in the Nekamese District. By addressing this issue, the research aims to provide valuable insights into improving financial management practices in village-owned enterprises, ultimately contributing to their long-term sustainability.

2. RESEARCH METHODS

This research is qualitative, and the data analysis tool used in this study is Nvivo 12 (Non-Numerical Unstructured Data Indexing Searching, and Theorizing). NVivo 12 is a qualitative data analysis software that supports the process of managing, encoding, and analyzing text, audio, and video data, especially in research that requires in-depth interpretation of data.

The data in this study were collected through in-depth semi-structured interviews with BUMDes administrators in the Nekamese District. This method was chosen to obtain detailed information about financial literacy and financial management practices. In addition, document analysis was conducted to complement interview data by reviewing financial reports and operational guidelines of selected BUMDes. The respondents in this study were selected using purposive sampling, where only BUMDes administrators who were directly involved in financial decision-making were chosen. A total of 10 respondents participated in the study, consisting of BUMDes directors, treasurers, and financial officers. The sample size was determined based on data saturation, where additional interviews were not expected to yield new insights. While this number may appear small, it is sufficient for qualitative research aimed at obtaining deep, context-specific insights rather than statistical generalization.

To ensure the validity and reliability of the data, several strategies were applied: (a) Triangulation: The study compared interview responses with document analysis and financial records to cross-check information. (b) Member Checking: After data collection, preliminary findings were shared with respondents for confirmation and clarification. (c) Peer Debriefing: The research findings were reviewed by independent experts to ensure objectivity and accuracy. (d) Audit Trail: All data collection and analysis steps were systematically recorded to enhance the transparency and replicability of the study.

In this study, NVivo 12 was used to analyze data from interviews with BUMDes administrators in the Nekamese District related to financial literacy and financial management practices of BUMDes. The data analysis process with NVivo 12 involves the following steps: (a) Data Import: The first step in using NVivo 12 is to import interview data and related documents. Interview data that has been transcribed in text format can be entered into NVivo to facilitate the process of further management and analysis. NVivo supports a variety of file formats such as Word, PDF, or direct text which allows for flexibility in compiling data. (b) Data Coding: Once the data is imported, the next stage is coding. Coding is the process of identifying and marking up parts of text that are relevant to a specific category or theme that has been defined. In the context of financial literacy, themes such as basic financial knowledge, budget management, and investment decision-making can be designated as nodes in NVivo. This coding helps in grouping data by topic, making it easier to conduct comparative analysis between respondents and between interviews. (c) Thematic Analysis: to conduct thematic analysis by identifying patterns and themes that appear in the data. At this stage, researchers can develop insights into how financial literacy affects financial management in BUMDes. NVivo provides a query feature to facilitate in-depth analysis, such as the frequency of use of certain words or themes, which can show the pattern of management's understanding of the concept of financial literacy. (d) Data Visualization: to generate data visualizations, such as bar charts, pie charts, or word maps, that make it easier to understand the distribution and intensity of specific themes in the data. This visualization can help present the results of the analysis to the audience in a more interesting and easy-to-understand way. (e) Categorization and Relationship Analysis: In addition to thematic coding, this analysis is to explore inter-code or inter-concept relationships through features such as relationship nodes. This is useful for identifying relationships between concepts, such as how a basic understanding of finance can affect decision-making or budget management abilities. This analysis is important in building a more solid

argument and looking at the effects of financial literacy in a broader context. (f) Query Exploration of Results: NVivo provides a variety of query features that allow for in-depth exploration of results. For example, text search queries to find specific words or phrases, or matrix coding queries to look at relationships between different categories or themes. (g) Reports and Data Interpretation: Once coding and analysis are complete, NVivo allows researchers to produce a report that contains a summary of the results of the analysis. These reports can be coding statistics, inter-node relationship diagrams, or records that contain interpretations of the coding results.

3. RESULTS AND DISCUSSION

Based on the results of interviews with 10 BUMDes administrators in Nekamese District related to the financial and operational aspects of BUMDes. The results of the research and data processing using the Nvivo 12 analysis tool show several main points that emerge in the following research results:



Figure 2. Word Cloud

This image shows a visualization of word dominance. This image presents a visualization of the words that come up most often during the analysis. Words with larger sizes indicate a higher frequency of occurrence. The word financial dominates, shows the financial issues are the main focus in the analyzed data. It means that the success and sustainability of BUMDes is highly dependent on financial management capacity, access to funding, and the implementation of accountable accounting practices. Words such as management, skills, and knowledge, money and budget underscore the importance of financial literacy in managing BUMDes effectively. The words planning and the future are also prominent, indicating that financial literacy is closely related to long-term planning and sustainability. The analysis shows that 80% of respondents emphasized the importance of budgeting in BUMDes financial management, while 70% mentioned financial capability as a key factor in sustainability.

The figure 3 is the result of a network analysis used to explore the relationship between entities related to financial literacy in the management of BUMDes in the

Nekamese District. The following is an explanation related to the elements in the image and their relevance to the research conducted. The financial literacy factor indicates knowledge of accounting, financial planning, or investment management. Meanwhile, an important factor in the management of BUMDes is the village head or the local community. It shows the involvement of each BUMDes in the financial management network and the level of financial literacy. The connecting line indicates the relationship or connection between two entities, i.e. the distribution of information, financial literacy, or the influence of external actors (Situmorang et al., 2024). It was found that 60% of BUMDes managers rely on the village head for financial decision-making, which indicates a dependency on external actors in financial governance.

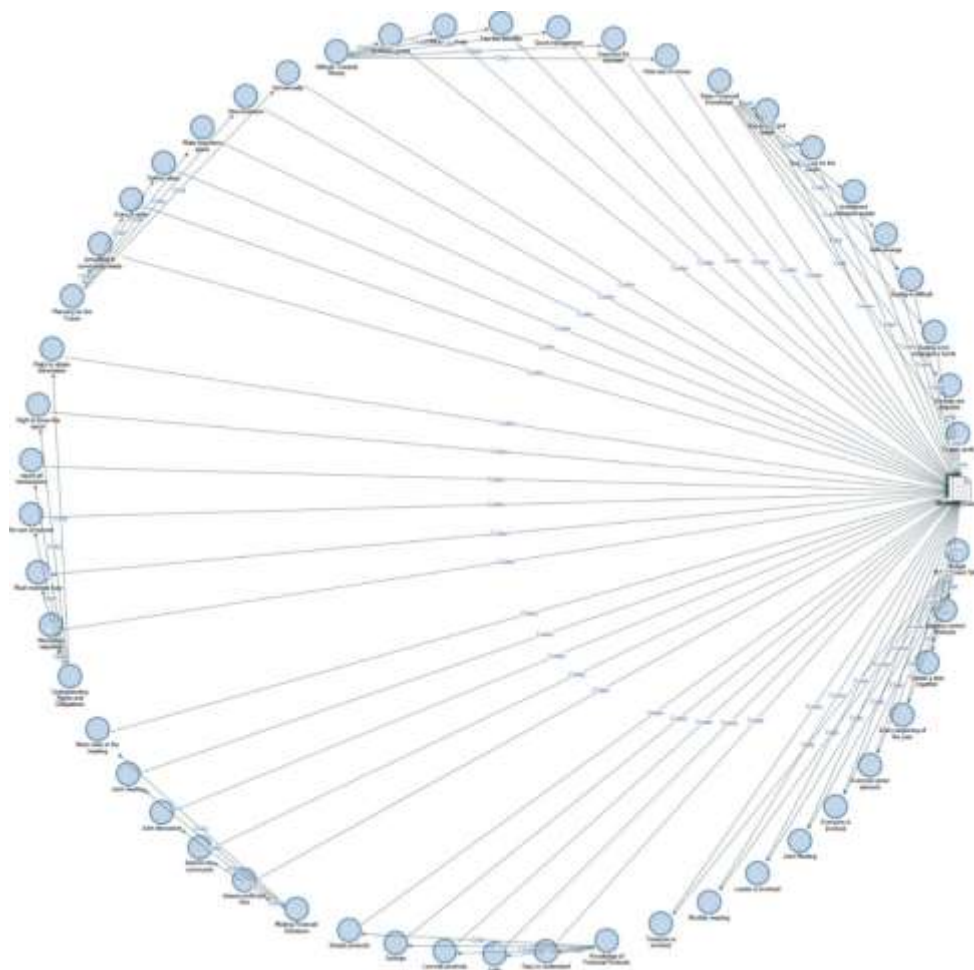


Figure 3. Project Map

While, figure 4 shows the frequency of word distributions that often appear in the analyzed data. Words with larger sizes appear more often compared to words with smaller sizes. Words like us, for, finance, and budget are the dominant keywords. This reflects the primary focus on financial management. Words such as savings, investments, and loans indicate the importance of understanding financial products in improving the management of BUMDes. The data shows that 75% of respondents frequently mentioned savings as a financial tool, while only 30% referred to investments, indicating a preference for low-risk financial strategies.

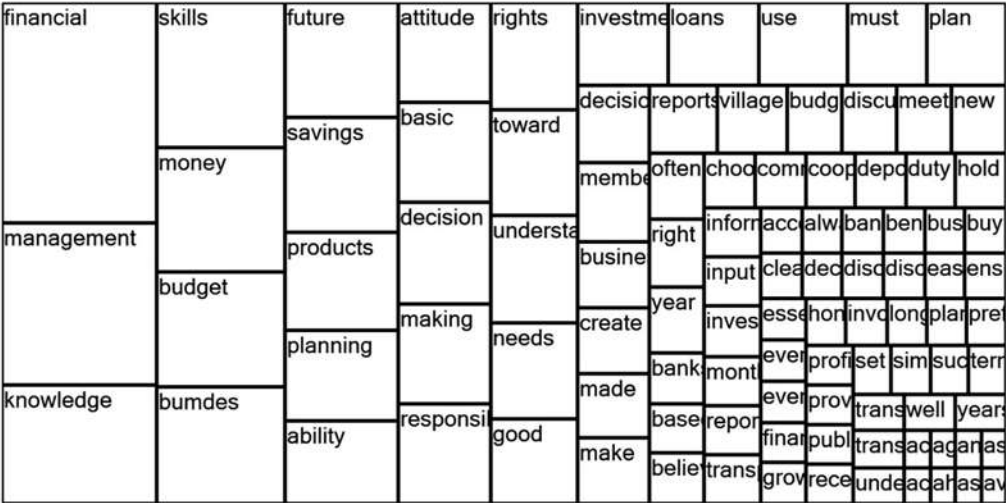


Figure 4. Tree map Coding References

It is a topic hierarchy analysis that displays the main topics and subtopics identified during data analysis in the research on financial literacy of BUMDes administrators. Each box represents a theme or code, with the size of the box reflecting how often that theme appears in the data. The results of this analysis show that Budget Management Ability is one of the dominant themes, that budget management is an important focus in financial literacy in BUMDes (Situmorang & Sanga, 2024). Attitudes towards money are also significant, indicating the importance of financial behavior and policies in the management of BUMDes. Other topics, such as understanding rights and obligations, basic financial knowledge, and knowledge of financial products, show various aspects of literacy that need to be improved in BUMDes administrators.

3.2 Discussion

BUMDes play a vital role in village economic development by managing local assets and resources, with financial management as a key success factor. Financial literacy, encompassing financial knowledge and management skills, significantly influences the efficiency and sustainability of BUMDes operations (Manafe et al., 2024).

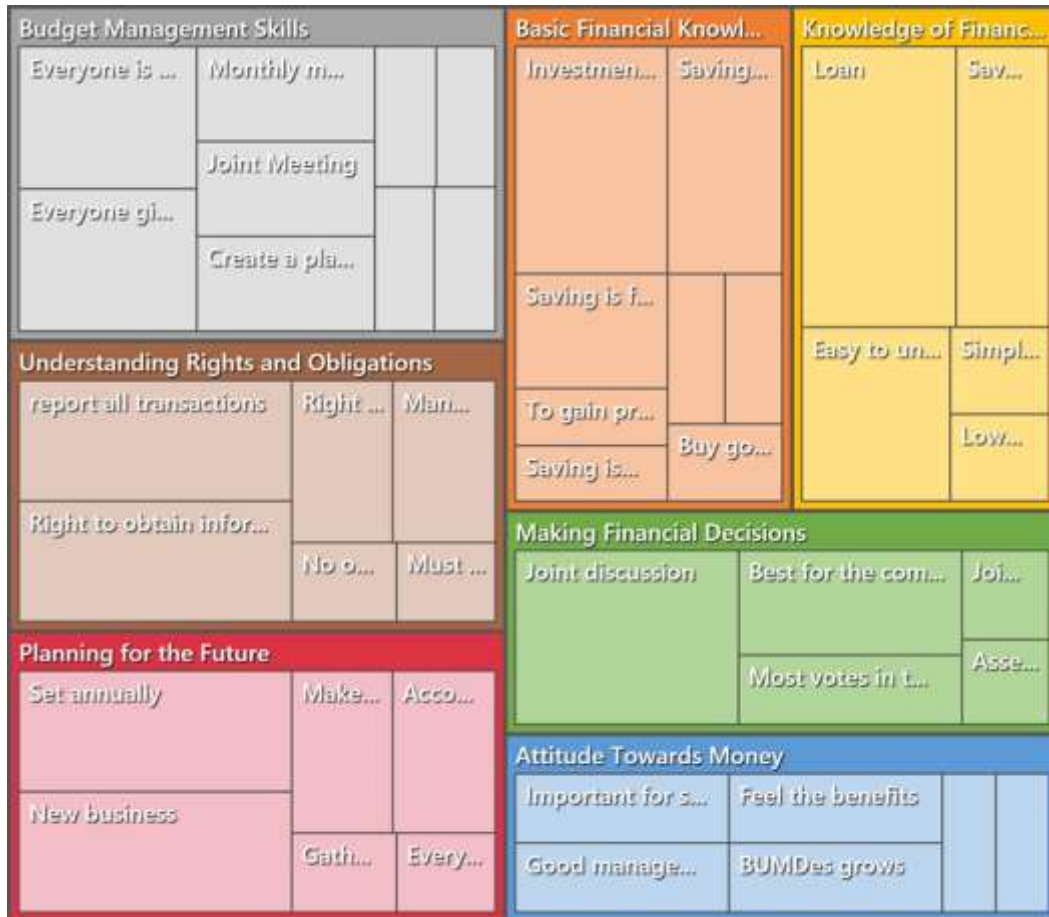


Figure 5. Diagram Hierarchy Tree map

This study seeks to fill the gap in the literature related to the influence of financial literacy on the management of BUMDes. Most of the previous studies, such as those conducted by Freitasl & Costa, (2022), highlight the importance of financial literacy in improving the effectiveness of village fund management, but have not emphasized the context of BUMDes specifically and have not covered rural areas such as Nekamese District which have special challenges in terms of education and access to financial resources. Figure 5 shows diagram hierarchy tree map and the explanation of the results of the research based on the financial literacy according to Huston (2010).

a. Basic Financial Knowledge

BUMDes administrators in Nekamese District understand savings as savings for urgent needs, while investment is understood as the use of money to obtain profits. According to (Jappelli & Padula, 2013), understanding basic finances such as savings and investing is an important component of financial literacy which includes the ability to save and make sound investment decisions. In the context of BUMDes, this understanding is very relevant considering the importance of maintaining fund reserves for emergency needs, as well as looking for investment opportunities that support business sustainability. However, 40% of respondents admitted that they do not consider risk management aspects when making investment decisions, which can lead to financial vulnerability.

b. Budget Management Skills

The budget preparation process at BUMDes is carried out through a joint meeting involving all members. According to Huston (2010) member participation in the budget process can increase accountability and involvement in program implementation. The results of this study show that BUMDes managers in Nekamese District have an awareness of the importance of collaboration and openness in planning budgets, which is a positive indicator of financial literacy in the budgeting aspect. This research offers the importance of applying more advanced budget planning techniques to improve expenditure efficiency and budget accountability (Ratnasari et al., 2023). Nevertheless, 55% of respondents stated that they do not use structured budgeting methods such as zero-based budgeting or performance-based budgeting.

c. Knowledge of Financial Products

BUMDes managers in Nekamese District more often use savings in banks and loans as the main financial products. This selection is based on the security aspect, which reflects a prudent attitude in the management of funds. According to research by Lusardi & Tufano (2015), understanding various financial products and the ability to choose the right products is an important part of financial literacy. However, only 25% of BUMDes managers were aware of alternative financial instruments such as mutual funds or time deposits.

d. Making Financial Decision

Investment decisions in BUMDes are made through meetings that consider benefits and risks (Firdayanti Bido et al., 2023). The risk-return trade-off principle seems to be beginning to be understood, although this decision does not involve measurable analytical methods such as net present value (NPV) or internal rate of return (IRR). Financial literacy, which includes an understanding of risks and benefits in investing is a very important part in the context of investment decision-making in BUMDes (Betan & Nugroho, 2021). Approximately 70% of respondents relied on collective discussion rather than quantitative financial tools to make investment decisions.

e. Understanding Rights and Obligations

The understanding of BUMDes management of rights and obligations, namely the right to obtain clear financial statements and the obligation to be transparent, is in line with the principle of accountability (Priyambodo et al., 2024). Managers show awareness of their responsibility to the community as owners of BUMDes. However, only 50% of respondents stated that they had access to formal financial reports, suggesting room for improvement in transparency.

f. Planning for the Future

BUMDes managers set annual goals as a long-term strategy, but they do not yet include comprehensive strategic planning. According to Sumantra et al. (2019) structured long-term planning is essential for the success of an organization to achieve sustainability. This study highlights that the annual planning carried out by BUMDes has not met the criteria for strategic long-term planning. Only 30% of respondents reported having a structured long-term financial plan.

g. Attitude towards Money

The attitude of BUMDes managers shows awareness that good financial management is an important factor for business sustainability. Gusnafitri et al. (2024) stated that attitudes toward money play a significant role in financial literacy because a positive attitude toward money management can encourage wise financial decision-making (Haqiqi et al., 2024). This research provides novelty in the context of the

importance of changing financial attitudes and culture at the village level. Despite this awareness, 40% of respondents admitted to still making financial decisions based on intuition rather than structured analysis.

4. CONCLUSION

This study concludes that the financial literacy of BUMDes managers in Nekamese District is still at a basic level, with limitations in the application of more complex financial techniques. The key findings highlight the need for diversification of financial products, more advanced budget planning, and enhanced transparency in BUMDes financial management.

From a practical perspective, the findings emphasize the importance of further training and mentoring for BUMDes managers to improve their financial decision-making skills, implement performance-based budgeting, and enhance their understanding of diverse financial instruments. Additionally, strengthening financial transparency is crucial to increasing accountability to the community. As a follow-up, this study recommends continuous training and mentoring programs for BUMDes managers, in collaboration with financial institutions or academics, to deepen their financial management knowledge. The limitation of this study lies in its restricted geographical scope, suggesting the need for further research with a broader sample to gain a more comprehensive understanding of BUMDes financial literacy in different regions.

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