# THE INFLUENCE OF FINANCIAL PLANNING AND FINANCIAL CONTROL ON THE PERFORMANCE OF MSMES IN BUKIT BATU DISTRICT FROM A SHARIA PERSPECTIVE

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**ABSTRACT**. This research was motivated by the weak financial planning and the suboptimal financial control among MSMEs in Bukit Batu District. These problems are reflected in the lack of budgeting, weak financial recording, and uncontrolled use of funds. In addition, there is still a gap between financial management practices and sharia principles, where some MSME actors have not fully understood or implemented the prohibition of riba, gharar, and maysir in their business activities. This condition potentially affects business performance and MSME sustainability. This study aims to analyze the effect of financial planning and financial control on MSME performance from a sharia perspective. The research employed a quantitative method with an associative approach. Data were collected through questionnaires and analyzed using the PLS-SEM method with SmartPLS software. The results showed that financial planning had a positive and significant effect on MSME performance, with a coefficient value of 0.634 and a p-value of 0.000. Financial control also had a positive and significant effect, with a coefficient value of 0.321 and a p-value of 0.005. Simultaneously, both variables were able to explain MSME performance by 85.6% (R-Square = 0.856). From a sharia perspective, good financial management reflects the values of trustworthiness, transparency, and responsibility.

**Keywords**: Financial Planning; Financial Control; MSME Performance; Sharia Perspective

## Introduction

MSMEs (Micro, Small, and Medium Enterprises) are a crucial sector in the Indonesian economy as they contribute approximately 61% to the Gross Domestic Product (GDP) and absorb nearly 97% of the total workforce across various industries. This shows that MSMEs play a dominant role in providing employment opportunities and supporting national economic stability. In addition, the contribution of MSMEs to national exports continues to increase from year to year, reflecting their growing capacity and competitiveness in both domestic and international markets.

In Bengkalis Regency, the development of MSMEs has also experienced significant progress, with the number of business units reaching more than 21,000 in 2024. This rapid growth indicates that MSMEs are not only an important driver of regional economic activity, but also play a strategic role in encouraging community income growth, reducing unemployment, and strengthening the local economic structure in a sustainable manner.[1]

**Table 1. Number of MSMEs in Bengkalis Regency**

| Years | Estimated Number of MSMEs |
|---|---|
| **2018** | 12.771 |
| **2019** | 7.212 |
| **2020** | 6.354 |
| **2024** | *( Recapitulation of All Business Sectors)* |

Source: Processed by the Author (2026).

Bukit Batu District is one of the regions whose economic growth is supported by the existence of MSMEs through various trading, agricultural, and local community products. Despite having an important role, MSMEs in Bukit Batu District still face various challenges, particularly in financial planning and financial control. Many business owners do not yet have proper financial planning, resulting in difficulties in managing cash flow, capital allocation, and business decision-making. In addition, weak financial control leads to irregular financial records and ineffective use of funds, which ultimately affects business efficiency and sustainability.

This problem becomes more complex when viewed from a sharia perspective. The majority of people in Bukit Batu District are Muslim; therefore, MSME financial management should ideally follow sharia principles, such as avoiding riba, gharar, and maysir, while implementing the values of honesty, transparency, and responsibility. However, many MSME owners still lack understanding of sharia-based financial management due to low levels of Islamic financial literacy and limited access to Islamic financial institutions.

If this condition continues, the sustainability of MSMEs may be threatened, both in terms of competitiveness and business sustainability. Previous studies have shown that financial management influences MSME performance; however, studies linking it to a sharia perspective are still limited. Therefore, research on the influence of financial planning and financial control on MSME performance in Bukit Batu District from a sharia perspective is important to provide recommendations for financial management that are more effective, efficient, and in accordance with Islamic values.

## Literature Review

### Financial management theory

Financial management theory explains that business success is influenced by the ability to manage finances effectively and efficiently through financial planning and financial control. Financial planning functions to determine the use of funds and anticipate risks, while financial control aims to ensure that the use of funds is in accordance with the established plans. In MSMEs, proper financial management can improve business efficiency and sustainability.(Brigham 1982)

[1] Muhammad Junaidi, "'UMKM Hebat, Perekonomian Nasional Meningkat,' Ditjen Perbendaharaan Kemenkeu Ri, 2024," N.D., Https://Djpb.Kemenkeu.Go.Id/Kppn/Curup/Id/Data-Publikasi/Artikel/2885-Umkm-Hebat%2c-Perekonomian-Nasional-Meningkat.Html.Https://Djpb.Kemenkeu.Go.Id/Kppn/Curup/Id/Data-Publikasi/Artikel/2885-Umkm-Hebat%2c-Perekonomian-Nasional-Meningkat.Html , (Diakses 1 Januari 2025).

**The Resource-Based View (RBV) theory**

The Resource-Based View (RBV) theory states that business competitiveness is determined by the ability to manage available resources, including financial resources. In this study, financial planning and financial control are considered internal capabilities of MSMEs that can improve business performance.[2]

**Islamic economic theory**

Islamic economic theory emphasizes that wealth management must be carried out in a trustworthy, honest, and fair manner, while avoiding elements of usury (riba), uncertainty (gharar), and gambling (maysir). In Islam, financial management is not only aimed at gaining profit, but also at achieving blessings and public welfare (maslahah).[3]

**Financial Planning**

Financial planning is a systematic process of determining financial goals and the steps needed to achieve them. It includes budgeting, cash flow management, cost control, and financial decision-making. In SMEs, financial planning is important to manage funds effectively, reduce risks, and maintain business sustainability.[4]

In Islam, financial planning is a form of responsibility (amanah) in managing the wealth entrusted by Allah SWT. Islam prohibits wastefulness as explained in Qur'an Surah Al-Isra' verses 26–27 and teaches balance in spending in Surah Al-Furqan verse 67. Sharia financial planning emphasizes the principles of trustworthiness, balance (tawazun), prohibition of riba, gharar, and maysir, and orientation toward blessings (barakah).[5] The indicators of financial planning include[6]:

1. Determining current financial conditions
2. Setting financial goals
3. Developing alternative strategies
4. Evaluating alternatives
5. Implementing the financial plan
6. Conducting re-evaluation

**Financial Control**

Financial control is the process of monitoring the use of funds to ensure they are in accordance with the established plan. Control is carried out through recording, supervision, and evaluation of cash flow to ensure the efficiency of fund utilization and maintain business sustainability.

In Islam, financial control must be carried out honestly, transparently, and responsibly while avoiding extravagance. Qur'an Surah Al-Isra' verse 27 emphasizes that wasteful behavior is prohibited because it reflects an inability to safeguard the trust of wealth. [7] Therefore, sharia financial control not only focuses on efficiency, but also on morality and blessings. In addition, there are several indicators of financial control, which include:

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[2] "Manajemen Strategi : Kajian Teori Resource Based View - Neliti," Accessed April 1, 2026.

[3] M. Ag Rozalinda, *Ekonomi Islam: Teori Dan Aplikasinya Pada Aktivitas Ekonomi-Rajawali Pers* (Pt. Rajagrafindo Persada, 2017).

[4] Etty Sri Wahyuni And Dorris Yadewani, *Perencanaan Keuangan* (Serasi Media Teknologi, 2024).

[5] Ida Kurnia Putri, "Pengaruh Pengetahuan Perencanaan Keuangan Islami Terhadap Perencanaan Keuangan Pada Mahasiswa Ekonomi Islam Di Yogyakarta (Studi Perbandingan Pada Universitas Islam Indonesia Dan Universitas Islam Negeri Sunan Kalijaga)" (Phd Thesis, Uii, 2016).

[6] Yusnita Et Al., *Perencanaan Keuangan* (Mega Press Nusantara, 2025).

[7] Dena Christin Ambarita, Windi Trinadia, And Jufri Darma, "Analisis Sistem Pengendalian Manajemen Dalam Mendukung Kinerja Perusahaan," *Innovative: Journal Of Social Science Research* 5, No. 4 (2025): 12536–44.

1. Income and expenditure management [8]
2. Cash balance [9]
3. Profit (profitability) [10]
4. Debt payment
5. Inventory management
6. Financial recordkeeping [11]

**MSME Performance**

MSME performance is the result achieved by a business in carrying out its business activities, both from financial and operational aspects. Performance can be seen from increased profits, business efficiency, sustainability, and market expansion. [12]

From an Islamic perspective, performance is not only measured by material profit, but also by blessings, honesty, and the benefits of the business for society. This is in line with Qur'an Surah At-Taubah verse 105, which emphasizes that every deed will be held accountable before Allah SWT.

The indicators of MSME performance include:
1. Profit
2. Marketing area
3. Workforce
4. Capital

**Integration of Sharia Perspective in the Research**

This study integrates Islamic economic principles into the concepts of financial planning, financial control, and MSME performance. Financial planning is understood as a trust in managing wealth, financial control as a form of transparency and responsibility, while MSME performance is viewed as an effort to achieve public benefit and business blessings. Thus, this study combines modern financial management concepts with Islamic economic principles comprehensively.

**Research methods**

This study is a field research with an associative research type that aims to determine the effect of financial planning and financial control on MSME performance in Bukit Batu District from a sharia perspective. [13] The study uses a descriptive quantitative approach with data obtained through observation and questionnaire distribution using a 1–5 Likert scale.[14]

The research was conducted on MSMEs in Bukit Batu District during the period from September to November 2026. The research population consisted of 2,060 MSMEs, while the

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[8] Raharka Prismadifa Rista And Rizdina Azmiyanti, “Analisis Implementasi Pengendalian Internal Terhadap Pengelolaan Kas Pada Umkm Teko Teh,” *J. Akunt. Dan Keuang* 13, No. 1 (2025): 1–16.

[9] Suci Changyoni And Johny Budiman, “The Penyusunan Sistem Manajemen Keuangan Untuk Memperkuat Pengendalian Internal Pada Umkm Matrix Laundry Batam,” *Jurnal Gembira: Pengabdian Kepada Masyarakat* 4, No. 01 (2026): 181–87.

[10] Nur Salsa Auliya And Rachmat Agus Santoso, “Determinan Kinerja Keuangan Umkm Dalam Perspektif Literasi Keuangan, Implementasi Qris Dan Pengendalian Internal,” *Jurnal Manajemen Terapan Dan Keuangan* 15, No. 01 (March 5, 2026): 373–86, Doi:10.22437/Jmk.V15i01.53650.

[11] Anisa Putri Lestari Et Al., “Pengaruh Transformasi Digital, Kompetensi Sdm, Dan Pengendalian Internal Terhadap Kualitas Laporan Keuangan Umkm,” *Jurnal Manajemen Dan Administrasi Antartika* 2, No. 4 (2025): 213–20.

[12] Mansur Mansur Et Al., “Pengaruh Motivasi Terhadap Kinerja Karyawan Pada Pt. Pos Indonesia Cabang Soppeng,” *Jurnal Ilmiah Metansi (Manajemen Dan Akuntansi)* 8, No. 1 (2025): 142–50.

[13] Sugiarti Sugiarti, Eggy Fajar Andalas, And Arif Setiawan, “Desain Penelitian Kualitatif Sastra” (Umm Press, 2020), Https://Eprints.Umm.Ac.Id/Id/Eprint/525/.

[14] Pendidikan Pendekatan Kuantitatif, “Metode Penelitian Kunatitatif Kualitatif Dan R&D,” *Alfabeta, Bandung*, 2016,

research sample was determined using a random sampling technique with the Slovin formula. [15]

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

Where:
n = Sample size
N = Population size
e = Margin of error due to sampling inaccuracy percentage

Based on information obtained from the Department of Cooperatives and Small and Medium Enterprises of Bengkalis District, in 2026 there were 2,060 active MSME units in Bukit Batu District. Therefore, the number of samples determined in this study is

It is known that:
N = 2060
$e$ = 10%
Therefore :

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

$$n = \frac{2060}{1 + 2060.(0,1)^2}$$

$$n = \frac{2060}{1 + 2060.(0,01)}$$

$$n = \frac{2060}{21,6}$$

$$n = 95,37$$

Based on the calculation using the formula mentioned above, the number of respondents required in this study was 95.37. This figure was then rounded to 95 respondents. The data analysis technique used in this study was the Structural Equation Modeling based on Partial Least Square (SEM-PLS) method with the assistance of the SmartPLS application. [16] The analysis was conducted through outer model and inner model testing. The outer model testing included convergent validity, discriminant validity, and reliability tests using Cronbach's Alpha and Composite Reliability. Meanwhile, the inner model testing was conducted through the coefficient of determination (R-Square) and hypothesis testing (path coefficient) to determine the relationship among the research variables.[17]

## Results And Discussion

### Research Results

### Measurement Model Evaluation (Outer Model)

The outer model is used to test the validity and reliability of the research instruments. This testing aims to determine the extent to which the indicators are able to measure the research variables consistently and accurately using the SmartPLS application.

[15] Husein Umar, "Metode Penelitian Untuk Skripsi Dan Tesis Bisnis," 2004,.

[16] Fatwa Tentama And Nina Zulida Situmorang, "Pengujian Validitas Dan Reliabilitas Konstruk Hope," *Jurnal Psikologi Terapan Dan Pendidikan* 1, No. 2 (2019): 128–35.

[17] Siswoyo Haryono And Parwoto Wardoyo, "Structural Equation Modeling," *Bekasi: Pt Intermedia Personalia Utama*, 2012,

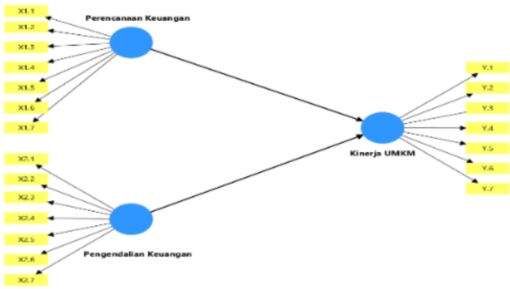


Figure 1. Initial Outer Model
Source: SmartPLS Processed Data (2026)

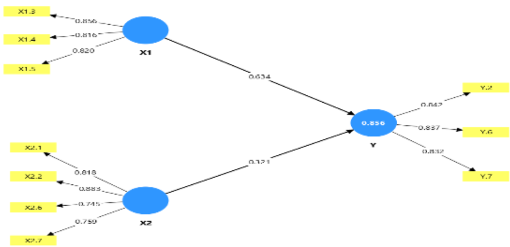


Figure 2. Final Outer Model
Source: SmartPLS Processed Data (2026)

1. Convergent Validity

Convergent validity is used to measure the validity of indicators through the outer loading value. An indicator is considered valid if it has an outer loading value > 0.70.

**Table 2. Outer Loading Values**

Outer loadings - Matrix

| | Kinerja UMKM | Pengendalian Keuangan | Perencanaan Keuangan |
|---|---|---|---|
| X1.3 | | | 0.856 |
| X1.4 | | | 0.816 |
| X1.5 | | | 0.820 |
| X2.1 | | 0.818 | |
| X2.2 | | 0.883 | |
| X2.6 | | 0.745 | |
| X2.7 | | 0.759 | |
| Y.2 | 0.842 | | |
| Y.6 | 0.837 | | |
| Y.7 | 0.832 | | |

**Source: SmartPLS Processed Data (2026)**

Based on the table above, all indicators have outer loading values > 0.70, therefore they are considered valid and appropriate for use in this study.

2. Discriminant Validity

Discriminant validity uses the Cross Loading value to evaluate discriminant validity. An indicator is considered valid if its loading value on the intended construct is higher than its loading values on other constructs. Each indicator is included in the following cross-loading table:

**Table 3. Cross Loading Values**

Discriminant validity - Cross loadings

| | Kinerja UMKM | Pengendalian Keuangan | Perencanaan Keuangan |
|---|---|---|---|
| X1.3 | 0.837 | 0.680 | 0.856 |
| X1.4 | 0.758 | 0.709 | 0.816 |
| X1.5 | 0.658 | 0.776 | 0.820 |
| X2.1 | 0.708 | 0.818 | 0.731 |
| X2.2 | 0.812 | 0.883 | 0.694 |
| X2.6 | 0.600 | 0.745 | 0.755 |
| X2.7 | 0.645 | 0.759 | 0.607 |
| Y.2 | 0.842 | 0.716 | 0.761 |
| Y.6 | 0.837 | 0.681 | 0.853 |
| Y.7 | 0.832 | 0.789 | 0.661 |

Source: SmartPLS Processed Data (2026)

The results of discriminant validity testing through cross loading indicate that each indicator has the highest loading value on the construct it measures compared to other constructs. This shows that all research variables have good discriminant validity and are appropriate for further analysis. In addition to cross loading, discriminant validity can also be assessed through the Average Variance Extracted (AVE) value. A construct is considered valid if it has an AVE value > 0.50.

**Table 4. Average Variance Extracted (AVE) Values**

| ***Average Variance Extracted* (AVE)** | |
|---|---|
| Financial Planning | 0.690 |
| Financial Control | 0.645 |
| MSME Performance | 0.701 |

Source: SmartPLS Processed Data (2026)

According to the data in Table 4, the AVE value for the financial planning variable is 0.690, financial control is 0.645, and MSME performance is 0.701. All AVE values are > 0.50, therefore all constructs are considered to have met convergent validity and are able to explain the latent variables well.

3. Composite Reliability

Composite Reliability is used to measure construct reliability. A variable is considered reliable if it has a Composite Reliability value > 0.70. The following are the Composite Reliability values of each research variable:

.**Table 5. Composite Reliability Values**

| ***Composite Reliability*** | |
|---|---|
| Financial Planning | 0.870 |
| Financial Control | 0.878 |
| MSME Performance | 0.875 |

Source: SmartPLS Processed Data (2026)

Based on the test results, all variables have Composite Reliability values above 0.70, namely financial planning at 0.870, financial control at 0.878, and MSME performance at 0.875. Thus, all constructs are considered reliable and capable of measuring the variables consistently.

**Structural Model Evaluation (Inner Model)**

The structural model evaluation (inner model) is conducted to determine the model's ability to explain the relationships among latent variables and to test the research hypotheses.

a. Coefficient of Determination (R-Square)

The coefficient of determination (R-square) is used to measure the ability of the independent variables to explain the dependent variable. The higher the R-square value, the better the research model.

**Table 6. R-Square Values**

R-square - Overview

| | R-square | R-square adjusted |
|---|---|---|
| Kinerja UMKM | 0.856 | 0.853 |

Source: SmartPLS Processed Data (2026)

The test results show an R-square value of 0.856 and an adjusted R-square value of 0.853. This means that financial planning and financial control are able to explain MSME performance by 85.6% and are included in the strong category.

b. Hypothesis Testing (Path Coefficient)

Pengujian hipotesis (path coefficient) digunakan untuk mengetahui arah dan besarnya pengaruh antar variabel. Hipotesis diterima apabila nilai t-statistic > 1,96 atau p-value < 0,05.

**Table 7. Path Coefficient Values**

Path coefficients - Mean, STDEV, T values, p values
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| | Original sample (O) | Sample mean (M) | Standard deviation (ST... | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|
| Pengendalian Keuangan -> Kinerja UMKM | 0.321 | 0.316 | 0.114 | 2.824 | 0.005 |
| Perencanaan Keuangan -> Kinerja UMKM | 0.634 | 0.641 | 0.105 | 6.040 | 0.000 |

Source: SmartPLS Processed Data (2026)

The test results indicate that financial planning (β = 0.634; p = 0.000) and financial control (β = 0.321; p = 0.005) have a positive and significant effect on MSME performance. The variable that most dominantly influences MSME performance is financial planning.

## Discussion

### The Effect of Financial Planning on MSME Performance

The hypothesis test results show that financial planning has a positive and significant effect on MSME performance, with a path coefficient of 0.634, t-statistic of 6.040, and p-value of 0.000. This means that better financial planning improves MSME performance in Bukit Batu District.

This finding is consistent with Financial Management Theory and the Resource-Based View (RBV), which emphasize the importance of effective financial management in improving business performance. Good financial planning helps MSMEs manage budgets, cash flow, and financial risks more effectively.

From a sharia perspective, financial planning reflects the principles of trustworthiness, responsibility, and wise wealth management while avoiding wastefulness and uncertainty. Therefore, H1 is accepted.

### The Effect of Financial Control on MSME Performance

The results show that financial control has a positive and significant effect on MSME performance, with a coefficient value of 0.321, t-statistic of 2.824, and p-value of 0.005. However, its influence is smaller than financial planning.

According to Financial Management Theory, financial control helps ensure that financial activities are carried out according to plan through recording, monitoring, and evaluation. This finding is also supported by RBV theory, which highlights the importance of managing financial resources effectively.

From a sharia perspective, financial control reflects honesty, accountability, and transparency in financial management. Therefore, H2 is accepted.

**The Simultaneous Effect of Financial Planning and Financial Control on MSME Performance**

The study produced an R-Square value of 0.856, meaning that financial planning and financial control simultaneously explain 85.6% of MSME performance. Financial planning was found to be the most dominant variable.

Planning and control are interconnected management functions, where planning sets goals and control ensures implementation follows the plan. From a sharia perspective, both reflect the values of trustworthiness, honesty, and responsibility. Therefore, H3 is accepted.

**Financial Planning, Financial Control, and MSME Performance from a Sharia Perspective**

The study indicates that financial planning and financial control improve MSME performance by increasing efficiency, sustainability, and effectiveness in business management.

In Qur'an Surah Al-Hasyr verse 18, Islam encourages planning and preparation for the future, while Surah Al-Baqarah verse 282 emphasizes transparency and financial recordkeeping. According to M. Quraish Shihab in Tafsir Al-Misbah, these principles promote responsibility and accountability in economic activities.

Thus, good financial management not only improves business performance but also supports integrity and blessings in accordance with Islamic values.

## Conclusion

Based on the results of the study, financial planning has a positive and significant effect on MSME performance, with a coefficient value of 0.634 and a p-value of 0.000. Financial control also has a positive and significant effect, with a coefficient value of 0.321 and a p-value of 0.005. Simultaneously, both variables are able to explain MSME performance by 85.6% (R-Square = 0.856), indicating a strong influence on improving MSME performance. From a sharia perspective, financial planning and financial control reflect the implementation of the principles of trustworthiness, honesty, responsibility, and accountability in business management in accordance with Islamic economic values.

## Suggestions

1. MSME owners are encouraged to improve their financial planning skills, especially in budgeting, cash flow management, and capital planning to support sustainable business performance.
2. MSME owners also need to strengthen financial control by recording transactions regularly, evaluating financial reports periodically, and monitoring the use of business funds effectively.
3. The government and related institutions are advised to provide financial management training and assistance for MSMEs, particularly in sharia-based financial planning and control, to support more professional and sustainable businesses.
4. Future researchers are recommended to include other variables affecting MSME performance, such as financial literacy, access to financing, financial technology, and managerial competence, in order to produce more comprehensive research.

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