THE INFLUENCE OF FINANCIAL LITERACY ON FINANCIAL BEHAVIOR AND FINANCIAL MANAGEMENT OF MSME ACTORS IN PASAR VILLAGE, GUNUNGSITOLI DISTRICT

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Abstract

This study aims to analyze human resource (HR) management planning, identify obstacles, and formulate efforts to support the digitalization of school management. The study used a qualitative descriptive approach with in-depth interviews, observation, and documentation techniques with the principal, vice principal, teachers, and administrative staff. The results showed that HR planning at SMK Negeri 2 Gunungsitoli was carried out through three main steps: (1) needs analysis and preparation of technology-based teacher formation, (2) competency mapping and identification of information and communication technology (ICT) training needs, and (3) empowerment of teachers and staff through workshops, mentoring, and discussion forums. Obstacles faced included limited digital literacy among teachers and staff, unequal network access, and resistance to changes in technology-based learning methods. Efforts made by the school included providing digital literacy training, optimizing available devices and networks, utilizing offline learning applications, and creating a work culture that is adaptive to innovation. This study concluded that targeted HR planning, infrastructure support, and continuous competency development are important factors in realizing effective digital transformation in schools. These findings are expected to be useful for SMK Negeri 2 Gunungsitoli, other educational institutions, and further researchers in developing digitalization strategies for school management.

Keywords:Human Resource Planning, Financial Behavior, Financial Management, Digitalization

INTRODUCTION

Human Resources (HR) are a strategic factor in the activities of an organization or company. Human resources play a crucial role in determining a country's progress. Even if a country possesses abundant natural resources, without the support of qualified human resources, it will not be able to advance. This is inseparable from the role of human resources, which are involved in all factors. Furthermore, human resource management, commonly abbreviated as HR, is the science and art of organizing and managing human resources to make them more productive, high-quality, effective, efficient, and economical, in order to optimally achieve organizational or company goals.

In the context of human resource management planning, it is important to emphasize the development of competencies relevant to digital needs. Skills such as mastery of information technology, the ability to adapt to digital systems, and innovation in the learning process are key requirements. According to Bilagi et al. (2022), "Human resource (HRP) planning is a critical process that involves analyzing an organization's current workforce and determining the steps necessary to prepare for future workforce needs." Therefore, SMK Negeri 2 Gunungsitoli must formulate a training program that focuses not only on improving technical skills but also on developing the soft skills necessary to adapt to rapid changes in the world of work.

However, the digitalization of education also presents challenges faced by SMK Negeri 2 Gunugstoli, namely some teachers are still incompetent in using technological tools, unstable network access, and a lack of adequate training for educators in the use of technology. The phenomenon that occurred at SMK Negeri 2 Gunungsitoli reflects the challenges faced by many educational institutions in the current digital era. One of the main issues is the lack of effective human resource management related to technology among educators. The digitalization that has been used at SMK Negeri 2 Gunungsitoli includes computers, projectors, laptops, printers, and cell phones. With this digitalization, it has become an important tool to support digitalization in the school environment. In addition, low technological literacy among staff is also a serious problem.

2. THEORY
2.1. Human Resources

Human Resource Management is a fundamental component of an organization, serving as the primary driver in achieving established goals. According to Sihotang in Sinambela (2021), "human resource management is defined as the entire process of planning, organizing, directing, and supervising the procurement, selection, training, placement, compensation, development, integration, maintenance, and release of human resources to achieve various goals for individuals, society, government customers, and the organization concerned."

According to Muqopie Abdullah et al (2024:2), "Planning is a process that does not end when the plan has been set, the plan must be implemented. At any time during the implementation and monitoring process, plans may require modification in order to continue to develop competencies," According to Janika Sukma Anilam (2024) "Planning is the process of determining what goals will be achieved within a certain period of time and what must be done to achieve those goals. This process includes analyzing workforce needs, evaluating available human resources, and developing strategies to close the gap between the two."

Ulrich et al. (2022) "state that HR planning is no longer administrative, but strategic. In the post-pandemic context and the digital era, the primary focus is on developing value-based human capital capabilities and strengthening a digital and collaborative work culture." HR planning includes analyzing future workforce needs, assessing currently available human resources, and developing strategies to address the gap between these needs and availability. Without careful planning, organizations risk facing a shortage of skilled workers, which could exacerbate the impact of the emergency (Cohen et al. in Anilam Janika Sukma 2024). "In other words, HR planning aims to anticipate changes in workforce needs and prepare steps so that the organization can adapt, both in terms of quantity, quality, and time."

According to Siagian in Agnes Madeline Esti et al (2021:4), "human resource planning factors consist of external and internal factors with the following explanation:"

1) External Factors External factors refer to the growth and development of things beyond the organization's ability to control.
2) Internal Factors Internal factors are obstacles that exist within the organization. According to SP Siagian: strategic plans, budgets, production and sales budgets, new businesses or activities, and organizational design and job distribution.

According to Suhardi et al (2018:86) "there are four stages of company planning activities described as follows:"

1. Establish a vision, mission and a series of goals

A vision statement describes where the organization wants to be in the future, while a mission statement describes what the organization needs to do now to achieve that vision. Vision and mission statements must support each other in order to establish clear targets and goals in organizational planning.

2. Formulate the current or current situation.

Formulate the current state of understanding the current position or condition of the organization or the goals to be achieved or the resources available to achieve the goals.

3. Identify all opportunities and obstacles that may occur in the company environment.

Identifying all these facilities and obstacles means measuring the organization's ability to achieve its goals.

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4. Develop a plan or series of activities to achieve goals.

The final stage in the planning process involves developing various alternative activities to achieve the goals.

According to Sri Saniyati (2023) "human resource planning includes:"
a. Rapid Changes in the Business Environment
b. Changes in Workforce Demographics
c. Globalization
d. Changes in Laws and Regulations

According to Hasibuan in the book (Sahat Simbolon, 2022) "Human resource planning indicators are:"

1.   Procurement
2.   Development
3.   Compensation
4.   Maintenance
5.   Discipline
6.   termination

Digital Era

According to Kurniawan and Aruan (2021), "the digital era has changed traditional paradigms in various aspects, including education." Triyanto (2020) "emphasizes that education in the digital era must be able to utilize technology to improve the quality of learning." Ikaningtyas et al. (2024) "noted that this platform also allows for better interaction between students and teachers, so that the teaching and learning process becomes more effective." According to Malihah and Normala (2024), "education must be oriented towards developing skills that are in line with the demands of the job market.

According to Rohmatika et al. (2024), "this technology can reduce the administrative burden on teachers, so they can focus on teaching." Kurniawan and Aruan (2021) "emphasize that personalized learning can improve student motivation and learning outcomes." Triyanto (2020) "States that this collaboration can improve students' social and communication skills, which are very important in today's workplace." Ikaningtyas et al. (2024) "note that access to these diverse learning resources can enrich students' learning experiences and help them understand different perspectives." According to Hakim and Yulia (2024), "this innovation can increase student engagement in the learning process, resulting in better outcomes."

Characteristics of the Digital Era According to Wildan Mahendra Ardiansyah (2023)
a. Unlimited Connectivity
b. Data Proliferation

c. Rapid Technological Innovation
d. Continuous Learning
e. New Network-Based Media
f. Ease of Access to Information
g. Social and Cultural Change
h. Disruption and Rapid Change

Digital technology has had a significant impact on today's education, especially for young people. According to Aulia Nur Hakim (2024), there are several positive and negative impacts of digital technology on education.

1) Positive Impact:
   a. Makes it easier to find information
   Digital technology allows students and teachers to access information and educational resources more easily and quickly.

   b. Increase creativity
   Digital technology enables students to develop their potential and find out how to develop that potential.

5. Global collaboration

Students can collaborate with other students around the world through online platforms, thereby bringing a global perspective to their learning.

6. Efficiency

Digital technology allows teachers to provide services without having to interact directly with students, thereby increasing efficiency in the learning process.

2) Negative Impacts:

   a. The digital divide: The COVID-19 pandemic has highlighted the digital divide in technology access among students. Many students lack access to the devices and internet necessary for distance learning.
   b. Lack of focus. The abundance of interesting information available through digital technology can make students less focused on their studies.

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    c. Character education. Students prefer to explore the online world with its various interesting information, thus paying less attention to the character and values taught in school.

    d. Spread of pornography, Technological advances also bring negative impacts such as the spread of pornography among students which will damage the morals of today's generation of teenagers.

3. RESEARCH METHOD

Qualitative research methods are research approaches that focus on collecting and analyzing non-numerical data, such as text, images, audio, or observations. Qualitative methods are used to understand social phenomena, experiences, perceptions, and the meanings given by research participants.

According to M. Makbul (2021), "An instrument is considered valid if it accurately reveals data from the variables being studied. Research variables are essentially any form created by researchers and then analyzed using research methods with the aim of obtaining data and information."

In qualitative research, the researcher is the primary instrument. However, to aid the systematic data collection process, researchers also use various supporting instruments, including:
1. Observation Sheet
2. Interview Guide
3. Documentation

According to Fitriani and Sugyoni (L2018),Qualitative research has several data collection techniques, namely observation, interviews and documentation studies.

According to Zakariah, et al (2020:52), "Data analysis techniques are the process of searching for data, systematically arranging data obtained from interviews, field notes, and documentation by organizing data into categories, describing them into units, synthesizing them, arranging them in patterns, choosing what is important to study, and drawing conclusions that can be shared with others."
1. Data collection
2. Data Reduction
3. Data Presentation (*Date Display*)
4. Conclusion Drawing and Verification

4. RESULTS AND DISCUSSION
Results
Human Resource Management (HR) Planning at SMK Negeri 2 Gunungsitoli in Facing the Challenges of the Digital Era

Human resource management planning at SMK Negeri 2 Gunungsitoli in facing the digital era is carried out by prioritizing adaptation to technological developments and the

readiness of educators and staff. Research results show that the school has implemented digital-based disciplinary rules, for example through online attendance, e-learning, and the use of administrative applications. This system not only improves efficiency but also serves as a monitoring tool that helps the school ensure that teachers, staff, and students carry out their duties and responsibilities in a timely manner and according to procedures.

Furthermore, schools have established specific policies governing the use of digital technology in carrying out their duties. Teachers are required to use digital platforms in learning activities, including uploading materials, providing evaluations, and submitting student learning reports.

Furthermore, the school provides flexibility through a job reassignment policy. Workers who struggle with digitalization are not immediately replaced but instead reassigned to tasks more suited to their abilities, such as manual filing or simple administrative tasks. This demonstrates that the school prioritizes human resource empowerment over workforce reduction. Early retirement is not considered an internal solution, as the decision follows national regulations, not school policy.

Human resource management planning at SMK Negeri 2 Gunungsitoli addresses the challenges of the digital era using a comprehensive and adaptive approach. The school emphasizes not only rules and discipline but also provides training, coaching, and flexible assignments to enable the workforce to adapt. Therefore, human resource planning at this school prioritizes the principles of efficiency, empowerment, and a balance between technological demands and individual abilities.

Obstacles and Solutions in Human Resource Management Planning in the Digital Era at State Vocational School 2 Gunungsitoli

In the human resource management planning process at SMK Negeri 2 Gunungsitoli, the school encountered several obstacles in meeting the demands of the digital era. One major obstacle was the limited ability of the workforce to master digital technology. Not all teachers and administrative staff possessed adequate skills to use administration applications, e-learning, or online attendance systems. This often led to delays in data input, suboptimal utilization of digital platforms, and anxiety among some senior workers unfamiliar with technological devices.

Another challenge that emerged was the lack of supporting facilities and infrastructure for digitalization. Although schools have made efforts to provide computers, laptops, and internet access, technical issues such as unstable networks or limited devices sometimes occur. This situation impacts the smooth digitalization process for administration and learning, especially when all teachers and students must access the system simultaneously.

Furthermore, resistance to change is also a challenge. Some workers still prefer manual methods to digital systems. This means that implementing new technology isn't immediately effective, requiring a significant amount of adaptation time. This resistance often stems from fear of making mistakes, worry about job loss, and limited prior experience using digital tools.

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These results are in line with the findings of Adawiyah (2021) who stated that the most common problem in HR management in the digital era is the technological skills gap among employees, which requires capacity building strategies and performance monitoring.

Research by Setyawan & Rahmawati (2020) also shows that coaching and training are effective measures to reduce resistance to technology, and dismissal should be a last resort after coaching fails. The school's efforts are in accordance with Law No. 20 of 2003 concerning the National Education System, which mandates the continuous improvement of the competency of educators and education personnel. Furthermore, Minister of Education and Culture Regulation No. 38 of 2010 concerning Quality Assurance for Educators and Education Personnel emphasizes the need for continuous development of the education workforce.

Strategies Implemented by State Vocational School 2 Gunungsitoli in Facing the Digital Era

To face the challenges of the digital era, SMK Negeri 2 Gunungsitoli has designed and implemented various human resource (HR) management strategies aimed at improving work effectiveness, strengthening the competency of teaching and administrative staff, and fostering a work culture that adapts to technological developments. These strategies focus not only on technical aspects but also address managerial aspects and character development of the workforce.

One key strategy is the digitalization of administrative and learning systems. Schools require the use of technology-based applications, such as online attendance, e-learning, and administrative management systems. This ensures that every teacher, staff member, and student is familiar with using digital devices in carrying out their duties. This also promotes transparency, data accuracy, and efficiency in school management.

Another strategy implemented is improving digital competency through training and workshops. Teachers and staff are encouraged to actively participate in training sessions organized by both the school and relevant agencies to master the latest learning applications, administration, and information technology. With this human resource development program, the school hopes its workforce will be able to adapt quickly to changes in digital-based work systems.

Furthermore, the school implements a technology-based performance monitoring and evaluation strategy. Every application used, including attendance, administration, and learning, is recorded in the system, making it easier for management to assess the level of discipline and performance of the workforce. These evaluations are conducted periodically to ensure all teachers and staff are strictly adhering to regulations and carrying out their duties according to established targets.

Based on interviews with the principal, vice principal, teachers, and administrative staff, it can be concluded that the implementation of human resource management at SMK Negeri 2 Gunungsitoli in facing the digital era has been directed towards a more modern and adaptive transformation. Analysis of various interviewees' responses indicates a shared view that digitalization is an urgent need, not only to improve administrative efficiency but also to support the quality of learning.

From the principal's perspective, human resource planning places greater emphasis on discipline, technology usage regulations, and clear decision-making procedures. This

aligns with the principal's role as an educational manager, tasked with directing and ensuring the entire workforce adheres to the implemented digitalization policies. The principal's perspective demonstrates that management at the leadership level has a long-term vision for navigating the digital era.

Meanwhile, teachers and administrative staff emphasized the importance of concrete support in the form of training, mentoring, and the provision of adequate infrastructure. They observed that the biggest obstacle lies not only in strict regulations, but also in limited competencies and facilities. This analysis shows that digital transformation requires a balanced approach: enforcing regulations while providing support to enable the workforce to adapt.

Interview results also show that schools prioritize a humane approach when dealing with a workforce that is unable to adapt to digitalization. Layoffs are not the primary solution, but rather a last resort. A reassignment policy is prioritized so that workers can continue to contribute according to their capacity. This analysis demonstrates that schools implement the principle of human resource empowerment rather than workforce reduction, thus maintaining organizational stability while encouraging gradual adaptation to technological change.

Overall, the interview analysis shows that SMK Negeri 2 Gunungsitoli has a fairly comprehensive strategy for human resource management planning. There is a balance between implementing regulations, coaching, providing facilities, and a humanistic approach. This demonstrates that school management focuses not only on the technical aspects of digitalization but also considers the social, psychological, and cultural aspects of the workforce adaptation process. Therefore, the results of this interview analysis reinforce the finding that the school's human resource management is able to respond to the challenges of the digital era with targeted and sustainable steps.

These results align with research by Adawiyah (2021), which states that human resource management in the digital era requires competency development strategies and performance control mechanisms to enable employees to adapt to technological changes. Research by Setyawan & Rahmawati (2020) also emphasizes that employee termination should be a last resort after coaching and training programs fail.

4. CONCLUSION

The following conclusion summarizes three main aspects that are the focus of the research, namely: HR management planning in the digital era, obstacles and efforts to resolve them, and strategies implemented by SMK Negeri 2 Gunungsitoli in supporting digital transformation in the school environment.

1. **Human Resource Management Planning in the Digital EraState Vocational School 2 Gunungsitoli**

Based on the data analysis and discussion in Chapter IV, the researcher formulated conclusions regarding human resource management planning at SMK Negeri 2 Gunungsitoli

in facing the demands of the digital era. These conclusions provide a general overview of how the school manages its teaching and administrative staff to align with developments in information and communication technology.

2. **Human Resource Management Planning in the Digital EraState Vocational School 2 Gunungsitoli**

Obstacles and Solutions in Human Resource Planning in the Digital EraIn addition to planning HR management carefully, this study also found various obstacles faced by SMK Negeri 2 Gunungsitoli in the process of planning and managing the workforce in the digital era.

3. **State Vocational School 2 Gunungsitoli's Strategy in Facing the Digital Era**

In addition to formulating plans and addressing various obstacles, SMK Negeri 2 Gunungsitoli also developed a specific strategy to ensure the success of the digital transformation within the school. This strategy was designed not only to improve the skills of teaching and administrative staff but also to build a work culture that is responsive to technological change.

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