

CHAPTER 5

CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS

5.1 Conclusion

Based on the results of the research, discussion, and data analysis techniques that the researchers carried out regarding Financial Literacy, Environmental Turbulence, and Dynamic Capabilities on Business Growth, the following conclusions can be drawn:

1. There is a positive and significant influence between Financial Literacy on Business Growth. In accordance with the initial assumption (hypothesis), the more Financial Literacy increases, the Business Growth will also increase.
2. There is a positive and significant influence between Environmental Turbulence on Business Growth. This result is in accordance with the initial assumption (hypothesis), that the more Environmental Turbulence increases, the Business Growth will also increase.
3. There is a positive and significant influence between Dynamic Capabilities on Business Growth. This result is in accordance with the initial assumption (hypothesis), that the more Dynamic Capabilities increase, the Business Growth will also increase.

5.2 Limitations

This study only researched the influence of financial literacy, environmental turbulence, and dynamic capabilities on business growth of ShopeeFood SMEs in Surabaya city. For future researchers, it is suggested to research other factors that influence business growth. In addition, the sample in this study was only ShopeeFood SMEs in Surabaya city and it is better to conduct research with a more significant number of samples so that the results can be generalized. This research is limited to personal financial management abilities in managing business finances, so it is suggested that for further research to conduct research with an accountant as the object of research.

5.3 Suggestions

Based on the conclusions above, the researchers provide suggestions for ShopeeFood SMEs in Surabaya city, which can be used as input in increasing Business Growth. The suggestions given are as follows:

1. From the study results, it can be seen that Financial Literacy influence on Business Growth. Therefore, it is hoped that SME owners/managers can better understand financial literacy because it can be useful to assist SME owners/managers in conducting various transactions with their buyers. The owners/managers of SMEs are also expected to be able to apply financial technology in their business so that they can earn profits not only directly/cash but can earn profits indirectly/non-cash.
2. From the study results, it can be seen that Environmental Turbulence influence on Business Growth. In running its business, ShopeeFood SMEs in Surabaya city must be able to see the situation and the impact that can arise from environmental upheaval. This is done to overcome any possible changes so the company can continue to grow and generate profit.
3. From the study results, it can be seen that Dynamic Capabilities influence on Business Growth. SMEs should have the ability to dynamically understand the strengths and weaknesses of the company's internal resources. In this way, SMEs can take advantage of their internal strengths to become a source of competitive advantage, and internal weaknesses can be appropriately managed so that SMEs can continue to grow and generate profit

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