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The Effect of Managerial Capabi lities and Accounting Knowledge of MSMES on Msme Performance in Sinjai District

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Abstract

This study aims to determine the effect of managerial ability and accounting knowledge of MSME actors on MSME performance in Sinjai Regency. The type in this research is explanatory quantitative. The processed data by the result of distributing questionnaires to MSME actors with a sample of 100 respondents. The research instrument in this study used the Likert scale method. The data analysis technique in this research is multiple linear regression. The results of this study show that data by using statistical calculations through the application of the Statistical Package for the Social Science (SPSS) version 25 shows that (1) the managerial ability of MSME actors has an effect and is significant on MSME performance, (2) MSME actors' accounting knowledge has no effect and significantly to the performance of MSMEs, (3) managerial ability and accounting knowledge together have a significant and significant effect on the performance of MSMEs.

1. INTRODUCTION

The existence of Micro, Small and Medium Enterprises (MSMEs) is one of the main pillars in the national economy because it can develop and consistently improve welfare. MSMEs themselves have become saviors during the 1997 monetary crisis. However, 2020 will be a tough year for several countries, including Indonesia. When Covid-19 emerged and plagued Wuhan-China at the end of January 2020 and spread throughout the world throughout February until now. The Covid-19 pandemic has greatly impacted various sectors, especially in the economic sector, one of which is MSMEs. Micro, small and medium enterprises (MSMEs) are at the forefront of the economic shocks caused by the Covid-19 pandemic. In a crisis situation like this, the MSME sector really needs special attention from the government because it is the largest contributor to employment, improving people's welfare and making the Indonesian economy able to develop and be consistent.

The Indonesian Institute of Accountants (IAI) has issued Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) to help Indonesian MSMEs become more efficient, transparent and accountable. According to Law Number 20 of 2008 concerning MSMEs, what is meant by micro-enterprises are productive businesses owned by individuals or individuals and/or individual business entities that have a net worth of 50 million rupiah excluding land and buildings for business premises and have annual sales of at most three hundred million rupiah. Meanwhile, a small business is a stand-alone business entity, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or become a direct or indirect part of a medium or large business with the criteria of having a net worth of fifty million rupiah to five hundred million rupiah and has annual sales of three hundred million rupiah to two billion five hundred million rupiah.

According to (Afandi, 2018) Performance is the result of work that can be achieved by a person or group of people in a company in accordance with their respective responsibilities in an effort to achieve organizational goals legally, does

not violate the law and does not conflict with morals and ethics. Based on this understanding, performance can be said as a tool to help realize the goals of the organization, so that performance becomes important for MSME actors. In running a business, it is necessary to have performance measurements that can assist in assessing, monitoring, and motivating each related entity. One system for measuring performance that is comprehensive and has always been the main focus of research in the field of management accounting for the last two decades (approximately) is the *Balanced Scorecard* (Saputra et al., 2020) . Therefore , the focus of this research is on performance measures which are included in the category of the *Balanced Scorecard perspective.* To measure a performance, this method be the best solution in measuring company performance, especially MSMEs, because the measurement is carried out not only from a financial perspective but also from a non-financial perspective, such as a financial perspective, customers, internal business, and growth and learning perspectives. The advantage of implementing the *Balanced Scorecard* is that it provides a measure that can be used as a basis for business improvement, so as to produce an effective product for determining MSME development strategy policies.

Likewise in Sinjai Regency, the development of MSMEs can be said to be quite developed. The following is the development of MSMEs in Sinjai Regency from 2018-2020 in table 1.1

Table 1.1
Sinjai Regency MSME Development Chart Data
Year 2018 – 2020

Criteria	2018	2019	2020
Micro	16,060	17,480	20,279
Small	9.827	10,287	10,287
Intermediate	1983	1985	1985
Total	17.151	29,752	32,551

Source: Department of Cooperatives, SMEs and Manpower

The development of MSMEs in Sinjai Regency in 2019 to 2020 for small and medium enterprises is still in the same number, neither increasing nor decreasing, namely 10,287 MSMEs and 1,985 MSMEs, respectively. However, for micro-enterprises, there was an increase from 2019 to 2020 by 2,799 MSMEs. This increase is due to the large number of MSME actors that have sprung up, especially in micro-enterprises. However, behind the development of MSMEs, there are still problems related to the performance of MSMEs. Some of the causes include weak business management capabilities, limited human resources (HR), lack of accounting knowledge , and performance measurement which is still traditional (Mursidin, 2017) .

In setting up a business, of course we expect a success. However, to achieve success, it is expected that there will be a good performance from these efforts. Good performance is meant here, namely a manager must be able to plan, organize, and control his business in order to achieve the desired goals (W. Astuti & Murwatiningsih, 2016) . Managerial ability leads to MSME actors who must understand how to manage their business, both in the fields of production, marketing, finance and human resources efficiently and effectively.

Management ability has a big influence on business performance because if you have good management skills in managing your business , your business performance will also be good so that business success can be achieved. This research is in line with research conducted by (W. Astuti & Murwatiningsih, 2016) , namely the results of hypothesis testing found that management ability has a great influence on business performance, because by having good managerial skills, business performance is certainly also good so that business success can be achieved.

In Sinjai Regency there are still many MSME actors who do not organize and use accounting in managing their business. These MSME actors usually only make records related to sales. As a result, MSME actors do not know their financial position and the amount of net profit they get. Decision making also often looks at existing reports. Most MSME actors do not have complete reports such as reports on large companies. This is due to the weak ability of MSME actors, especially regarding knowledge of accounting to manage their business finances in providing informative accounting information (Zakiah, 2020) .

Limitations in the use of accounting are due to differences in knowledge abilities and ignorance about the importance of accounting for business continuity. The difference between micro business actors and large business actors can be seen from the level of education of business owners. The limited knowledge in accounting bookkeeping, the complexity of the accounting process, and the assumption that accounting reports are not important for MSMEs cause MSMEs not or not to have and manage accounting records in a strict and disciplined manner with regular bookkeeping in the form of daily, weekly, monthly and so on . Zakiah, 2020) . Another factor of accounting ignorance is that they have never attended accounting training or there is no need for the use of accounting information.

Therefore, efforts need to be made to increase the knowledge of MSME actors in terms of accounting so that they can improve the quality of decision making. The accounting knowledge possessed by MSME actors provides many benefits in using accounting information. This study is in line with research conducted by (Lestari & Rustiana, 2019) based on the test results, accounting knowledge has a significant effect on the performance of MSMEs. The better the accounting knowledge owned by the owner, the higher the performance of MSMEs.

From the description above, the authors conclude that there is a relationship between managerial ability and accounting knowledge. With this rationale, researchers are interested in examining these two variables for their influence on the performance of MSMEs. The title of this research is: "The Effect of Managerial Ability and Accounting Knowledge of MSME Actors on MSME Performance in Sinjai Regency" .

2. LITERATURE REVIEW

2.1 Theory Overview

This research is based on the theory of planned behavior or called the *Theory of Planned Behavior* (TPB). This theory is a further development of the *Theory of Reasoned Action.* TPB is a theory that has a relationship between beliefs and behavior which states that attitudes toward behavior, subjective norms, and perceptions of behavioral control together form individual behavioral intentions and behavior. According to Ajzen in (Art & Ratnadi, 2017) This theory describes that each individual will do all the things that are planned according to what they want to achieve with certain goals and objectives.

The central factor of individual behavior is based on individual intentions in relation to certain *behaviors* and attitudes. In full Ajzen in (Art & Ratnadi, 2017) added that there are several factors of individual context in the theory of planned behavior. These factors include information, personal, and social. Individual factors are a person's attitude in dealing with various things, such as personality, intelligence, life values, and emotions. Other social factors include age, religion, gender, income, ethnicity, and education. As well as information factors include knowledge and experience.

A person may have various beliefs in an attitude or behavior, but when faced with certain situations, few of these beliefs arise to influence behavior. Few of these dominant beliefs can influence behavior. This dominant belief is divided into, first, *behavior belief* , namely the individual's belief that it will produce a behavior based on these results. *The behavior belief* will affect the attitude toward behavior *(attitude toward behavior).* Second, *normative belief* is an individual's belief about the normative expectations of others such as family, friends and tax consultants, as well as the motivation to achieve these expectations. These normative expectations form subjective norm variables *in* a behavior. Third, *control beliefs* are individual beliefs about the existence of these things that support or slow down their behavior and perceptions of how strongly these things influence their behavior. *Control belief* forms the perceived behavior control variable . In the theory of planned behavior attitudes, subjective norms, and perceived behavioral control are determined by key beliefs.

This research uses the theory of planned behavior as the theoretical basis because of the role associated with the relationship between research variables. The components possessed in the theory of planned behavior have an influence on behavioral intentions, where behavioral intentions also affect behavior.

3. RESEARCH METHODS

3.1 Data Quality Test

Before going into the field to distribute questionnaires, the first thing to do is test the quality of the data or commonly called the pilot test. This is done in order to obtain valid and reliable data. This test is to determine the accuracy of the data measuring tool used and consistently collected from research results, because the truth of the processed data greatly determines the quality of research results.

a. Validity test

Validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the measuring instrument used to obtain data (measure) is valid. However, if it is not valid, it means that there is an error in measuring it. (Ghozal i, 2019) suggests that the validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

To test the validity in this study using the SPSS program with the technique of testing the *Bivariate Person* (*Product moment person*) correlation, namely compare the calculated r value with r table for *degree of freedom* = nk with *alpha* 0.05.
With the following conditions:

- The instrument is valid, if r_{count} r_{table}
- The instrument is not valid, if $r_{count} < r_{table}$

b. Reliability Test

Data reliability test is a test conducted to measure a questionnaire or questionnaire which is an indicator of a

variable or construct. A questionnaire is said to be reliable or reliable if someone's answer in the questionnaire is consistent or stable from time to time. A questionnaire is said to be reliable or reliable if it gives a *Cronbach alpha value* above 0.6 (Ghozali, 2009: 45). Meanwhile, according to Sugoharto and Situnjak (2006), reliability refers to the understanding that the instruments used in research to obtain information used can be trusted as data collection tools and are able to reveal actual information in the field.

3.2 Data Assumption Test

a. Normality test

According to (Ghozali , 2016) The normality test is carried out to test whether a regression model, the independent variable and the dependent variable or both have a normal or abnormal distribution. Testing the normality of the data using the *Statistical Package or Social* (SPSS) software with the *Kolmogorov-Smirnov test* using a significant level of 5% or 0.05. So statistically the data comes from a normally distributed population.

b. *Multicholinearity* Test

Multicollinearity test is used to determine whether or not there is a linear relationship between the independent variables in the regression model. Prerequisites that must be met in the regression model is the absence of *multicollinearity* . In this study, a *multicollinearity test was conducted* by looking at the value *of Variance Inflation F actor (VIF) and* the value of *Tolerance* on the regression model. The *multicollinearity* -free regression model has a VIF (*Variance Inflation Factor*) value of less than 10 and a *Tolerance value* more than 0.1.

c. *Heteroscedasticity* Test

One of the requirements for a good regression model is the absence of *heteroscedasticity problems* . *Heteroscedasticity* test is used to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the variance from the residual of an observation to another observation remains, it is called *homoscedasticity* . To find out whether there is *heteroscedasticity* in the regression, it can be done by looking at the results of the *heteroscedasticity* test using the SPSS *Coeffocoents table* (a), if the value of sig> = 0.05 *for* all independent variables, then there is no heteroscedasticity.

4.4 Data analysis method

The data analysis method used in this research is *Multiple Linear Regression Analysis* . Multiple regression analysis is an association analysis that is used simultaneously to test the effect of two or more independent variables on one dependent variable with an interval scale. So this analysis is carried out if the number of independent variables is at least two. The purpose of this analysis is to determine the magnitude of the influence of managerial ability and accounting knowledge on MSME performance using multiple regression as follows:

$$\boldsymbol{Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e}$$

Information :

Y : MSME Performance

: Constant

Regression coefficient

X_1 : Managerial Abilities

X_2 : Knowledge of accounting

e : error (regression error)

3.5 Hypothesis test

A hypothesis is an assumption or conjecture about something that is made to

explain it and must be checked. If assumptions or conjectures are determined by the population, generally regarding the values of the population parameters, then the hypothesis is called a statistical hypothesis. According to Sugiyono (2014:93) the hypothesis is a temporary answer to the research problem formulation, therefore the research problem formulation is usually arranged in the form of a question sentence. It is called temporary because theoretically the answer to the research problem formulation has not been answered empirically.

The steps in testing this hypothesis begin by establishing the null hypothesis (H0) and alternative hypothesis (H1) , selecting statistical tests and their calculations, determining the level of significance and determining the testing criteria.

a. t test (Partial Significance)

This test shows how far the influence of the independent variable partially on the dependent variable. There are 2 hypotheses proposed, namely the null hypothesis (H_0) and the alternative hypothesis (H_1). The null hypothesis is a numeric number of population parameter values that are considered true until proven by the existing sample. The alternative hypothesis is the opposite of the null hypothesis and must be true when the null hypothesis is proven false.

b. F Test (Simultaneous Significant)

The F test is used to test the significant effect of the independent variables simultaneously or together on the dependent variable (Kuncoro, 2009 in Hendri & Setiawan, 2017) . Hypothesis testing using the F test or commonly called the *Analysis of variance* (ANOVA).

4 RESULTS AND DISCUSSION

After analyzing data that has involved 100 respondents of MSME actors in Sinjai Regency, the next step is to discuss the results of the data that has been obtained about the effect of managerial ability (X1) and accounting knowledge (X2) variables on MSME performance.

4.1 The Effect of Managerial Ability of MSME Actors on MSME Performance

Based on the results of the t test for the managerial ability variable, it has t_{count} (5.993) > t_{table} (1.98447) with a significance level of 0.000 <0.05. The results of this study found evidence that managerial ability has a significant influence on the performance of MSMEs in Sinjai Regency, which means that the first hypothesis in this study is accepted.

The influence of these variables shows that MSME managers need managerial skills in running their businesses, which means managerial abilities provide many benefits in improving business performance. Good business management requires adequate skills in managing the company, utilizing resources efficiently, processing information, determining policies, and having a high responsibility for achieving the targets that have been set. This means that the higher the managerial ability possessed by MSME actors, the higher the MSME performance level.

As for the relationship with the theory of planned behavior , managerial abilities that will support the achievement of good MSME performance as well. Good managerial ability is related to the leadership spirit of MSME managers to lead employees and also make the right decisions for the continuity of MSME business.

This is in accordance with research conducted by (W. Astuti & Murwatiningsih, 2016) , that managerial ability has a big

influence on business performance because by having good managerial abilities, business performance is certainly also good so that business success can be achieved.

4.2 The Effect of Accounting Knowledge of MSME Actors Against MSME Performance

Based on the results of the t test for the accounting knowledge variable, it has t_{count} (0.705) < t_{table} (1.98447) with a significance level of 0.487 > 0.05. So it can be concluded that accounting knowledge has no significant effect on business performance, which means that the second hypothesis in this study is rejected .

The results of this study are in line with the results of research conducted by (Safitri, 2019) which states that accounting knowledge has no effect on managerial performance. One of the reasons is the limited knowledge they have about what accounting is so that they do not really feel that accounting knowledge plays an important role in running the trading business they live. MSME actors still find it difficult to implement accounting books that provide informative financial reports.

In contrast to the results of research conducted by (Lestari & Rustiana, 2019) which states that accounting knowledge has a significant effect on the performance of Micro, Small and Medium Enterprises. The effect of this variable shows that accounting knowledge is one thing that cannot be ignored in the performance of MSMEs. This is because without knowing and understanding accounting science, it will be difficult to manage the company's financial affairs. Accounting knowledge provides many benefits to MSME actors, such as making it easier to record things that are quite important, for example financial reporting which will later become guidelines in decision making . So this is where it is important to know accounting knowledge for MSME actors.

As for the relationship with the theory of planned behavior, in accounting an individual or group must make a decision or act for something both in setting prices, investing, paying taxes, setting marketing strategies, and determining products. Accounting knowledge contained in records or reports will be a means of motivation to be able to improve MSME performance from a financial perspective to be better.

4.3 The Effect of Managerial Ability and Accounting Knowledge of MSME Actors on MSME Performance

Based on the results of the F test which shows that the significant value is 0.000 <0.05 and the calculated F value is 25.992 > the F table value is 3.09, which means that all independent variables consisting of managerial ability (X1) and accounting knowledge (X2) have a simultaneous effect. on the Performance of MSMEs (Y) in Sinjai Regency. Thus the third hypothesis in this study is accepted. This shows that these three variables have a considerable influence on the performance of MSMEs

5. CLOSING

5.1 Conclusion

This study aims to determine the effect of Managerial Ability and Accounting Knowledge of MSME Actors on MSME Performance in Sinjai Regency. Based on the formulation of the problem in this study, the data analysis that has been carried out and the discussion that has been stated in the previous chapter can be concluded, namely:

a. The managerial ability of MSME actors has a significant and significant effect on the performance of MSMEs in Sinjai Regency.
b. The accounting knowledge of MSME actors has no significant and significant

effect on the performance of MSMEs in Sinjai Regency.

c. Managerial ability and accounting knowledge of MSME actors have a significant and significant effect on the performance of MSMEs in Sinjai Regency

The results of this study indicate several things, firstly, MSME actors already have good managerial skills. This is evident from the results of tests conducted that managerial ability affects the performance of MSMEs. The managerial ability of MSME actors is related to how they must understand how to manage their business, both in the fields of production, marketing, finance and human resources efficiently and effectively. Good managerial skills will certainly have a good impact on the performance of MSMEs so that business success can be achieved.

The second result of this study is that MSME actors do not have good accounting knowledge. This is evident from the results of the tests carried out that the accounting knowledge of MSME actors has no significant and significant effect on the performance of MSMEs. MSME actors usually only make records related to sales. This is due to limited knowledge in accounting, the complexity of the accounting process, and the assumption that accounting reports are not important for MSMEs causing them not or not to have and manage accounting records in a strict and disciplined manner. Therefore, efforts need to be made so that the accounting knowledge of MSME actors can be improved so that they can obtain quality in decision making. The better the accounting knowledge possessed, the higher the level of performance that will be achieved by MSME actors.

5.2 Suggestion

Based on the results of the research, discussion and conclusions obtained, the following suggestions can be given:

a. For SMEs in Sinjai Regency

For micro, small and medium enterprises, they will further improve their managerial capabilities so that their business performance can develop better. Likewise with accounting knowledge, for MSME actors there needs to be equitable socialization of the importance of accounting knowledge that must be owned by entrepreneurs so that they can coordinate their business activities optimally, so they are able to overcome and know all the problems that exist in the recording of their financial statements so that the information contained in the report or the record is accurate.

b. For the next researcher

Future researchers are expected to be able to develop this research by examining other variables that affect business performance in order to contribute to the performance of MSMEs and can use the interview method so that the results obtained are more accurate..

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