
**THE EFFECT OF ACCOUNTING TRAINING AND BUSINESS EXPERIENCE ON
THE DEVELOPMENT OF MSMEs IN PEMATANG SIANTAR CITY**

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ABSTRACT

Micro, small and medium enterprises in the Indonesian economy have a strategic role in building national economic productivity. The purpose of this study is to determine the effect of accounting training and business experience on the performance of MSMEs in Pematang Siantar City. The research method is to use quantitative methods with a descriptive approach. Data collection is carried out through surveys by distributing questionnaires to respondents. And the author did a measurement scale, which is measured using the Likert scale. The study population was all MSMEs in the city of Pematang Siantar and the sample consisted of 100 MSMEs. The hypothesis was tested with a coefficient of determination, F test and T Test using SPSS ver.25. The results showed that accounting training had a positive and significant effect on MSME performance and business experience had a positive and significant effect on MSME performance. This means that accounting training and business experience are very important in improving the performance of MSMEs.

Keywords : Accounting Training, Work Experience, MSME Performance.

ABSTRAK

Usaha mikro, kecil, dan menengah dalam perekonomian Indonesia mempunyai peran strategis dalam membangun produktivitas perekonomian nasional. Tujuan penelitian ini adalah untuk mengetahui pengaruh pelatihan akuntansi dan pengalaman bisnis terhadap kinerja UMKM di Kota Pematang Siantar. Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan deskriptif. Pengumpulan data dilakukan melalui survei dengan menyebarkan kuesioner kepada responden. Dan penulis melakukan skala pengukuran yang diukur dengan menggunakan skala likert. Populasi penelitian adalah seluruh UMKM yang ada di Kota Pematang Siantar dan sampelnya sebanyak 100 UMKM. Hipotesis diuji dengan koefisien determinasi, uji F dan Uji T dengan menggunakan SPSS ver.25. Hasil penelitian menunjukkan bahwa pelatihan akuntansi berpengaruh positif dan signifikan terhadap kinerja UMKM dan pengalaman usaha berpengaruh positif dan signifikan terhadap kinerja UMKM. Artinya pelatihan akuntansi dan pengalaman usaha sangat penting dalam meningkatkan kinerja UMKM.

Kata Kunci : Pelatihan Akuntansi, Pengalaman Kerja, Kinerja UMKM

I. INTRODUCTION

Micro, small and medium enterprises in the Indonesian economy have a strategic role in building national economic productivity. The growing business world requires micro, small and medium enterprises to contribute actively to the economy. MSMEs have a role in economic growth and employment. To strengthen this business sector, the government issued Law No. 20/2008 on Micro, Small and Medium Enterprises (MSMEs). The rapid development of micro, small and medium enterprises, increasingly fierce competition requires entrepreneurs to be more professional in running their business. However, it is not uncommon for a micro, small and medium enterprise to have to close

a business that has been pioneered and developed because of the lack of stability in carrying out operational activities so that it must suffer losses and be forced to close. According to Machmud, Chairman of the MSME Center) stated that the development of MSMEs in the country experienced two main obstacles, namely capital and marketing difficulties. Capital problems hinder MSME players from expanding their business and "moving up". This problem is closely related to access to financing. Current trends show that the majority of MSME financing access relies on the banking sector. In fact, the potential for financing through other sectors is still wide open with a wider range of access. Financing through the non-banking sector (cooperatives, leasing, factories, pawns, capital markets), and other types of non-credit financing (grants, equity, insurance) have not been maximized by the government." In the future, this financing trend will lead to fintech, where in the distribution of financing, it no longer requires human labor and certain locations. Directly channeled to their respective devices (Wisika and Colin 2021).

Data from the Central Statistics Agency (BPS) shows that the number of MSMEs in Indonesia continues to grow every year. The contribution of the MSME sector to Gross Domestic Product (GDP) reached 60.34%, in terms of labor, MSMEs were able to absorb labor up to 57.9 million which means 97.22% in various regions in Indonesia. The magnitude of this number is certainly correlated with the capacity of labor absorption. It should be realized that with a high level of employment, the MSME sector has guaranteed labor market stability, reduced unemployment and momentum for the rise of new entrepreneurs (Putra 2022). The current MSME problem in Indonesia is the problem of capital to develop MSME businesses. Small capital makes MSMEs only able to survive in a small market share. In addition to small capital, MSMEs are constrained by marketing problems, where the spearhead of a business is marketing. In addition, other problems faced by MSMEs are business management / management problems, including human resource management and also financial management. A large business or small business will not be separated from capital problems. Moreover, the MSME sector in Indonesia is still constrained by capital problems for business development and also accounting bookkeeping problems or MSME financial management, thus the need for MSMEs to be given training and follow-up on capital and marketing (Firdaus et al. 2020).

One of the factors that influence the development of MSMEs is accounting training. Accounting training is useful for improving the quality of human resources. Along with the many demands of the job, training will be very beneficial. One type of training that can improve the performance of MSMEs is accounting training, accounting training can increase business owners' knowledge about the importance of using accounting information in a business. And business managers will find it easier to apply accounting information (Khoiriyah & Oktari 2021). Many MSME owners do not understand about good financial management because of the lack of knowledge about financial statements. This is considered less important, and MSME owners tend to be lazy about financial statements because they do not understand how to prepare financial statements correctly. With an enhanced understanding of basic accounting concepts, MSME owners can manage their finances more efficiently, make smarter decisions based on accurate financial analysis, and gain better access to financial resources such as bank loans and venture capital. In addition, a good understanding of financial aspects also helps MSMEs to comply with applicable tax regulations, improve business planning, and increase their competitiveness in the market. Thus, accounting training is an important key in supporting the growth and sustainability of MSMEs (Falah, Fitri & Elviani 2023).

Business experience is also one of the factors that affect the development of MSMEs. Through experience gained from running a business previously or through the process of learning from past mistakes and successes, MSME owners can develop deeper insights into market dynamics, customer needs, operational management, and effective marketing strategies. Experience also helps MSME owners to build strong networks, improve the quality of products or services, and optimize overall business processes. Thus, business experience is not only a valuable capital for MSME owners in facing challenges, but also a key factor in achieving sustainable growth and long-term success for their business (Nabiya & Hardiningsih 2024).

One of the regions in North Sumatra province that has a fairly large number of MSMEs is the city of Pematangsiantar. Pematangsiantar City is the second largest city of one of the cities in North Sumatra Province after Medan. The location of Pematangsiantar City is very strategic, crossed by the Cross Sumatra Highway. The city has an area of 79.97 km² and a population of 253,500 inhabitants. Pematangsiantar City consists of eight sub-districts and 53 kelurahan with an area of 79.9706 km² (BPS Kota Pematang Siantar, 2023). MSMEs in Pematang Siantar City have increased from year to year, this is because more and more people are trying to open their own businesses, with the capital they have.

II. LITERATURE REVIEW

Human Capital Theory

Human Capital Theory was developed by (Becker, 1965) who suggested that investment in training and to improve human capital is important as an investment from other forms of capital. Human Capital Theory argues that human resource investment has a great influence on increasing productivity, increasing labor productivity can be encouraged through education and training (Sovia, 2021).

UMKM

According to Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises. "Micro enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for micro enterprises. Small business is a productive economic business that stands alone, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become part either directly or indirectly of medium enterprises or large businesses that meet the criteria of small businesses. Medium enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become part either directly or indirectly with small businesses or large businesses with total net worth or annual sales proceeds (Musdhalifah, Mintarsih & Sudaryanto 2020).

The criteria for MSMEs contained in article 6 of Law Number 20 of 2008 are as follows:

1. Micro Enterprises have a maximum net worth of IDR 50,000,000 excluding land and buildings for business premises with annual sales of at most IDR 300,000,000;
2. Small businesses have a net worth of more than IDR 50,000,000 to IDR 500,000,000 excluding land and buildings for business premises with annual sales above IDR 300,000,000 up to a maximum of IDR 2,500,000,000;
3. Medium Enterprises have a net worth of more than Rp500,000,000 up to a maximum limit of Rp10,000,000,000 with annual sales of Rp2,500,000,000 up to a maximum of Rp50,000,000,000.

The definition of MSMEs according to the Central Statistics Agency (BPS) based on the quantity of labor is small businesses that have a workforce of 5 to 19 people, while for medium enterprises have a workforce of 20 to 99 people (Setiyani, Yuliyanti & Rahmadanik 2022).

MSME Performance

Performance is defined as an achievement of work results in accordance with the rules and standards that apply to each work organization (Sovia, 2021). The performance of MSMEs stated by (Aribawa, 2016) Quoted (Dewi at al., 2022) is the result of work performed by an individual, which can be achieved within the organization and within a certain period of time in individual tasks, and is related to the measure of value or standard of the organization or company in which the person works. According to (Rapih et al., 2015) indicators of MSME Performance, as sales growth, customer growth and profit growth (Dewi at al., 2022).

Accounting Training

Accounting training is accounting training that is usually carried out by an extramural educational institution or higher education institution, training center of certain departments or agencies. Accounting training that has been attended will be measured based on the frequency of accounting training that has been attended (Dewi, 2020).

According to Solovia, accounting training is training organized by higher education institutions, extramural educational institutions, departmental training centers, or certain agencies. The more training the owner/manager attends, the more knowledge about accounting and the importance of using accounting information tends to produce more accounting information than those who rarely or never attend training (Musdhalifah, Mintarsih & Sudaryanto 2020). The indicators in the study are: (a) accounting training is attended by business owners, (b) to improve business performance according to the field can be done with accounting training, (c) willing to attend accounting training, (d) improve performance with training for the sake of interest Astuti (2007) in (Tedjokusumo, 2019)

Business Experience

Business experience is a learning from what business actors have obtained from their business activities. Business owners will need more information to be prepared and used in decision making owned by a business actor in company operations that have been run. The longer the company operates, the more accounting information is needed, because the complexity of the business is also higher (Purba & Khadijah 2020).

According to (Almaidah & Enderwati, 2019) quoted from (Sunijati & Putri, 2021) business experience is things that make and make a benchmark and learning when they want to run a business, where entrepreneurs want to build their businesses depending on the will, passion and enthusiasm in entrepreneurs to develop their businesses for the benefit of the community.

Conceptual Framework

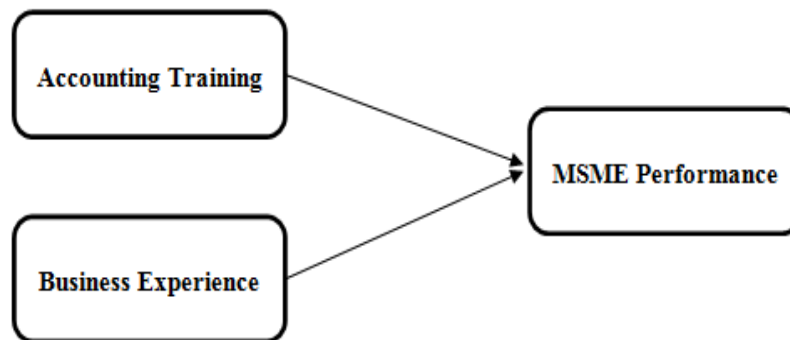


Figure 1. Conceptual Framework

Hypothesis

The Effect of Accounting Training on MSME Performance

Accounting training can have an impact so that business benefits can be planned and can be driven properly. The better the manager's ability, it can be seen that a manager often attends training on accounting. According to (Efriyenty, 2019) said that accounting training affects the amount of accounting information used in business, because evidence that participation in accounting training shows that accounting information is widely used in business activities. The results showed that accounting training and length of business have an influence on the planning and use of accounting information in Lowokwaru District, Malang City (Krisnawati et al., 2020).

H1 : Accounting Training affects the performance of MSMEs

The Effect of Business Experience on MSME Performance

Experience will form knowledge and skills and attitudes that are more integrated in a person, if the field of work handled while still working is a similar field that will eventually form specialization experience gained during someone opening a business. A lot of work experience will determine or show how the quality and productivity of a person at work, meaning that it is easy or slow for someone to do a job will be influenced by how much work the person has had work

experience in carrying out a job. This means that experience will also affect the ability to work so that it can improve business performance (Sovia, 2021).

H2 : Business Experience affects MSME Performance

III. RESEARCH METHODS

This study used quantitative methods. SPSS version 25 is used as a hypothesis test tool. Quantitative methods are types of research that produce some findings that can be achieved using some statistical procedures or other means of quantification (measurement). The quantitative approach focuses more on symptoms or phenomena that have certain characteristics in human life, which are called variables. Quantitative approach the nature of the relationship among variables analyzed using objective theory (Jaya, 2020). The population in this study is MSMEs in Pematangsiantar City in 2022. Based on data from the Cooperatives and SMEs Office of Pematang Siantar City, the MSME population is 22,515 MSMEs. Based on the results of sample calculations using the slovin formula, with a population of 22,515 MSMEs and the error tolerance limit used is 10%, the number of samples needed in this study was 99.99 rounded up to 100 respondents. The sampling technique used in this study was using Accidental Sampling. According to Sugiyono, accidental sampling is a sampling technique based on chance, namely anyone who coincidentally meets the researcher and can be used as a sample if it is considered that person is suitable as a data source (Putra, Defit & Sumijan 2022). Data collection is carried out through surveys by distributing questionnaires to respondents. And the author did a measurement scale, which is measured using the Likert scale.

IV. RESULTS AND DISCUSSION

Validity

The results of the normality test can also be seen in the KS test in table 1 below:

Table 1

One Sample Normality Test Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test		
		Y
N		100
Normal Parameters ^{a,b}	Mean	13.8800
	Std. Deviation	1.22561
Most Extreme Differences	Absolute	.079
	Positive	.079
	Negative	-.075
Test Statistic		.079
Asymp. Sig. (2-tailed)		.126 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source : Processed by researchers (2024)

Based on table 1 that significant value is 0.126. Therefore the significant value is $0.126 > 0.05$. This means that the assumption of normality is fulfilled.

Descriptive Statistics

The results of statistical descriptive research are as follows:

Table 2

Descriptive Statistics Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Accounting Training	100	8.00	16.00	13.8100	1.93163
Business Experience	100	6.00	12.00	9.8100	1.57438

MSME Performance	100	10.50	15.61	13.8800	1.22561
Valid N (listwise)	100				

Source : Processed by researchers (2024)

From the data above, it was found that the average value of accounting training variables was 13.81. The minimum value is 8.00, and the maximum value is 16.00. The average value of the work experience variable is 9.81. The minimum value is 6.00, and the maximum value is 12.00. The average value of MSME Performance variable is 13.88. The minimum value is 10.50, and the maximum value is 15.61.

Multiple Linear Regression

Regression equation above shows that how much the independent variable affects the dependent variable. The coefficient (B) with a positive sign indicates that if there is a change in the independent variable, it will be directly proportional to the change in the dependent variable. However, if the coefficient (B) with a negative sign indicates if there is a change in the independent variable, it will be inversely proportional to the change in the dependent variable.

Table 3
Multiple Linear Regression Test

Model		Coefficients ^a				
		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
1	(Constant)	5.584	.312		17.889	.000
	Accounting Training	.342	.033	.540	10.442	.000
	Business Experience	.364	.040	.467	9.035	.000

a. Dependent Variable: Y

Source : Processed by researchers (2024)

Based on Table 3 above, the regression equation formula can be obtained as follows:

$$Y = 5.584 + 0.342 \text{ Accounting Training} + 0.364 \text{ Work Experience} + e$$

The explanation of the regression equation is as follows:

1. The constant number (α) shows a value of 5.584 which means, in the variable Accounting training (x_1), work experience (X_2), the variable productivity of MSMEs (Y) increased by 5,584 units because other variables were not included in this study.
2. The regression coefficient (β_1) for the accounting training variable (X_1) is 0.342, then the positive values of the coefficient are the accounting training variable (X_1) and MSME Performance (Y). This shows that when the financial planning variable (x_1) increases by 1 unit, the MSME performance indicator (Y) also increases by 0.342 units.
3. If the regression coefficient (β_2) for the business Experience variable (X_1) is 0.364, then the positive values of the coefficient are the accounting training variable (X_2) and MSME Performance (Y). This shows that when the financial planning variable (X_1) increases by 1 unit, the MSME performance indicator (Y) also increases by 0.364 units.

Coefficient of Determination

This Coefficient of Determination Test is carried out to measure the ability of independent variables, namely Accounting Training and Business Experience in explaining dependent variables, namely MSME Performance.

Table 4
Coefficient of Determination Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.940 ^a	.884	.881	.42260	2.047

a. Predictors: (Constant), X_2 , X_1



b. Dependent Variable: Y

Source : Processed by researchers (2024)

Based on Table 4, the value of the coefficient of determination is located in the Adjusted R-Square column. It is known that the value of the coefficient of determination is 0.881. This value means that all independent variables, namely Accounting Training and Business Experience affect MSME performance variables by 88.1%, and the remaining 11.9% are influenced by other factors.

F Test

The test criteria used are (1) If $F_{counts} > F_{table}$ and if the significance < 0.05 then all independent variables have a significant effect on the value of variable (Y). (2) If $F_{counts} < F_{table}$ and if the significance < 0.05 then all independent variables have no effect and are not significant to the value of variable (Y).

Table 5
F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	131.387	2	65.694	367.846	.000 ^b
	Residual	17.323	97	.179		
	Total	148.711	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X₂, X₁

Source : Processed by researchers (2024)

Using a confidence level of 95% and a significant level of 0.05, $df_1 = \text{number of variables } Y = 2 + 1 - 1 = 2$ and $df_2 (n - k - 1)$ or $100 - 2 - 1 = 97$, then obtained F_{table} of 3.09. Based on table 5, the F_{value} is calculated $> F_{table}$ ($367.846 > 3.09$) with a significance level of $0.000 < 0.05$, so it means that Accounting Training and business Experience affect MSME performance variables.

T Test

The T test is performed to partially test the regression coefficient of the independent variable. The significance level used is 5%, with degrees of freedom $df = (n-k-1)$, where (n) is the number of observations and (k) is the number of variables.

Table 6
T Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.584	.312		17.889	.000
	Accounting Training	.342	.033	.540	10.442	.000
	Business Experience	.364	.040	.467	9.035	.000

a. Dependent Variable: Y

Source : Processed by researchers (2024)

The table t value with $df = (n - k - 1) 100 - 2 - 1 = 97$ then the table t value is 1.660. Based on the results of partial testing (t - test) from table 6 can be concluded as follows: (1). The accounting training variable has a calculated value of $> \text{table}$ where $10.442 > 1.660$ with a significance level of $0.000 < 0.05$ so that it can be stated that accounting training has a positive and significant effect on MSME performance. And the variable Business experience has a calculated value of $> \text{table}$ where $9.035 > 1.660$ with a significance level of $0.000 < 0.05$ so that it can be stated that business experience has a positive and significant effect on the performance of MSMEs.

Accounting Training affects MSME Performance



Based on the results of the above testing, accounting training has a positive and significant effect on the performance of MSMEs. This means the importance of accounting information followed by training to improve the financial performance of MSMEs. Every MSME is required to be able to understand and understand accounting records so that it is easy and not wrong to calculate the cost of goods produced and determine prices so that they can compete with other similar businesses. Accounting training can have an impact so that business benefits can be planned and can be driven properly. The better the manager's ability, it can be seen that a manager often attends training on accounting. According to (Efriyenty, 2019) said that accounting training affects the amount of accounting information used in business, because evidence that participation in accounting training shows that accounting information is widely used in business activities. The results showed that accounting training and length of business have an influence on the planning and use of accounting information in Lowokwaru District, Malang City (Krisnawati et al., 2023).

Business Experience affects MSME Performance

Based on the test results above, business experience has a positive and significant effect on the performance of MSMEs. This means that business experience is very important in improving the performance of MSMEs. A lot of work experience will determine or show how the quality and productivity of a person at work, meaning that it is easy or slow for someone to do a job will be influenced by how much work the person has had work experience in carrying out a job. This is in line with research (Sovia, 2023) which says business experience affects the performance of MSMEs.

V. CONCLUSION AND SUGGESTION

Conclusion

This study aims to examine the effect of accounting training and work experience on improving MSME performance as follows:

1. Most respondents related to this study have applied accounting training is very influential on strengthening financial management skills that can increase operating profits and then increase MSME performance.
2. Work experience can provide strength in facing problems in doing business so that it can be used to make future plans for the progress or improve the performance of MSMEs.
3. MSME actors who have applied accounting training and work experience together have a significant influence on improving MSME performance by 88.1% and the remaining 11.9% are influenced by other variables outside the research.

Suggestion

Researchers conveyed several suggestions that can be submitted based on the results of this study, as follows:

1. For MSME Owners / Actors
 - a. It is expected that some MSMEs who still do not know and have not applied financial planning to learn or find out more about how to do or apply financial planning properly and correctly through accounting training, because this can affect financial management in the future where if financial planning is not done correctly and lacks accounting knowledge, various problems will arise such as increasing costs, of course, will affect operating profits which can cause a decrease in MSME performance.
 - b. For some MSME actors who are just starting a business and do not have much experience in doing business, it is expected to participate in activities carried out by experienced MSMEs so that MSMEs who are just starting to do business can learn to overcome problems that often occur so that it can be known with certainty whether the business being run has increased.
2. For Further Researchers
 - a. Regarding the performance of MSMEs, they can add independent variables or add other variables to find out other variables that can affect MSME performance.

- b. In this study, the scope of this research is very limited to the Pematang Siantar area, so that future research can cover different areas with a wider scope.

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