



Accounting Information Systems And Human Resources Competence: How To Influence On UMKM Performance In Bandung City

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ABSTRACT

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This study aims to determine how much influence the accounting information system and Human Resource Competence on UMKM performance carried out on UMKM in the city of Bandung. The research method used is descriptive and verification methods with a quantitative approach. The population in this study are the owners and actors of SMEs in the city of Bandung. The sampling technique used is a purposive non-random sampling technique. The method of data analysis in this study uses multiple linear regression analysis which is tested using SPSS 26.0 software for Windows. The results of hypothesis testing in this study indicate that (1) Accounting Information Systems have a positive and significant influence on UMKM Performance (2) and human resource competence has a positive and significant impact on UMKM Performance in Bandung City.

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1. Introduction

There have been many businesses that are born and established every year, but in the process these businesses must be faced with new challenges which they cannot overcome completely and result in termination and a prolonged management crisis. Companies that are not able to compete will not be able to survive and even be eliminated from the business world they run (Aisyah & Ismunawan, 2020; Sidiq & Jalil, 2021). Including Micro, Small and Medium Enterprises (UMKM), UMKM are one of the most common business groups in Indonesia. Therefore, UMKM entrepreneurs are required to provide performance to be able to survive the challenges they face. Improving performance in a company is a goal or target to be achieved in maximizing an activity, and in order to increase its competitiveness. By increasing the company's performance, it will have a positive impact on company productivity.

Company performance is an important thing that must be achieved by every company anywhere, because performance is a reflection of the company's ability to manage and allocate its resources. Basically the concept of performance can be seen from two aspects, namely organizational performance and employee performance (individual) (Riyadi, 2020; Debbianita et al., 2021). Organizational performance and employee performance have a very close relationship, in achieving organizational goals. According to (Hertati et al, 2020) Performance is the success of personnel, teams, or organizational units in realizing the strategic goals that have been set previously with the expected behavior.

In Indonesia, Micro, Small and Medium Enterprises (UMKM) are one of the most common forms of business undertaken by entrepreneurs because of the strong characteristics of UMKM that can make UMKM stand and survive when the crisis hits. In addition to having a strong character, UMKM play a role in increasing economic growth, employment and distribution of development results (Kurniawati & Meiliana Intani, 2016). The contribution of UMKM GDP in 2018 to the national GDP was 61.07%. For the contribution of labor absorption as many as 116.97 million people or 97% of the total workforce of 120.598 million people (Heri et al., 2020; Nusa, 2021; PrawiraW et al., 2021).

The phenomenon of UMKM performance in Indonesia is an interesting thing to study further. The phenomenon that occurs regarding the performance of UMKM is that there are various problems faced, the



first problem is the results of an online survey conducted by Bank Indonesia on 916 respondents of UMKM assisted and partners, stating that the Covid-19 pandemic reduced the performance of 72.6% of UMKM. The biggest impact occurred in the decline in sales turnover. (56%), followed by production input difficulties (50%), and capital difficulties (35%). said the Deputy Governor of Bank Indonesia (Martini et al, 2017; Dadi, 2021).

The second problem, according to the Minister of Cooperatives, Micro, Small and Medium Enterprises (KUKM), is that the current performance and contribution of UMKM continues to shrink to support national economic growth. From time to time, the performance of Indonesian UMKM continues to experience a significant slowdown. UMKM once contributed about 20% to GDP on the non-oil and gas side, but now their contribution is only around 14% to the national economy (Sembiring, 2016).

The third problem is the fact that the growth target and the existence of UMKM are hampered until they experience a decrease in income. The target for the contribution of UMKM to the economy in 2020 to 2024, namely the contribution to exports from the 2020 target is 18%. Meanwhile, in 2024, the contribution of UMKM is targeted to reach 30.2%. However, in reality, the growth target and the existence of UMKM are hampered until they experience a decrease in income. Then the contribution to national GDP in 2020 is targeted at 61%, and in 2024 it is targeted to reach 65%. As for the entrepreneurship ratio in 2020 the target is 3.55%, and the 2024 target is 4%. according to the Minister of Cooperatives, Micro, Small and Medium Enterprises (Kunyati et al., 2021).

The decline in this contribution was caused by several factors, including managerial and financial management factors. As stated by the Director of Amalia Consulting (Suharno 2020), the main factors causing UMKM to not survive are managerial factors and financial management. Around 90 percent of UMKM owners do not understand accounting. As a result, mismanagement of assets. They are not able to manage cash flow. Cannot separate personal finances and company finances. Managing a business only relies on records and instinct alone. According to Anggadini (2018) Accounting information systems are components that work in a structured way to coordinate various resources to increase efficiency and effectiveness in achieving company performance goals, the better the quality of the accounting information system will further improve company performance.

In addition to managerial and financial management factors, there are other factors that affect the performance of UMKM, namely human resources. Although UMKM contribute greatly to economic growth, UMKM are still constrained in terms of competitiveness. He explained that many UMKM actors have low quality human resources, both in education and technology. The low quality of human resources has an impact on their productivity. said the Deputy for Coordination of the Creative Economy, Entrepreneurship, and Competitiveness of Cooperatives and Small and Medium Enterprises (Nusa, 2020; Sidiq & Maulida, 2021).

With the increasing competence of human resources through increasing knowledge and skills, this is the key in improving the performance of UMKM, according to Sudarmanto. "A successful and effective organization is an organization with individuals who have good performance. An effective or successful organization will be supported by quality human resources (Nusa, 2018). By knowing the problems above, it is hoped that they will be able to find out how much influence the accounting information system and human resources have on the performance of UMKM so that they can be used as a basis for formulating further development activities.

2. Literature Review

2.1 Accounting information system

An accounting information system can be defined as a collection (integration) of sub-systems/components both physical and non-physical that are interconnected and work together in harmony with each other to process transaction data related to financial matters into financial information. Meanwhile, according to Nusa & Jamaludin (2020) accounting information system is a system that aims to collect and process data and report information related to financial transactions. Cahmawati & Rohmandhon (2021) defines an information system as an accounting information system that processes data and transactions to produce useful information for planning, controlling, and operating a business. So based on the various definitions above, it can be concluded that the Accounting Information System is a collection of harmoniously integrated sub-systems/components/various resources that function to process financial transaction data with the aim of producing useful information as a basis for decision making for users.

2.2 Functions of Accounting Information System

According to Azhar Susanto (2013) there are three functions of accounting information systems that must be viewed simultaneously because they have a close relationship with each other, and among them are (1) supporting the company's daily activities, (2) supporting the decision-making process and the last (3) assisting company managers in fulfilling their responsibilities to external parties.

2.3 The Role of Accounting Information Systems

The role of the accounting information system in an organization does have a very important role, in order to help the organization to maintain its strategic position, achieving a good fit between activities requires data collection for each activity. There are five roles of an accounting information system (AIS) according to Mubarakah (2020), namely, collecting and entering data into an accounting information system, processing the transaction data and storing the data for future purposes, providing users or decision makers (management) with relevant information. they need and control all the processes that occur.

2.4 Accounting Information System Indicators

Genta & Nababan (2019), provides six dimensions of the success of accounting information systems as among them are, system quality, information quality, service quality, usage, user satisfaction and company profits. As for what is included in the quality attributes of accounting information systems can be explained as follows, first, physical evidence, namely the completeness and equipment of accounting information communication, reliability, namely the company's ability to provide services immediately, and provide services as promised accurately and reliably, responsiveness, namely a willingness to provide fast and precise service to customers by delivering clear information, guaranteeing extensive knowledge, politeness from employees, and to gain trust and confidence, empathy, namely a company is expected to have understanding and knowledge of customers, understand specific customer needs and have a convenient time for customers.

2.5 Human Resources

Human resources are a very important factor for every business, so that it can carry out its true function. Many definitions can be used to define human resources. Meanwhile, according to Prawira & Yogie (2018)), human resources are the most important capital and wealth of every human activity. Time, energy and abilities can really be used optimally for the benefit of the organization as well as for the benefit of individuals. From the two definitions above, it can be concluded that HR is a resource that comes from humans which can also be called energy or power (energy or power) which in essence is employed in an organization as a driver to achieve organizational goals.

2.6 Human Resources Competence

Competent human resources are needed by every organization to support the realization of the goals of the organization. According to Rosalina (2021), human resource competence is the competence of human resources, namely the ability of a person or individual, an organization (institutional), or a system to carry out its functions or authority to achieve its goals effectively and efficiently. Meanwhile, according to Khoerulloh & janwari (2021) the competence of human resources is the success of the organization is largely determined by the quality of human resources (HR) in it. Thus, the organization does not only focus on reliable work performance and productivity through competency-based employee development, based on the understanding of competence above, it can be concluded that human resource competence is the ability possessed by a person including knowledge, skills, attitudes and behavior to be able to complete certain jobs effectively and efficiently and able to produce performance with good quality.

2.7 Performance of UMKM (Micro, Small and Medium Enterprises)

According to Hertati et al (2021) that UMKM are productive business units that stand alone, which are carried out by individuals or business entities in all economic sectors. In principle, the distinction between Micro Enterprises (UMi), Small Enterprises (UK), Medium Enterprises (UM) and Large Enterprises (UB) is generally based on the initial asset value (excluding land and buildings), the average annual turnover or the number of workers. permanent. However, the definition of UMKM based on these three measuring instruments is different in each country. UMKM (Micro, Small and Medium Enterprises) are trading businesses managed by individuals referring to productive economic businesses with the criteria set out in the Act.

So to find out what type of business is being run, it is necessary to pay attention to the criteria. Because this will affect the process of obtaining a business license and determining the amount of tax that will be charged to the owners of UMKM (Micro, Small and Medium Enterprises). In the Law of the Republic of Indonesia No. 20 of 2008 concerning UMKM (Micro, Small and Medium Enterprises) Chapter 1 Article 1



Micro-enterprises are productive economic enterprises owned by individuals and/or individual business entities that meet the criteria for Micro-enterprises as regulated in this Law. Based on the above definition, in essence, Micro, Small and Medium Enterprises are a form of productive economic business carried out by individuals or individual business entities that meet the criteria for Micro, Small and Medium Enterprises.

Table 1
UMKM Criteria

Type	Asset	Revenue
Micro business	Maximal 50.000.000	Maximum 300.000.000
Small business	>50.000.000 – 500.000.000	>300.000.000 – 2.500.000.000
Medium Enterprise	>500.000.000 – 10.000.000.000	2.500.000.000 – 50.000.000.000

Source: Law No. 20 of 2008 CHAPTER IV Article 6

2.8 Company performance

Performance is a description of the level of achievement of the implementation of an activity program or policy in realizing the company's goals, objectives, vision, and mission as outlined through strategic or company planning. According to Santosa & Wulandari (2019). Performance is something that is produced by the organization in a certain period with reference to the standards set. Company performance should be a measurable result by describing the empirical conditions of a company of various agreed sizes (Sariwulan & Suparno, 2020) in conclusion, performance is the result of an activity in realizing the goals, objectives of the organization or company that refers to the standards applied.

2.9 Factors Affecting Company Performance

The following are factors that affect organizational performance according to Endaryati (2016) including, technology which includes work equipment and work methods used to produce products or services produced by the organization. The higher the quality of the technology used, the higher the level of organizational performance, the quality of the inputs or materials used by the organization, the quality of the physical environment which includes work safety, room arrangement and cleanliness, organizational culture as a pattern of behavior and work patterns that exist in the organization. concerned, leadership as an effort to control organizational members to work in accordance with organizational standards and goals, and the last is human resource management which includes aspects of compensation, promotions and others.

3. Method

This study uses a verification method with a quantitative approach. Quantitative research is research that uses an approach to empirical studies to collect, analyze, and display data in numerical form (numbers). The definition of research according to Sugiyono (2017) quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing hypotheses. has been established. The meaning of the verification method is to check whether it is true or not when it is explained to test a method with or without improvements that have been carried out elsewhere by overcoming problems similar to life.

The object in this study consists of three variables including, one dependent variable (Y) namely Company Performance and two independent variables (X) namely Accounting Information Systems and Human Resources, and the subjects in this study are UMKM entrepreneurs in the City. Bandung. Primary data collection in this study was done by distributing questionnaires and conducting direct interviews with parties related to the research carried out, in this case the UMKM entrepreneurs in the city of Bandung. The power collection method used in this study was Field Research (Field Research) which is done by conducting a direct review of the agency that is the object to obtain primary and secondary data (data taken directly from related parties).

4. Result and Discussion

4.1 Questionnaire Return Rate

The data collected in this study was through the distribution of questionnaires. The distribution of this questionnaire is to obtain information that researchers want to know. Details of the rate of return of the questionnaire on 45 respondents to the perpetrators or entrepreneurs of SMEs in the city of Bandung are as follows:

Table 2
Response Rate

Information	Amount
Distributed Questionnaire	45
Returning Questionnaire	45
Non-Returning Questionnaire	0
Rate of Return (Response Rate) (25/35 x 100%)	100%

Source: 2021 Data Processing Results

Based on the table above, it can be seen that the rate of return of the questionnaire (response rate) in this study was 100%. This is obtained from 45 returned questionnaires divided by 45 distributed questionnaires and multiplied by 100%. The response rate of 100% is included in the Very Good criteria, which means that the response rate is acceptable and the returned questionnaire can be used for data processing (Yang and Miller, 2008).

a. Characteristics of Respondents

Respondents in this study were 45 respondents to SMEs in the city of Bandung. The characteristics that will be described include gender, length of business, and type of business.

b. Characteristics of Respondents by Gender

Details regarding gender in this study can be seen in the following table:

Table 3
Characteristics of Respondents by Gender

No	Gender	Amount	Percentage
1	Laki-Laki	27	60,0%
2	Perempuan	18	40,0%
Jumlah		45	100%

Source: 2021 Data Processing Results

From the table above, it can be seen that there are 60.0% of the 45 respondents of SMEs in Bandung City with male sex or as many as 27 people. Meanwhile, 18 respondents to SMEs in Bandung are female or 40.0% of the total.

c. Characteristics of Respondents Based on Length of Business

The characteristics of respondents in this study based on the length of business are as follows:

Table 4
Characteristics of Respondents Based on Length of Business

No	Business Length	Amount	Percentage
1	<1 Tahun	9	20.0
2	1-5 Tahun	26	57.8
3	5-10 Tahun	8	17.8
4	>10 Tahun	2	4.4
Amount		45	100,0%

Source: 2021 Data Processing Results

Based on table 4.3 above, from 45 respondents to UMKM actors in Bandung City, they have a business duration of > 10 years, namely 2 people or 4.4% of the total. And there are 8 respondents or 17.8% with 1-3 years of business. And the highest get 57.8% with a length of business 1-5 years.

d. Characteristics of Respondents by Type of Business

Details regarding the type of business in this study can be seen in the following table:

Table 5
Characteristics of Respondents by Type of Business



No	Type of business	Amount	Percentage
1	Fashion	13	28.9
2	service	4	8.9
3	trading	8	17.8
4	food	13	28.9
5	Other Total	7	15.6
	Total	45	100.0

Source: 2021 Data Processing Results

Based on table 4.4 above, from 45 respondents to UMKM actors in Bandung City, they have the type of fashion and food business, namely 13 people each type of service business, namely as many as 4 types of trading business, namely 8 and 7 people for other types of business.

e. Validity and Reliability Test

This test is carried out to test the validity of each statement item in measuring the variable. Validity testing in this study was conducted by correlating the score of each item statement addressed to the respondent with the total score for all items. The correlation technique used to test the validity of the statement items in this study is the Pearson Product Moment correlation. If the correlation coefficient is greater than or equal to 0.30 then the statement is declared valid (Barker et al, 2016) so it can be concluded that the statement item is a valid construct. The results of the validity test of the questionnaire studied are presented in the following table:

f. Information Systems and Accounting

The following is the result of the recapitulation of the validity of the Accounting Information System for UMKM actors in the city of Bandung as follows:

Table 6
Recapitulation of Accounting Information System Validity Test Results

Statement Items	r _{count}	r _{Table}	Description
Statement Item 1	.863**	0.294	Valid
Statement Item 2	.852**	0.294	Valid
Statement Item 3	.806**	0.294	Valid
Statement Item 4	.875**	0.294	Valid
Statement Item 5	.711**	0.294	Valid

Source: 2021 Data Processing Results

From the table above, it can be seen that the correlation coefficient (r_{count}) of each statement item is greater than the critical point value of 0.294. The results of this test show that all statement items for the Accounting Information System suitable to be used as a research measuring tool and can be used for further analysis.

g. Human Resources Competence

The following is the result of the recapitulation of the validity of the Human Resource Competence test on UMKM actors in the city of Bandung as follows:

Table 7
Recapitulation of the Validity Test Results of Human Resources Competence

Statement Items	r _{count}	r _{Table}	Description
Statement Item 1	.823**	0,204167	Valid
Statement Item 2	.793**	0,204167	Valid
Statement Item 3	.788**	0,204167	Valid
Statement Item 4	.698**	0,204167	Valid
Statement Item 5	.755**	0,204167	Valid

Source: 2021 Data Processing Results

From the table above, it can be seen that the correlation coefficient (r_{count}) of each statement item is greater than the critical point value of 0.294. The results of this test indicate that all statement items for Human Resource Competence are feasible to be used as research measuring tools and can be used for further analysis.

h. UMKM Performance

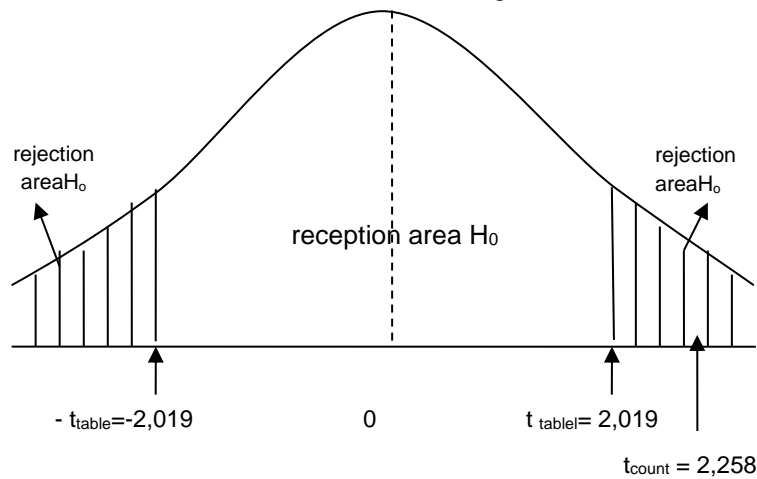
The following is the result of the recapitulation of the validity of the Human Resource Competence test on UMKM actors in the city of Bandung as follows:

Table 8
Recapitulation of UMKM Performance Validity Test Results

Statement Items	rcount	rTable	Description
Item Pernyataan 1	.665**	0,204167	Valid
Item Pernyataan 2	.654**	0,204167	Valid
Item Pernyataan 3	.638**	0,204167	Valid
Item Pernyataan 4	.750**	0,204167	Valid
Item Pernyataan 5	.757**	0,204167	Valid

Source: 2021 Data Processing Results

From the table above, it can be seen that the correlation coefficient (rcount) of each statement item is greater than the critical point value of 0.294. The results of this test indicate that all statement items for UMKM performance are feasible to be used as research measuring tools and can be used for further analysis.



i. Hypothesis Testing of Accounting Information Systems on UMKM Performance

H0 : There is no positive and significant influence between the Accounting Information System on the performance of UMKM.

H1: There is a positive and significant influence between the Accounting Information System on the performance of UMKM.

The significant level (α) is 5%, and the degrees of freedom (v) = 41 ($n-k-1$ (45-3-1)) the ttable value is 2.019.

With the following conditions:

If $t_{count} > t_{table}$ or $-t_{count} < -t_{table}$ then H0 is rejected

If $t_{count} \leq t_{table}$ or $-t_{count} \geq -t_{table}$ then H0 is accepted

Fig 1. Graph of SIA Hypothesis Testing on UMKM Performance

From the picture above, the tcount value for the accounting information system is 2.258 and ttable is 2.019 with a significance value of 0.005. Due to the $t_{count} > t_{table}$ and the significance value $< (\alpha = 0.05)$, then H0 is rejected and H1 is accepted. Thus it can be concluded that the Accounting Information System has an effect on the performance of UMKM in the city of Bandung. The results of this study prove that the higher the Accounting Information System, the performance of UMKM also increases.

j. Human Resources Hypothesis Testing on UMKM Performance

H0 : There is no positive and significant influence between HR on UMKM performance

H1: There is a positive and significant influence between HR on UMKM performance

The significant level (α) is 5%, and the degrees of freedom (v) = 41 ($n-k-1$ (45-3-1)) the table value is 2.019, with the following conditions:

If $t_{count} > t_{table}$ or $-t_{count} < -t_{table}$ then H0 is rejected. If $t_{count} \leq t_{table}$ or $-t_{count} \geq -t_{table}$ then H0 is accepted.



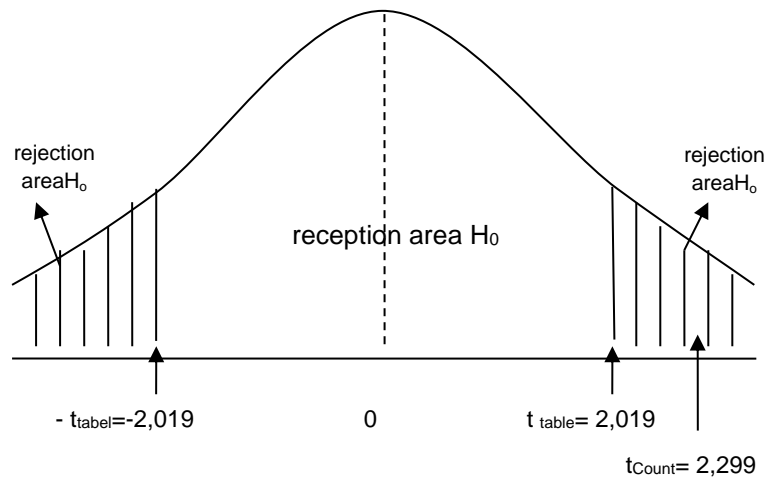


Fig 2. Graph of HR Hypothesis Testing on UMKM performance

From the picture above, the tcount value for HR competence is 2.299 and table is 2.019 with a significance value of 0.005. Due to the tcount > ttable and the significance value < ($\alpha = 0.05$), then H0 is rejected and H1 is accepted. Thus, it can be concluded that the competence of human resources has an effect on the performance of SMEs in the city of Bandung. The results of this study prove that the higher the competence of human resources, the performance of SMEs also increases.

The Accounting Information System (X1) has an effect of 37.1% on UMKM Performance (Y) with a correlation value of 0.609 which means that the Accounting Information System has a strong positive influence on UMKM Performance. So from the results of this study it is known that the Accounting Information System has an influence of 37.1% on the performance of UMKM while the remaining 62.9% is influenced by other factors not examined.

Then based on research in the field that has been done, it proves that the Accounting Information System has a percentage of respondents' responses of 73% and is included in the good category but there are still problems in the accounting information system. This is evidenced by the indicator that the lowest respondent's response is the Easy of use indicator with a percentage of 71%, there is a gap of 27% which is a problem that exists in the accounting information system. The Human Resource Competence (X2) has an effect of 41.9% on the Performance of UMKM (Y) with a correlation value of 0.647, which means that Human Resource Competencies have a strong positive influence on UMKM performance. So from the results of this study it is known that the Accounting Information System has an influence of 41.9% on UMKM performance while the remaining 58.1% is influenced by other factors not examined. Then based on research in the field that has been done, it proves that Human Resource Competence has a percentage of respondents' responses of 70% and is included in the good category but there are still problems in Human Resource Competence. This is evidenced by the indicator that the lowest respondent's response is the knowledge indicator with a percentage of 68%, there is a gap of 32% which is a problem that exists in Human Resource Competence.

5. Conclusion

Based on the phenomenon on the background, frame of mind, hypotheses, research results and discussion of the results of the research conducted on the influence of Accounting Information Systems and Human Resource Competencies on the Performance of UMKM in Bandung City. So at the end of the research the author draws the following conclusions, the accounting information system has an effect on the performance of SMEs in the survey of SME companies in the city of Bandung. Then the better the accounting information system, the UMKM performance will increase. Accounting information systems have a strong contribution to the performance of UMKM, especially in accuracy and timeliness, but the Accounting Information System is

still not optimal. This is indicated by the low ease of users of accounting information systems in carrying out their duties. Then Human Resource Competence has an effect on UMKM Performance Survey on UMKM Companies in Bandung City. Then the better the Human Resource Competence has an effect, the UMKM performance will increase. Influential Human Resource Competencies have a strong contribution to UMKM performance, especially in skills and attitudes, but the influential Human Resource Competencies are still not optimal. This is indicated by the low knowledge of human resources in carrying out their duties.

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