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Determination of Business Performance, Human Resources Competence, and Utilization of Accounting Information Technology on Financial Management in Aceh Province

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Abstract

Micro, Small and Medium Enterprises (MSMEs) in Indonesia are priorities in national economic development. This study aims to determine the effect of perception, level of education and socialisation as well as the driving factors for the application of financial accounting standards for micro, small and medium entities (determination of business performance, competence of human resources, and the use of accounting information technology on financial management of MSMEs in Aceh Province). MSMEs contributed the largest trade sector, as much as 46.17%, with a workforce distribution of 31.81%, which is one of the drivers of the people's economy and supports the Indonesian economy. In business, decision making must be rational and based on available information. It shows the importance of knowledge related to communication and capable human capable humans' decisions. This research design is descriptive and quantitative. This research was conducted on Micro, Small, and Medium Enterprises t is active in Aceh Province. Based on the study results, t can draw is that business performance has a significant effect on financial competence and has a substantial impact on the financial management of Micro, Small and Medium Enterprises. Accounting information technology has a considerable effect on the financial management of Micro, Small and Medium Enterprises.

Keywords
business performance; human resources; accounting information technology; financial management; MSME

I. Introduction

The Indonesian economic market can proliferate because the population will continue to grow so that the need for supply and demand will be high (Desika Karinayah, 2018). SME actors increase the selling value of SMEs themselves, primarily that they can compete with foreign products that are increasingly flooding the local market (Rerung, 2018). Seeing the many challenges in the future, make SME players as much as possible to develop their business (Naufalin, 2020). The number of MSMEs continues to grow in Indonesia, but these MSMEs growth is experiencing slow growth, and some have even gone out of business (Fatimah et al., 2020).

Nevertheless, Micro, Small and Medium Enterprises (MSMEs) in Aceh Province experienced rapid development for thesefive years, namely in 2014-2019 (Aceh, 2021). From the table below, it can be seen the number of MSME growth in Aceh.

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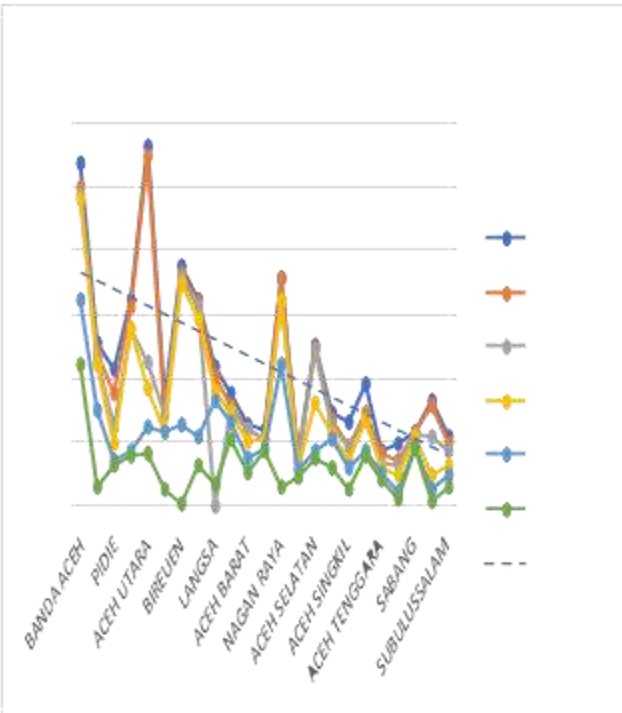

Figure 1. *Number of Micro, Small and Medium Enterprises (MSMEs) in Aceh Province*
Source: Cooperatives and SMEs Office of Aceh Province (Data processed)

Based on the picture above, it can be seen that MSMEs in Aceh are experiencing growth. The number of MSMEs in Banda Aceh has shown an increase in the last five years, from 4,463 in 2014 to 9,975 units in 2019, with44.7 percent. Likewise, what happened in the Bireun district where the number of MSME units increased to around 7000 units from the previous only 100 MSME units. The number of MSMEs in Southwest Aceh also increased at around 1000 units in 2019.

Unfortunately, the increase in the number of MSMEs was not followed by the expected increase in business quality and productivity. Such conditions indicate that the level of profit is still relatively low, the products produced are not well diversified, and the services provided can still notprovide maximum satisfaction for its customers (Permana, 2017). This is evidenced by the data on the distribution of MSMEs in Aceh province, as shown in the image below (djpb.cemented, 2019). In the implementation of government politics in the regions, it is not possible to only prioritize one aspect (economics) but it is important to pay attention to other aspects, namely environmental sustainability so that the implementation of green government is very important in supporting environmental sustainability in the political process of government in the regions (Dama, 2021). The Government of the Republic of Indonesia was formed to protect the whole of the Indonesian people (Angelia, 2020).

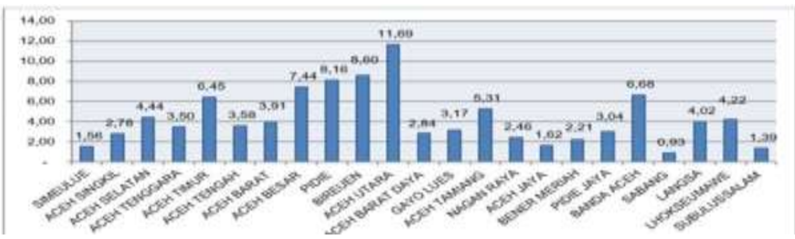

Figure 2. *Graph of the Distribution of MSMEs in Aceh Province*

Aceh Province are combined, it can be seen that Aceh province has high regional income compared to other provinces in Sumatra (Serambinews.com, 2021). One concrete step that needs to be considered is increasing the allocation of regional budgets to support the strengthening of micro, small and medium enterprises (MSMEs) (Sunariani et al., 2017). The main underlying reasons include the ability of MSMEs to absorb a large number of workers, the distribution of MSME locations evenly throughout the region, as well as contributing to the improvement of the system in running MSMEs so that it is expected to reduce inequality between regions (Nagel, 2013). Thus, this is also an effort to reduce the poverty rate which is quite high in the province of Aceh.

According to Ir. Helvizar Ibrahim, M.Si is the head of the Aceh cooperative and UKM service, apart from the distribution of capital for MSME actors in Aceh, there are several obstacles that are a factor in the weak growth of MSMEs in Aceh, namely the validity of MSME data in Aceh is still low and unaccountable and the use of technology and information in the management of MSMEs is still very weak (SerambiNews.com, 2021). Many literatures state that business organizations, including MSMEs, their business activities are influenced by internal and external aspects (Febriyani, 2018). In other words, the development of the financial and non-financial performance of MSMEs is thought to be inseparable from various internal and external influences. This is interesting to study to contribute ideas for the development of MSMEs.

One of the internal aspects that affect the growth of MSMEs is business performance. It can be seen that one big obstacle faced by MSME actors in most Indonesians is problems related to business performance (Kore & Septarini, 2018). The Indonesian government's attention to national issues related to the level of business performance is still very lacking. This is evidenced by the results of the 2016 national business performance survey which showed that only 29.66% of Indonesians were well literate (OJK, 2017).

Another internal aspect that is one of the growth factors for MSMEs is Human Resources (HR) (Febrian & Kristianti, 2020). According to (Gabcanova, 2012), human resources are also considered important as one of the useful non-financial indicators used to assess organizations. The popular acceptance of human resources as a performance indicator has been linked to the fact that it is the main source of competitive advantage of a company (Tampubolon, 2014).

Next is accounting information technology which is a technology that utilizes computers as the main device to process data into useful information (Putri, 2020). Accounting information technology is one of the external aspects that affect the Micro, Small and Medium Enterprises (MSME) system (Mauliansyah & Saputra, 2020). Accounting information technology can certainly affect the performance of MSMEs towards a better direction (Fitria, 2013). Various aspects of financial management can be supported by various accounting information technologies. These technologies provide a large amount of information that contributes to a more accurate understanding of the situation in the company and thus they cut the level of risk in day-to-day or strategic decision making (Nmeček et al., 2012).

Based on the description of the background of the problem, the authors take the title of the study: "Determination of Business Performance, Competence of Human Resources, and Utilization of Accounting Information Technology on Financial Management in Aceh Province SMEs".

II. Review of Literature

In terms of income, if all regional government budgets in Aceh Province are combined, it can be seen that Aceh province has high regional income compared to other provinces in Sumatra (Serambinews.com, 2021). One concrete step that needs to be considered is increasing the allocation of regional budgets to support the strengthening of micro, small and medium enterprises (MSMEs) (Sunar.liani et al., 2017). The main underlying reasons include the ability of MSMEs to absorb a large number of workers, the distribution of MSME locations evenly throughout the region, as well as contributing to the improvement of the system in running MSMEs so that it is expected to reduce inequality between regions (Nagel, 2013). Thus, this is also an effort to reduce the poverty rate which is quite high in the province of Aceh.

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There are several studies related to Micro, Small and Medium Enterprises (MSMEs) that have been carried out by researchers, including research conducted by (Utami et al., 2021) with the title Financial Literacy of Micro, Small, and Medium Enterprises. of Consumption Sector in Probolinggo City. Against the background that the biggest problem for MSMEs is in terms of capital, this study discusses whether the source of capital affects the performance of MSMEs or not. The sample was determined by the purposive sampling method with the criteria of MSMEs in three sub-districts and was 3 years old, then the selected samples were grouped into two, namely: the MSME group with loans and the MSME group without loans. The data obtained from the distribution of questionnaires include data on initial capital, profits, total assets, entrepreneurial orientation including innovation, proactiveness, and risk taking. Data analysis used an independent sample t test to compare initial capital, profits, and total assets between MSMEs with and without loans, and used the Mann Witney test to analyze entrepreneurial orientation. The results of this study state that MSMEs with loans have higher profits, total assets, innovation, and risk taking than MSMEs without loans. MSMEs with loans have initial and proactive capital that is not greater than or equal to MSMEs without loans.

This was followed by research conducted by Reza Husein (2016) on the Factors Affecting the Performance of MSMEs in the Culinary Industry in Sleman Regency. The research was motivated by the emergence of competition between MSMEs in Sleman district, so the researchers conducted research on the performance of MSMEs. In this study, the variables of capital, labor and technology became the independent variables, and the dependent variable was performance. Respondents in this study were 70 culinary business actors. In this study, there were eight characteristics of respondents, namely: type of business, initial business capital, gender, age, business ownership status, function of place of business, source of capital and marketing area. The analytical method used in this study is multiple regression, the result is that for the general model the three variables are able to explain 35.3% of the variation in MSME performance and the remaining 64.7% is explained by other variables outside the research variables. If tested individually, the most influencing MSME performance is labor, followed by technology and the last is the capital variable.

Next is the research conducted by Manizu (2010) on internal factors and external factors on the performance of MSMEs in South Sulawesi resulting in external factors consisting of aspects of government policy, socio-cultural and economic aspects, and aspects of the role of related institutions have a significant influence and positive on the internal factors of micro and small enterprises with a contribution of 0.980 or 98%. External factors have a significant and positive influence on the performance of micro and small businesses with a contribution of 0.254 or 25.4%. Internal factors consisting of aspects of human resources, financial aspects, technical aspects of production/operations, and aspects of market and marketing have a significant and positive influence on the performance of micro and small businesses with a contribution of 0.792 or 79.2%.

Ratnawati & Hikmah, (2012) conducted research on the performance of SMEs in the district and city of Semarang. The samples used were 60 samples with the criteria of SMEs being at least 5 years old. The analysis used is descriptive analysis and inferential analysis. The results of the study using partial regression analysis show that company performance and autonomy affect the performance of SMEs and overall marketing techniques, technology, access to capital, and entrepreneurial spirit affect performance. While the results of multiple regression analysis show that the need for achievement, the need for affiliation, and the need for autonomy simultaneously and significantly affect performance. So that the results of the partial regression analysis and the results of multiple regression analysis all affect the performance of SMEs.

(Wicaksono & Nuvriasari, 2012) conducted a study entitled Improving the Performance of Creative Industry MSMEs through Entrepreneurship Development and Market Orientation: A Study on the Participation of Women Entrepreneurs in Moyudan District, Sleman Regency, DIY. The sample used was 40 taken from women entrepreneurs of SMEs in the area. The analysis technique used is descriptive and inferential analysis. From this research, it can be seen that the problems of MSMEs in the area are aspects of capital, marketing and human resources. The results of this study conclude that there is a positive correlation between entrepreneurial orientation and market orientation with the performance of MSMEs.

Mohamad Soleh (2008) conducted research with case studies of manufacturing SMEs in the city of Semarang to analyze innovation strategies and their impact on company performance. A total of 119 SMEs were used as research objects. The analytical method used is confirmatory Structural Equation Modeling (SEM). The result of this research is that leadership orientation and innovation strategy have a positive effect on investment strategy and directly affect the level of investment and company performance.

From previous studies, the authors have not found writings that focus on the financial management of MSMEs in the province of Aceh in terms of business performance, human resource competencies and the use of accounting information technology. Therefore, this research is considered very interesting and worthy of research.

III. Research Methods

To analyze the effect of aspects of business performance, human resource competence and the use of accounting information technology on the financial management of MSMEs in Aceh province, I have analyzed this phenomenon with an econometric model that can be used to predict the evolution of an economic system, namely the linear regression model. multiple (Anghelache et al., 2014).

With these models we can assign parameter values to the values of economic indicators which are considered as independent (explicative) variables or depending on the time evolution of factors. In this economic analysis, we have to look for the relationship between two or more variables, using two statistical techniques (1) correlation shows how strong the relationship between the analyzed variables is (2) regression explains and allows to predict the value of one factor in relation to another.

In the multiple linear regression econometric model, the relationship between the resultant variable (Y) and the causal variable (X) can be described by a function as follows:

$$\mathbf{Y = o + + \; + \; + e}$$

The results of the regression analysis are in the form of coefficients for each independent variable. The regression coefficient shows the magnitude of the constants and parameters of each independent variable in the equation.

In this study, the targeted locations are all sub-districts in the Aceh Province which have Micro, Small and Medium Enterprises that are active in their business activities with a population of all registered MSMEs in Aceh Province, amounting to 2,354 businesses, with the description in the table below:

Table 1. Micro, Small and Medium Enterprises

Year	MSMSE	SME	Medium Enterprises
2017	1475	259	29
2018	1533	278	33
2019	1923	290	41
2020	2009	302	43

The sampling technique used is the quota method where this technique is used to determine samples from the population that have certain characteristics to the desired number (quota) and are classified into several groups.

Table 2. Research Sampling Quota

Type of Business	Total Population: 2354 Enterprises Number of Samples studied: 130Enterprises
Micro	82
Small	35
Medium	13

III. Discussion

3.1 Results

To reflect the correlation between business performance, human resource competence, and the use of accounting information technology on financial management in MSMEs in Aceh province (table 3):

Table 3. Results of Multiple Linear Regression Analysis

Coefficientsa

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	4,378	2,130		2,635	,013
Business Performance	,320	,233	,349	2,437	,041
Compentension SDM	,293	,046	,463	4,334	,001
T.Information	,629	,240	,345	2,765	,000

a. Predictors: (Constant), T.Information, HR Competence, Financial Literacy

Sources od: Data d2021

Based on the obtained parameters (a and b), the regression model becomes: **Financial Management in Aceh Province = 4.378 + 0.320X1 + 0.293X2 + 0.629X3 + e**

In table 3 it can be seen that the results of linear regression analysis, the effect of understanding on business performance on the ability to manage MSME finances is 0.320. So, it can be concluded that if the understanding of business performance is improved, then one's ability to manage finances in MSMEs will also increase by 0.320.

Next is the influence of competence possessed by human resources on the ability to manage MSME finances of 0.293. So, it can be concluded that if the competence of human resources in MSMEs is increased, then a person's ability to manage finances will increase by 0.193.

Furthermore, the influence of information technology on one's ability to manage MSME finances is 0.629, it can be concluded that if the information technology capability of MSMEs is improved, one's ability to manage finances will increase by 0.629.

The next analysis researchers developed, using the coefficient of determination which can be seen from the table below:

Table 4. Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,787[a]	,619	,620	2,939

a. Dependent Variable: Financial Management

Source: Data processed 2021

A high level of public political participation is required in this case. Third, the existence of free, periodic general elections (elections) in which the majority of the population can vote and be elected. Fourth, if a majority vote is not obtained in the election, the principle of plurality, namely the adoption of consensus by consensus, is applied. Fifth, civil society's democratic rights in the political, economic, social, and cultural spheres are guaranteed. The first and second statements are the most important points that can be drawn about procedural democracy in elections from Dahl's various statements. The relationship between procedural democracy and general elections is strong in this country. Dahl claims that a country's democratic status is determined by seven fundamental principles. Elected officials, free and fair elections, the right to vote for everyone, the right to be elected or run for office, and freedom are among these principles.

From Table 4, the correlation coefficient value is 0.787 or 78.7%, which indicates the magnitude of the influence given by the variables of Business Performance, Competence of Human Resources and Information Technology on the Financial Management of MSMEs in Aceh province. And the value of R square is 0.619 or 61.9%, so it can be concluded that the effect of business performance, human resource competence and information technology on the financial management of MSMEs in Aceh Province is 61.9%, the remaining 38.1% is influenced by other factors. not included in this study.

The data were analyzed using the same IT application, using the least squares method to estimate the parameters of the multiple regression model, the results obtained from the partial test are:

Table 5. The Results of Partial Test

Coefficientsa

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	5,234	2,145		2,445	,012
Performance	,210	,233	,279	2,437	,031
Competency SDM	,173	,067	,263	2,435	,001
T.Informastion	,429	,160	,375	3,745	,000

Dependent Variable: Financial Management

Source: Data Processed 2021

The results of the study, it is known that there is a significant influence between financial performances on the financial management of MSMEs in Aceh Province, it can be concluded that the level of business performance in MSMEs in Aceh province is relatively low in managing their business finances. So that these business actors need to be given training related to improving business performance in managing the business.

If business actors understand the level of business performance well, then the financial management of MSMEs will also improve. This is important to do so that MSME actors can survive until now and in the future. The results of this study are in line with research conducted by Putri (2020) which found that business performance has a positive and significant effect on financial management, which means that the better the level of business performance of MSME actors, the better financial management is carried out and vice versa. The results of Anggraeni's research (2015) state that a low level of understanding affects business owners in managing business finances. Research by Ida & Dwinta (2010) which suggests that financial knowledge has a significant effect on financial management behavior. This implies that with good business performance, it is hoped that MSMEs will be able to make appropriate management and financial decisions to improve business performance and sustainability.

Furthermore, it is also known that there is a significant influence between the competences of Human resources on the Financial Management of MSMEs in Aceh Province, it can be concluded that the ability of human resources owned by MSMEs in Aceh Province is relatively low in managing their business finances. So that business actors are required to have human resources who have the ability to manage businesses, or business actors must provide training to their human resources to improve their ability to manage businesses, especially in managing finances. The results of this study are in line with research conducted by Saputra et al (2018) where there is an influence of human resource competence on the management of Micro, Small and Medium Enterprises (MSMEs). Furthermore, research conducted by Azmy (2015) which states that the development of human resource competencies affects individual productivity in terms of preparing administration and reports in the context of making strategic organizational decisions. Another thing that also has an impact on professional financial management in every business is the use of money that is right on target so that it does not become an excessive expenditure or even becomes an idealism of a relatively high business manager but is excessive in being careful in the use of money because it adheres to the attitude of *love of money*.

From the results of data processing above, it is known that there is a significant influence between Information Technology on the financial management of MSMEs in Aceh Province, it can be concluded that the ability of MSME actors in Aceh Province to manage electronic-based businesses is relatively low in managing their businesses, especially managing their business finances. Business actors in this case should be given training related to how to manage an electronic-based business. Because Indonesia has entered industry 4.0, where all industries have carried out electronic-based business activities. If business actors, both micro, small and medium, are not given training related to managing electronic-based businesses, it is feared that MSME actors, especially in Aceh Province, will die. This is important to do so that MSME actors can survive until now and in the future.

The results of this study are in line with research conducted by Wardani and Darmawan (2020) that the application of financial technology can improve business performance by providing convenience for MSME actors in managing and understanding their finances because this technology provides convenience in digital payments that automatically provide records in transaction entry.

IV. Conclusion

Based on the results of the research that has been done, the conclusions that can be drawn are as follows:

1. Business performance has a significant effect on the financial management of Micro, Small and Medium Enterprises in Lhokseumawe City. This proves that understanding business performance is a factor that can improve the ability to manage finances for Micro, Small and Medium Enterprises (MSMEs).
2. Competence of human resources has a significant effect on the financial management of Micro, Small and Medium Enterprises in Lhokseumawe City. This proves that the ability of human resources is a factor that can improve the ability to manage the finances of Micro, Small and Medium Enterprises (MSMEs).
3. Information technology has a significant effect on the financial management of Micro, Small and Medium Enterprises. This proves that the ability to apply accounting information technology is a factor that can improve the ability to manage finances for Micro, Small and Medium Enterprises (MSMEs).

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