

Utilization of Accounting Digitization for MSMEs Development in the New Normal Era

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Utilization of Accounting Digitization for MSMEs Development in the New Normal Era.

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ABSTRACT

The effects of the COVID-19 pandemic have had a significant impact on MSMEs in Indonesia. Most MSMEs went bankrupt, only a small part of MSMEs were able to survive and even skyrocketed. Entering the new normal era, it is hoped that MSME actors will be able to rise again and respond to the stretching of the economy by implementing accounting digitization practices in their business processes.

The long-term goal of this research is to enrich the development of science, related to science in the field of accounting information systems. The specific objective is to examine the digitalization of accounting for the development of MSMEs in the new normal era.

Data collection in this study was carried out by distributing questionnaires through online media to MSME actors in Banyumas Regency who were respondents and a direct approach to MSMEs related to the use of financial digitization. The sampling technique in this study using random sampling technique. Meanwhile, for data analysis using Statistical Product and Service Solution (SPSS) version 22.0. The results of the study prove that the digitalization of accounting provides benefits and a positive influence for the development of MSMEs in the new normal era.

Keywords: Accounting System, MSME accounting digitization, new normal.

1. Introduction

The effects of the pandemic have made many conventional MSME sectors slump, but besides that, there are also MSMEs that have survived and even skyrocketed. In Banyumas Regency, it was found that some MSMEs were able to survive and even skyrocketed. According to the Head of the SME Dinakerkop of Banyumas Regency Joko Wiyono, so far the MSME actors who have been able to survive the COVID-19 pandemic are dominated by MSMEs that produce food, t-shirts, herbs, and palm sugar because so far they have used digital applications in operational activities which include recording and product marketing. He further explained that until now in Banyumas Regency there were 62,572 MSME actors who have survived the COVID-19 pandemic. Entering the new normal era, it is hoped that the MSME business will experience a positive response. This study tries to examine whether the use of digitalization, especially accounting digitization, provides a positive response to the development of MSMEs in the new normal era.

1.1 Research Specific Purpose

The specific purpose of this research is to examine and analyze the effect of financial digitization on the development of MSMEs in the new normal era.

2. Literature Review

2.1 Accounting Digitalization

Accounting digitization is a cloud-based accounting solution that allows business people, especially SMEs to record all company financial transactions, create financial reports, and control the business as a whole (Husaini, 2019). The concept of digitization in this study consists of digital payments, use of social media / digital marketing and Leveransir Interaction.

2.2 Micro, Small and Medium Enterprises (MSMEs)

On accordance with Law Number 20 of 2008, the definition of Micro, Small and Medium Enterprises is as follows "Micro Business is a productive business owned by individuals and/or individual business entities." Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of Medium Enterprises or Large Businesses that meet the Business criteria. Small."

2.3 MSME Development

According to Kartika (2014) Business development is a set of activities carried out to create something by developing and transforming various resources into goods or services that consumers want. Development of an analytical preparation process for potential growth opportunities by leveraging expertise, technology, intellectual property and external direction to improve quality as an effort aimed at expanding the business.

3. Research Methodology

3.1 Population and sample

The population in this study is MSMEs in Banyumas Regency. Sample: The research sample consists of MSME actors in Banyumas Regency.

3.2 Sampling Technique

The sampling technique uses a purposive side technique with the following criteria:

- SMEs that already have a business license
- Who can survive in the midst of a pandemic
- Using the concept of digitization

3.3 Hypothesis Testing

Hypothesis testing using multiple linear regression and t test

4. Results

4.1 Overview of Population and Sample

The sample in this study was taken from a population that has been determined from ¹⁶ calculations with the Slovin formula. From the calculation of the Slovin formula, it shows the number of samples in the study as many as 100 MSMEs. Then, the sampling is done by using purposive sampling with predetermined criteria.

Research respondents are MSME actors who serve as managers/directors and the finance department. This research was conducted with a quantitative approach using a questionnaire. The distribution of the questionnaires was carried out directly in printed form and indirectly through the google form to MSME actors in Banyumas Regency.

The number of questionnaires distributed to MSMEs is 104 questionnaires. Of all the questionnaires that have been distributed, not all of the questionnaires were ¹³ returned. A total of 4 questionnaires did not return and another 100 questionnaires returned. Details of the level of distribution and return of the questionnaire can be seen in the table below:

Table 1. Questionnaire Return Rate

No	Description	Quantity
1	Distributed Questionnaire	104
2	Questionnaire that does not return	4
3	Questionnaire that cannot be processed	0
Total questionnaires that can be processed		100
Rate of return		96%

Source: Processed research data, 2022

Characteristics of Respondents by Gender

Gender differences can lead to different opinions or points of view in the assessment by respondents. Respondents by gender can be seen in Table 4.2 below.

Table 2. Respondents by Gender

Gender	Number of Respondents Percentage	Percentage
Man	40	40%
Woman	60	60%
Amount	100	100%

Source: Processed research data, 2022

4.2 Quantitative Analysis

- Validity Test

The value of r_{count} is the result of the correlation of respondents' answers to each statement in each variable analyzed by the SPSS 23.0 program. for windows. Meanwhile, to get the r_{table} , it is done by looking at the r Product Moment Table. = 0.05, n (sample) = 100. With the formula $df = n - 2$, namely $df = 100 - 2 = 88$, so that the two-sided r_{table} value is 0.2146. The results of the complete validity test can be seen in Table 4.3 below:

Table 3. Table of validity test results

Variabel Penelitian	Indikator	Item Total Correlation	Keterangan
Pembayaran digital (X ₁)	X _{1.1}	0,881	Valid
	X _{1.2}	0,822	
	X _{1.3}	0,854	
	X _{1.4}	0,817	
	X _{1.5}	0,794	
	X _{1.6}	0,850	
	X _{1.7}	0,537	
	X _{1.8}	0,641	
Penggunaan social media (X ₂)	X _{2.1}	0,428	Valid
	X _{2.2}	0,520	
	X _{2.3}	0,714	
	X _{2.4}	0,562	
	X _{2.2}	0,638	
	X _{2.3}	0,700	
Interaksi level ansir (X ₃)	X _{3.1}	0,641	Valid
	X _{3.2}	0,834	
	X _{3.3}	0,853	
	X _{3.4}	0,737	
	X _{3.5}	0,706	
Pengembangan UMKM (Y)	X _{4.1}	0,677	Valid
	X _{4.2}	0,633	
	X _{4.3}	0,844	
	X _{4.4}	0,898	
	X _{4.5}	0,636	

- Reliability Test

Reliability test is a tool to measure a questionnaire which is an indicator of a variable or construct. Questionnaire items are said to be reliable or reliable if someone's answer to the questionnaire is consistent (Sunnyoto, 2015:141).

The reliability test technique in this study uses the Cronbach alpha correlation formula with computerization. To find out whether our questionnaire is said to be reliable or not, it is calculated by comparing r tables with r results (alpha). According to Djemari in Riwidigdo (2010), an instrument is said to have high reliability if the Cronbach's Alpha value is more than 0.7.

1 The following are the results of the research questionnaire reliability test which can be seen in table 4.4

Table 4. Variable Reliability Test Results

No	Variable	Alpha Cronbach	Keterangan
1	Pembayaran digital (X_1)	0,932	Reliabel
2	Penggunaan sosol media (X_2)	0,824	Reliabel
3	Interaksi Leveransir (X_3)	0,885	Reliabel
4	Pengembangan UMKM (Y)	0,891	Reliabel

7 Hypothesis Testing

To determine the effect of digital payment variables, the use of social media and supplier interactions on the development of MSMEs, the multiple regression analysis method was used. The following are the results of multiple linear regression analysis using the SPSS program.

Table 5. Multiple Regression Estimation Results

1
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	18.840	8.752		2.153	.041
total_pmby	.030	.266	.026	.114	.910
total_sosmed	.129	.347	.076	.372	.713
total_intr	.390	.313	.254	1.247	.224

a. Dependent Variable: total_peng

Source: Processed research data, 2022

Referring to table 4.5, the results of the calculation of the t value of the research variables are obtained. From the calculation results obtained the value of t count as shown in the following figure:

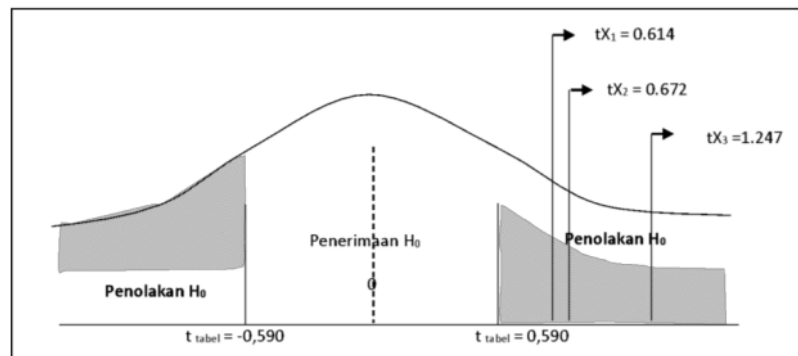


Figure 1. curve of t test

5. Discussion

- The Influence of Digital Payment Utilization on MSME Development in the New Normal era

The pandemic period requires MSME actors to be able to work together to improve their performance in order to be able to survive and compete during the pandemic. One way to do this is to improve product quality and service improvements. The phenomenon in the field shows that MSMEs that survive and rise have implemented the concept of digitization by utilizing digital payment techniques in every activity of their operational transactions. This is in line with the facts found by research conducted by Nugraha (2020) that the results of the University of Indonesia Demographic survey noted that MSMEs using digital payment methods recorded a significant 55% increase in profits with a transaction contribution of 1.7 trillion Rupiah per year to the state. . The increase in profits is due to the high level of digital payment users, so there is a tendency for consumers to shop at places that use digital payments.
- The influence of the use of social media on the development of MSMEs in the New Normal era

In line with the new normal era, it is hoped that MSME actors will be able to create sustainable economic independence. One of these opportunities is to choose social media as a technique for communicating in business, helping with product and service marketing, communicating with customers and suppliers, complementing brands, reducing costs and for online sales.

This result is in line with the results of research conducted by Winarti (2022), which proves that the use of social media has become the main pillar in the delivery of information. One of the advantages of social media is that it has a lot of potential for the progress of a business
- The Effect of Leverage Interaction on MSME Development in the New Normal era

According to Sasa Sofyan Munawar, et al (2022) the involvement of companies and suppliers can increase profits from selling products and services online. Supplier interactions are proven to have a positive influence on the development of MSMEs, especially in Banyumas Regency. The type of media that is most widely used in supplier interactions is WhatsApp.

Supplier interactions carried out by companies in coordinating several promotional elements and other marketing activities will have an impact on establishing communication with company consumers (Belch and Belch, 2004), besides that companies can introduce and market their goods or services to consumers as communicants

6. Conclusion

- Utilization of Digital Payments has a positive effect on MSME Development in the New Normal era
- The use of social media has a positive effect on the development of MSMEs in the New Normal era
- Leveransir interaction has a positive effect on MSME development in the New Normal era

6.1 Limitations

The owners of micro, small and medium enterprises in Banyumas Regency were initially reluctant to fill out the questionnaire because they had different perceptions about this research. They perceive that this research is related to taxation from the government so they are worried that their business tax will be increased along with the research. This will result in respondents' answers being less objective

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