Education and Technology: The Combined Effect on Performance of SMEs Through Accounting Applications

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Abstract. *This study aims to determine how much influence the level of education and use of UKM accounting applications on the performance of UMKM. Data collection uses the method of distributing questionnaires directly to each UMKM respondent. In determining the population in this study is the level of education and use of UKM accounting applications in Madiun Regency. While in taking the sample using purposive sampling technique. The respondents were 60 UMKM who had met the previously determined answer criteria. In terms of data processing, the author uses the SPSS Statistics program version 26.0 for windows. The results of this study can be concluded that based on the t-test of the education level variable (X1), the t-count value is 3.456 with a sig value. of 0.001 less than 0.05 (0.001 <0.05) means that the level of education affects the performance of UMKM in the Madiun Regency area. The use of the UKM accounting application (X2) obtained a t value of 3.669 with a sig value. of 0.001 means that the use of UKM accounting applications has an effect on the performance of UMKM in the Madiun Regency area. Thus the results of this study state that the hypothesis is accepted.*

Keywords**:** Put your keywords here, keywords are separated by semi colon

I. INTRODUCTION

Madiun is one of the regions located in the East Java Province which is famous for its historical tourism. This is because Madiun Regency has several historical places and historical tourism such as the kresek monument, Dutch heritage coffee plantations, nglambangan temple, and so on. Besides having historical tourism in Madiun Regency, it also has several natural attractions such as grape tourism, selampir waterfall, kare waterfall, widas reservoir and so on.

The development of tourism in Madiun City and Regency cannot be separated from the increasing needs of the community for recreational facilities both recreational and educational that can accommodate activities. Therefore, the development of tourism is also closely related to the planning, development, and development of other areas in Madiun City and Regency that have the potential as tourism development centers. (Hidayah et al., 2023)

From the analysis of the existing conditions of tourism in Madiun City, it can be described that there are several potential attractions that are very likely to be developed, including shopping tourism, educational and cultural tourism, sports tourism and recreational tourism. This is because Madiun City is a transit city that should have many facilities for recreation.

However, the current condition of Madiun City is still minimal with the existence of tourist attractions other than natural tourism and historical tourism, the majority of which are in Madiun Regency. For this reason, Madiun people if they want to recreate to tourist attractions must go out of town, for example to Magetan with Telaga Sarangan, Dungus with the Kresek Monument, Saradan with Widas Reservoir, and Ngebel with Telaga Ngebel. This is because in Madiun City there is only one representative recreation area located in Taman District, namely THR (Taman Hiburan Rakyat) which has now changed its name to Dumilah Park.

Judging from its nickname, Madiun City as the City of GADIS (Trade, Education, and Industry), the development of education, trade and services is one of the sectors capable of driving the economy of Madiun City. For this reason, it is necessary to build a tourist facility that leads to education and trade. In addition to driving the economy of Madiun City, the construction of recreational facilities can also be used as a place for recreation or learning for children and families during vacations or free time.

(Pratama et al., 2022) The level of education is very important for each individual which aims to educate and develop potential within themselves. With more growth and development, each individual can have creativity, broader knowledge, a good personality and become a responsible person. Because the level of education is very influential on changes in attitudes and healthy living behavior of the individual himself. Many literature studies show that employee education about their work improves employee performance. This improved performance is reflected in business performance. Education is a prerequisite for building a successful enterprise resource planning. (Harti et al., 2022; Pratama & Sakti, 2020; Soejoto et al., 2019)

SME accounting application according (Melnyk et al., 2020) is a system used to create simple financial reports that can be used by micro, small and medium enterprises, and can manage daily finances. The SME accounting application aims to make MSME players

willing and disciplined to use the application which is easy to use as a calculation or daily sales acquisition. The advantage of the SME accounting application is that MSME players who use this application will one click on a smartphone do not need to understand or be proficient in accounting to be able to do the recording, and do not need to bother thinking about debits and credits in recording and can be accessed mobile anytime and anywhere just by using a gedget in hand. MSMEs in carrying out company operational activities, such as recording, and bookkeeping in accounting. (Lim et al., 2021; Pratama & Muhlisin, 2023)

In addition, good record keeping is one of the keys to developing a business. If the recording is done properly, then MSMEs can compile a financial report correctly and can calculate profits and losses from daily earnings. However, only a few of the business owners in Madiun Regency claimed to have made simple financial records, the rest have not made records due to limited education and knowledge about accounting.

Smartphones have been widely used in all circles, one of which is MSME players. People use android-based smartphones at an affordable price. This SME accounting application is available on the Google Play Store, this makes business actors required to be observant and careful to choose applications with consideration of the menus and features that have been provided in the application. (Ramadhani & Trisnaningsih, 2022; Utomo & Pratama, 2024)

(Adhikara, 2018) states that the level of education is the last level that has been taken by someone such as high school / vocational high school graduates, S1, S2 which is used to provide an overview of how business people perceive the importance of doing bookkeeping and also reporting for their business. Indicators of education level (Lohanda, 2017) in Edy Wirawan, there are two indicators that characterize the level of education, namely: (1) Education level; and (2) Suitability of Education and Job.

Application

An application is software created to process data. (Elvira, 2018) even now accounting software is not only used on computers, but can also be used on smartphones or smart phones which is very easy and can be used in all situations and places, making smartphones one of the devices chosen by company owners today.

Use of SME Accounting Applications

(Frima & Surya, 2018) said accounting applications are a form of technological development in the accounting field which has become one of the needs of companies to support financial recording. Financial reports are an important element for companies, especially MSMEs, because strong MSMEs must be supported by adequate financial management. Indicators for the use of SME accounting applications (Priyono et al., 2020) there are five indicators that characterize the use of SME accounting applications, which are as follows: (1) Adaptation; (2) Availability; (3) System Reliability; (4) Response Time; and (5) Utility.

MSME Performance

(Arismawati et al., 2017) stated that the performance of MSMEs is the result of work achieved by an individual and can be completed with individual tasks within the company and in a certain period, will be linked to the value or standard measures of the company where the individual works. MSME performance indicators (Riyanto & Nasir, 2023) there are three indicators that characterize the performance of MSMEs, namely: (1) Sales Growth; (2) Customer Growth; and (3) Profit Growth.

II. RESEARCH METHOD

Researchers distributed this research questionnaire directly to resource persons, namely MSME actors in the Madiun Regency area. The research will be carried out over a period of 3 months, starting from May to July 2022. (Meda, 2018) population is a generalized area consisting of objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this research are MSMEs in the Madiun Regency area. (Afrizal et al., 2017) the sample is part of the number and characteristics of the population. This sampling must be done as effectively as possible so that it can represent and describe the actual population. The sampling procedure used in this research was purposive sampling. In this research, 60 respondents were used.

Researchers conducted observations and this research was carried out directly with MSME actors in Madiun Regency by collecting data related to the research. Researchers used a data collection technique by providing a list of statements. In this study, data was collected by distributing questionnaires that had to be filled out by respondents. Researchers use documentation techniques to obtain data and information in the form of images, archives or documents. Documentation data in this research will be obtained directly or recorded from sources, namely MSME actors in Madiun Regency. Researchers collected and studied literature regarding the level of education and use of SME accounting applications. Apart from that, also from accounting journals and scientific papers. (Arifin et al., 2023).

Data Analysis Techniques

1. Multiple Linear Regression Analysis

   The multiple linear regression analysis used aims to measure the linear relationship between the independent variable (X) simultaneously and the dependent variable (Y). To see the relationship between variables, use the multiple linear regression formula. (Ary et al., 2019)

   $$\mathbf{Y = a + b_1X_1 + b_2X_2}$$

   Description :

   Y = Dependent variable (Performance of MSMEs)

   a = Constant

   b_1 = Regression coefficient X_1

   b_2 = Regression coefficient X_2

   X_1 = Education level

X_2 = Use of SME Accounting Applications

2. Partial Test (t Test)

The t test is used to partially see whether there is a significant influence of the dependent variable: level of education and use of SME accounting applications on the independent variable, namely SME performance. The t test is a test used to test the truth or falsity of a hypothesis. The criteria for the t statistical test are:

a. If the significance value of the t test is > 0.05 then H0 is rejected, meaning that there is no significant influence between an independent variable on the dependent variable.
b. If the significance value of the t test is <0.05 then H0 is accepted, meaning that there is a significant influence between one independent variable and the dependent variable.

3. F test

The testing in this research aims to find out whether the independent variable has a significant influence on the dependent variable. In this test carried out simultaneously, variables X1 and X2 together influence variable Y. The level used is 0.05 or 5%. The criteria for the F test are:

a. If the significance value of F > 0.05 then H0 is rejected, meaning there is no significant influence on the dependent variable.
b. If the significance value F <0.05 then H0 is accepted, meaning there is a significant influence on the dependent variable.

4. Determination Test (R Test)

In this research, it is used to find out how much influence the independent variable has in explaining variations in the dependent variable in the research. If the determinant coefficient (R) is greater or closer to one, it indicates that the ability of variable X to explain variable Y is better.

Statistical Treatment of Data

1. Normality Test

The normality test aims to determine whether the data to be used in the regression model is normally or not normally distributed. This is considered important because if the data for each variable is not normal, then hypothesis testing cannot use parametric statistics.

The normality test method is by looking at the distribution of data at the diagonal source on the normal graph P-Plot Plot of Regression Standardized Residual. To determine whether the research data carried out is normal or not, this study used the One Sample Kolmogorov Smirnov test. If the Kolmogorov Smirnov test result is greater than 0.05 or $\alpha >$ Sig. = 0.05 then the data can be said to be normal and if the results are less than 0.05 or $\alpha < 0.05$ then the data can be said to be abnormal.

2. Multicollinearity Test

The multicollinearity test aims to determine whether the regression model found a correlation between independent variables. In a good regression model there should be no correlation between independent variables. To see whether or not there is multicollinearity in the regression model, you can look at the VIF (Variance Inflation Factor) value. If the VIF value is > 0.10, it can be said that multicollinearity is occurring and if the VIF value is < 10.00, it can be said that multicollinearity is not occurring Inflation Factor) value. If the VIF value is > 0.10, it can be said that multicollinearity is occurring and if the VIF value is < 10.00, it can be said that multicollinearity is not occurring.

3. Heteroscedasticity Test

The heteroscedasticity test aims to find out whether in a regression model there is an inequality of variance from the residuals of another observation. If the variance from the residual from one observation to another observation is constant, then it can be said to be homoscedasticity and if it is different it is said to be heteroscedasticity. (Raharja et al., 2019)

The heteroscedasticity test in this research can be seen from the residual plot of the standardized dependent variable. Based on the performance of MSMEs, if there is a certain pattern, such as the existing points forming a certain pattern that regularly waves, widens, then narrows, then heteroscedasticity occurs. If there is no clear pattern such as dots spreading above and below the number 0 on the Y axis, then it can be said that heteroscedasticity does not occur.

III. RESEARCH RESULT AND DISCUSSION

Results

1. Validity and Reliability Test

Validity test is a test that aims to measure whether a questionnaire is valid or not. The item validity measurement process that will be used is by correlating the sum of the item scores with the total score of all items. The measuring instrument used must meet the criteria, namely valid and reliable. Valid can be interpreted as whether what is being measured is valid or accurate, while reliable is reliable, that is, used whenever and wherever so the results remain the same. The following are the results of the validity and reliability tests of several statement items from the research:

Table 1. Validity Test Results of Research Indicators

Variable	Indicator	R (hitung)	R (tabel)	Description
Level of Education (X1)	X1.1	0,597	0,254	Valid
	X1.2	0,754	0,254	Valid
	X1.3	0,677	0,254	Valid
	X1.4	0,823	0,254	Valid
Use of SME Accounting	X2.1	0,549	0,254	Valid
	X2.2	0,603	0,254	Valid

Applications (X2)	X2.3	0,635	0,254	Valid
	X2.4	0,671	0,254	Valid
	X2.5	0,587	0,254	Valid
	X2.6	0,452	0,254	Valid
	X2.7	0,516	0,254	Valid
	X2.8	0,451	0,254	Valid
	X2.9	0,700	0,254	Valid
	X2.10	0,649	0,254	Valid
MSME Performance (Y)	Y.1	0,523	0,254	Valid
	Y.2	0,555	0,254	Valid
	Y.3	0,366	0,254	Valid
	Y.4	0,664	0,254	Valid
	Y.5	0,799	0,254	Valid
	Y.6	0,580	0,254	Valid

Source: data processed by researchers, (2022)

Based on the Validity Test table above, it shows that the r (calculated) value is greater than r (table) or calculated r > 0.254. It can be concluded that the data shown from the Validity Test above starting from Education Level (X1), Use of SME Accounting Applications (X2) and SME Performance (Y) can all be declared valid.

Table 2. Reliability Test Results of Research Indicators

Variable	Cronbach Alpha	Standar Realibilitas	Description
Level of Education (X1)	0,678	0,60	Reliabel
Use of SME Accounting Applications (X2)	0,784	0,60	Reliabel
MSME Performance (Y)	0,615	0,60	Reliabel

Source: data processed by researchers, (2022)

Based on the Reliability Test table above, the results obtained after carrying out the reliability test can be concluded that the research variables can be tested further or that all variables show reliable values, namely the standard, namely 0.60 or Cronbach Alpha value > 0.60.

2. Classic Assumption Test
   a. Normality test

      The normality test aims to find out whether the research data is normally distributed. Therefore, researchers used the Kolmogorov Smirnov Test method on the basis of MSME performance. The data is said to be normally distributed, if the data significance is above 0.05 or the Sig value. > 0.05.

Table 3. Normality Test Results

		Unstandardized Residual
N		60
Normal Parameter, b	Mean	.0000000
	Std. Deviation	2.19963513
Most Extreme Differences	Absolute	.086
	Positive	.086
	Negative	-.069
Test Statistic		.086
Asymp. Sig. (2-tailed)		.200c,d

Source: data processed by researchers, (2022)

Based on the normality test table above which is used with the Kolmogorov Smirnov Asymp method. Sig. obtained a value greater than 0.05 or 0.200 > 0.05 then it can be concluded that the distribution is normal.

   b. Multicollinearity Test

      The multicollinearity test aims to determine whether the regression model found a correlation between the independent variables. The method used to detect multicollinearity is using Tolerance > 0.10 and a VIF (Variable Inflation Factor) value < 10.00.

Table 4. Multicollinearity Test Results

Model	Collonearity Statistics	
	Tolerance	VIF
Level of Education (X1)	.895	1.117
Use of SME Accounting Applications (X2)	.895	1.117

Source: data processed by researchers, (2022)

If you look closely at the table above, the tolerance value for Education Level (X1) is listed with a value of 0.895 which is greater than 0.10 or 0.895 > 0.10 and a VIF of 1.117 < 10.00. Use of the SME accounting application (X2) with a tolerance value of 0.895 more than 0.10 or 0.895 > 0.10 and a VIF of 1.117 < 10.00. Thus, it can be concluded that the data obtained did not experience symptoms of multicollinearity.

   c. Heteroscedasticity Test

      The heteroscedasticity test aims to find out whether in a regression model there is an inequality in the variance and residuals of one observation to another observation. A good regression model means that heteroscedasticity does not occur and to determine whether it exists or not, use the residual plot. The following are the results of the heteroscedasticity test on the regression model in this study, namely:

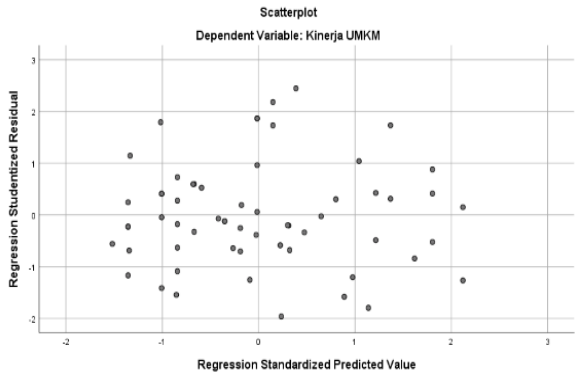

Figure 1. Scatterplot projection of heteroscedasticity test results

Based on the scatterplot image above, the data is not spread randomly and does not form a particular pattern, the points are spread above and below the number 0 on the Y axis, this proves that heteroscedasticity does not occur.

3. Hypothesis Testing
   a. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to measure the linear relationship between the variables Education Level (X1), and Use of SME Accounting Applications (X2) on SME Performance (Y). The results of multiple linear regression analysis are shown as follows:

Table 5. Multiple Linear Regression Test Results

Model	Unstandardized Coeffients		Standardized Coeffients	t	Sig,
	B	Std. Error	Beta		
(Constant)	5.052	3.256		1.552	.126
Tingkat Pendidikan	.447	.129	.376	3.456	.001
Penggunaan Apk. Akun. UKM	.292	.080	.399	3.669	.001

Source: data processed by researchers, (2022)

The multiple linear regression equation used in this research is as follows:

$$Y = a + b_1X_1 + b_2X_2$$

$$Y = 5.052 + 0{,}447X_1 + 0{,}292X_2$$

From the regression equation above it can be interpreted as follows:

1) The constant value (a) = 5.052 means that all independent variables including education level and use of SME accounting applications have an effect on the performance of SMEs in Madiun Regency.
2) Coefficient value (b1) = 0.447, meaning that the education level variable (X1) has a positive coefficient value. This shows that every one level of education will cause an increase or increase in the performance of MSMEs in Madiun Regency by 0.447.

Coefficient value (b2) = 0.292, meaning that the variable use of SME accounting applications (X2) has a positive coefficient value. This shows that each unit of SME accounting application used will cause a decrease in the performance of SMEs in Madiun Regency by 0.292.

b. Partial Test (t Test)

The t test is used to determine the influence of education level (X1) and use of SME accounting applications (X2) on SME performance (Y) in Madiun Regency. If the calculated t value > t table and the significant value < 0.05 then partially the independent variable has a significant effect on the dependent variable, namely the performance of MSMEs. Based on the results of multiple linear regression in the table above, it shows that all independent variables including education level and use of SME accounting applications have a significance of <0.05. So, it can be concluded that all independent variables have a significant effect on the dependent variable, with the following explanation:

1) Influence of Education Level on MSME Performance

The results of the partial test of the education level variable (X1) obtained a t value of 3.456 with a significance value of 0.001 less than 0.05 (0.001 < 0.05). This shows that the level of education influences the performance of MSMEs. So it can be concluded that in this research H1 is accepted.

2) Effect of Using SME Accounting Applications on SME Performance

The partial test results for the use of SME accounting applications (X2) obtained a t value of 3.669 with a significance value of 0.001 less than 0.05 (0.001 < 0.05). This shows that the use of SME accounting applications influences the performance of SMEs. So it can be concluded that in this research H2 is accepted.

c. Simultaneous Test (F Test)

The F test is used to determine whether the influence of education level and use of SME accounting applications together influences the performance of SMEs. If the

significant value is <0.05 then there is a simultaneous influence on the dependent variable.

Table 6. Simultaneous Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	187.935	2	93.967	18.763	.000b
Residual	285.465	57	5.008		
Total	473.400	59			

Source: data processed by researchers, (2022)

Based on the F test table above, it is significant that it is 0.000, which means less than 0.05 (0.000 < 0.05). This can indicate that the third hypothesis (H3) is accepted. Thus, it can be concluded that there is an influence on the level of education and the use of SME accounting applications together on the performance of SMEs in the Madiun Regency area.

d. Coefficient of Determination (R Test)

The R test or coefficient of determination aims to determine the proportion or percentage of total variation in the dependent variable in the study. If the coefficient of determination is greater, it means that the ability of variable X to explain variable Y is better. The magnitude of the coefficient of determination can be seen in the R Square value as listed in the table below:

Table 7. Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.630a	.397	.376	2.23789

Source: data processed by researchers, (2022)

Based on the output results above, it is known that the coefficient of determination value obtained is 0.376 or 37.6%. It can be interpreted that the performance of MSMEs in Madiun Regency is influenced by the level of education and use of SME accounting applications by 37.6%. Meanwhile, the remaining 62.4% was influenced by other variables outside this research.

Discussion

Based on hypothesis testing using SPSS version 26, partial hypothesis testing has been carried out. In this test, the following results were obtained:

1. The Influence of Education Level on the Performance of MSMEs in Madiun Regency

   The results of partial hypothesis testing using SPSS version 26 in this study obtained a B value of 0.447, a t value of 3.456 and a significance value of 0.001 less than 0.05 (0.001 < 0.05). This shows that the level of education influences the performance of MSMEs in Madiun Regency. So, it can be concluded that in this research H1 is accepted.

2. The Effect of Using SME Accounting Applications on SME Performance in Madiun Regency

   The results of partial hypothesis testing using SPSS version 26 in this study obtained a B value of 0.292, a t value of 3.669 and a significance value of 0.001 less than 0.05 (0.001 < 0.05). This shows that the use of SME accounting applications influences the performance of SMEs in Madiun Regency. So it can be concluded that in this research H2 is accepted.

3. Influence of Education Level and Use of SME Accounting Applications together on SME Performance in Madiun Regency

   The results of partial hypothesis testing using SPSS version 26 in this study obtained each value (sig.) for the influence of education level and use of SME accounting applications on SME performance of 0.000 < 0.05. This shows that the level of education and use of SME accounting applications jointly influence the performance of SMEs in Madiun Regency. So it can be concluded that in this study H3 was accepted.

IV. CONCLUSION

The level of education has an influence on the performance of MSMEs in Madiun Regency, so MSME actors with a high level of education do not guarantee correct MSME performance because high education does not necessarily have experience in running a business. The use of SME Accounting Applications has an influence on the performance of MSMEs in Madiun Regency, so MSMEs tend to use simple accounting records or do not comply with applicable standards. The level of education and use of SME accounting applications have a joint influence on the performance of SMEs in Madiun Regency.

It is hoped that MSME actors in Madiun Regency will increase their insight or knowledge regarding financial recording or accounting bookkeeping in accordance with applicable standards. The level of education is also expected for MSME actors to increase education which can be done by pursuing packages or other things, so that MSME actors can apply MSME performance to increase the progress of Micro, Small and Medium Enterprises. Apart from that, MSME players in Madiun Regency are expected to always target the businesses they run to motivate them to always plan according to the specified targets. MSME actors in Madiun Regency will always learn from business experiences that occur. Correct previous errors so that MSME performance can be carried out well. Future research can further develop this research by examining other factors that can influence the level of education and use of SME accounting applications. It is hoped that future research can use other methods to examine the level of education and use of SME accounting

applications, for example through in-depth interviews with SMEs

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