

THE INFLUENCE OF SUCCESSFUL FACTORS OF BUSINESS PERFORMANCE USING OF ACCOUNTING INFORMATION AS MODERATING VARIABLES ON FOOD MSME BUSINESS OWNERS IN BLORA REGENCY, INDONESIA

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Abstract

This study aims to determine the effect of owner's knowledge, business scale, business age on the success of business performance by using accounting information as a moderating variable. The COVID-19 pandemic has changed all aspects of human life, from health to the economy. Micro, Small and Medium Enterprises (MSMEs) in Blora Regency are one of the industries affected by the pandemic. The population in this study is the perpetrators of MSMEs owners of Blora specialties. Through this research obtained 30 respondents with various kinds of business. The sampling technique in this study was purposive sampling. Hypothesis testing in this study used multiple linear regression and Moderated Regression Analysis (MRA). Based on the results of research and data analysis using multiple linear regression and MRA shows that: (1) the knowledge of the owner has a significant negative effect on the success of business performance; (2) business scale has a significant positive effect on the success of business performance; (3) business age has a significant negative effect on the success of business performance; (4) the use of accounting information is moderated negatively on the relationship of owner knowledge to the success of business performance; (5) the use of accounting information is moderated positively on the relationship between business scale and business performance success; (6) the use of accounting information which is moderated negatively on the relationship between business age and business performance success.

Keywords: owner's knowledge, business scale, age of business, using accounting information, business performance.

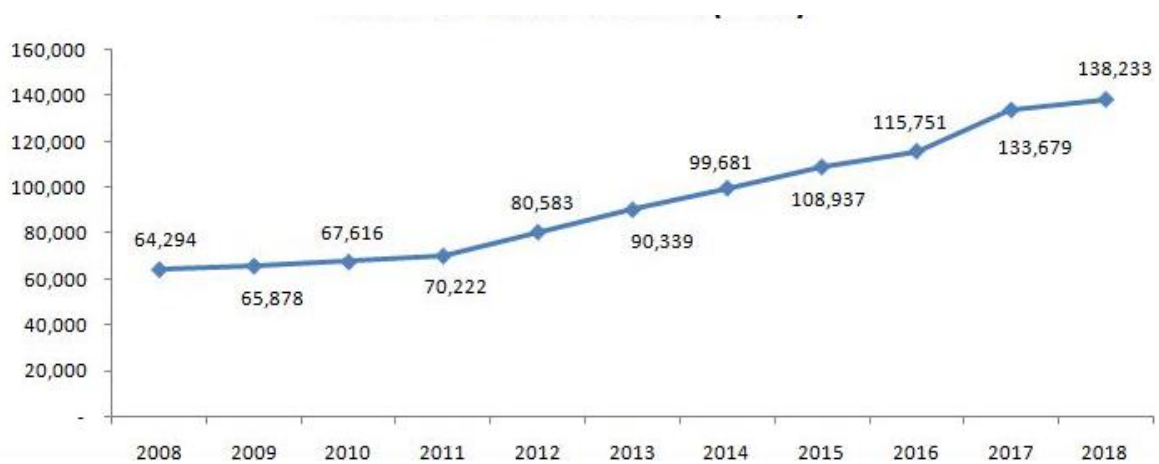
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INTRODUCTION

The Covid-19 pandemic that has occurred since the end of 2019 and hit Indonesia first in March 2020 and experienced a peak in cases until mid-2021. Many people

were affected by the Covid-19 outbreak. In fact, many people have lost their jobs and livelihoods. Starting from food entrepreneurs to other aspects of needs are affected. Without exception, SMEs in Indonesia. MSMEs have really felt the tremendous impact of this Covid-19. MSMEs themselves are actually the largest contributor to income both in the region and in Indonesia.

The development of MSMEs in Indonesia from 2010-2017 has experienced a significant increase. In 2010 there were 67,616 MSMEs and in 2018 the number of MSMEs increased by 138,233 business units. (Kementrian Koperasi dan UMKM, 2020).



Source: Department of Cooperatives and Micro Enterprises

Figure 1. Development of MSMEs in Central Java

Through the development of MSMEs, it will produce MSME contributions such as the creation of national investment, contribution to GDP, contribution to employment, and contribution to national foreign exchange. Below is a graph of the absorption of labor by MSMEs as one of the contributions of MSMEs to the Indonesian state.

The increasing development of MSMEs was also contributed by Blora Regency, Central Java. Blora is known as a district which is famous for its agricultural and handicraft sectors so that it has become one of the economic strengths in Blora Regency. There are quite a number of MSMEs in Blora, although the exact number of MSMEs is not known due to the lack of economic awareness of the community, but the existence of these MSMEs is enough to help improve the economy of the people of Blora.

However, behind the success of MSMEs in Blora Regency, the success of MSME business itself has not yet shown the health of the information provided because there are still many MSMEs that have not complied with government regulations. Poor planning is the cause of failure (20.5%), poor management (13.5%), lack of funds (16%), experience in managing MSMEs (8%), and even poor recording quality and poor technology absorption. with a fairly high tax (24.5%) (Dinas Perdagangan KUMKM Blora, 2020).

Another obstacle that hinders the growth of MSMEs and is the cause of the failure of the MSME business is facing the components of the problem, including accounting books that have not been applied according to accounting. The function of accounting records is to separate business activities from personal activities. The main purpose of recording is to find out the

level of success of the business because the ability to prepare financial reports affects the operational performance of MSMEs (Whetyningtyas, 2015; Whetyningtyas, 2017; Wahid, 2017). But it is a fact that the understanding of MSME managers regarding the implementation of SAK-ETAP is not good (Wahyundaru, 2019).

To be successful, MSME players must have several things that require Sidiqqoh and Alamsyah (2017) which requires support from entrepreneurs, namely the ambitious spirit and commitment of entrepreneurs, in an effort to improve business performance of entrepreneurs. However, it is the commitment that plays the most important role in improving the business performance of entrepreneurs.

So, from the above, the success of business performance is influenced by external causes and internal causes. Internal causes consist of the quality of human resources, use of technology, organizational strength, capital and participation, while for external factors there are two indicators, namely government and non-government.

Related to the relationship of owner's knowledge, business scale, and age of business to performance, the research results show the opposite. Where there is a relationship of owner knowledge, business scale, and business age to business performance which is influenced by factors contained in the company. The researcher uses the variable of using accounting information as a moderating variable. It is expected that the use of accounting information can be used to formulate various decisions for problems that exist in SMEs. The use of accounting information in a decision taken by the company should reflect the actual conditions, to improve the success of MSME business performance, the decisions taken must reflect the actual conditions. So it can be concluded that this study examines the Effect of Owner Knowledge,

Hypothesis Development

The Effect of Knowledge of MSME Owners on the Success of Business Performance

MSME owners play an important role in running a business in MSMEs. The use of accounting information greatly affects the ability and expertise of the owner. Formal education greatly determines the ability and expertise of the owner in running his business.

Knowledge of MSME owners is positively related to the success of business performance. Which is where the deeper knowledge and business experience can achieve company goals.

This explanation is in accordance with the results of research (Utami, 2018) which with multiple linear regression equations, the regression coefficient value of the owner's knowledge is 0.704 positive or > 0 and a significance value of $0.000 < 0.05$, it explains that the success of business performance has a positive effect on the owner's knowledge. SMEs.

H1: Knowledge of MSME owners will have a positive effect on the success of business performance

The Effect of Business Scale on the Success of Business Performance

Business scale which is the company's ability to manage its business where the number of employees determines the size of its business. With the passage of time and the company's activities, making income increase, it is possible to add employees so that the level of business performance also increases

The success of business performance is positively related to business scale. With this, it can affect the larger the business, the more workers will achieve the goals of the company and the achievement of the company's vision and mission within one year of the accounting period.

This explanation is in accordance with the results of research (Utami, 2018) which states that in the multiple linear regression equation, the regression coefficient value of the business scale is 0.754 positive or > 0 and a significance value of $0.000 < 0.05$, this explains that the success of MSME business performance has a positive effect. and significant to the scale of business ... then, based on the explanation it can be concluded that:

H2: Business Scale will have a positive effect on the Success of Business Performance

The Effect of Business Age on the Success of Business Performance

Age determines the way the company thinks, acts and behaves in carrying out its activities. In addition, age results in a change in the mindset and level of maturity of the company in taking a stand for each of its actions, it will create the desired business performance success in accordance with the company's vision and mission.

In line with research (Utami, 2018) which states that by passing multiple linear regression equations, the regression coefficient value of business age is 0.889 positive or > 0 and a significance value of $0.000 < 0.05$, this explains that the success of MSME business performance has a positive and significant effect. to the age of the business.

H3: Business Age will have a positive influence on the Success of Business Performance.

The effect of owner's knowledge on the use of accounting information moderates the success of business performance

In the results of the MRA calculation with the output of equation 2, the R2 value is 0.430 or 43%. The owner's knowledge variable and the use of accounting information are 43% which is where the success variable of business performance can affect. The regression coefficient value of the interaction of the use of accounting information on the knowledge of the owner (of 0.006 or > 0 and a significance value of $t 0.005 < 0.05$). The use of accounting information that moderates positively on the success of business performance has an interaction with the knowledge of the owner. (Utami, 2018)

The Effect of Business Scale on the Use of Accounting Information to moderate the success of business performance

Through the MRA calculation for equation 3, the R2 value of 0.562 or 56.2% is obtained, which means that the business scale variable can be explained by the success variable of business performance with the use of accounting information of 56.2%. The regression coefficient value of the interaction of the use of accounting information on the business scale (0.005 or > 0 and the significance value of $t 0.005 < 0.05$). This indicates the use of accounting information moderates positively significantly on the success of business performance and there is an interaction between business scale. (Utami, 2018)

The Effect of Business Age on the Use of Accounting Information Moderates the Success of Business Performance

By calculating the MRA equation 4, the R2 value is 0.583 or 58.3%, which means that the business age variable can be explained by the success variable of business performance with

the use of accounting information, which is 58.3%. The regression coefficient value of the interaction of the use of accounting information on the age of the business (of 0.009 or > 0 and the significance value of t 0.041 < 0.05. It indicates that the use of accounting information moderates positively significantly on the success of business performance with the interaction between business age (Utami, 2018)).

RESEARCH METHODS

This research method is quantitative. To find out the results of hypothesis testing to strengthen or reject existing theories or hypotheses, this research was formed. The sources of data used in this study are primary data or data obtained directly from respondents through questionnaires with a population of all MSMEs in Blora Regency and secondary data in the form of reports from the Blora Regency KUMKM Trade Office. For analysis using Data Instrument Test, Assumption Test Classic, Mra (Moderating Regression Analysis), Feasibility Test Model.

RESEARCH RESULT

Multiple Linear Regression Test

Based on the results of multiple linear regression using SPSS, the results are as follows:

Table 1 Results of Multiple Linear Regression Coefficient Estimation

Variable Dependent	Variable Independent	b	t count	Sign	Description
Business Performance	constant	-0.460	-0.232	0.818	
	Owner Knowledge	-0.028	0.100	0.044	H_1 received
	Scale enterprises	0.190	0.468	0.012	H_2 received
	Business Life	0.207	0.851	0.123	H_3 received
	Owner's Knowledge x Use of Accounting Information	0.302	0.782	0.34	H_4 received
	Business Scale x Use of Accounting Information	0.311	2,482	0.020	H_5 received
	Company Age x Use of Accounting Information	0.022	0.782	0.032	H_4 received

Description: significant on = 5%

In the test results in table 4.18, it can be interpreted as a multiple linear regression equation model as follows:

$$Y = -0.028 X_1 + 0.190 X_2 + 0.207 X_3 + 0.302 X_1X_4 + 0.311 X_2X_4 + 0.022 X_3X_4$$

From the equation, the interpretation is as follows:

1. Owner's knowledge (X1) has a significant positive effect on the success of business performance (Y). The regression coefficient of X1 is -0.028. This means that the change in owner's knowledge will move in a negative direction and if there is an addition of one unit of owner's knowledge then the success of business performance will decrease by -0.028.
2. Business scale (X2) has a significant positive effect on the success of business performance (Y). The regression coefficient of X2 is 0.190. Where there is a change in the value of the business scale, it will lead to a positive direction and if there is an addition of one unit of

the value of the business scale in the success of business performance, it will increase by 0.672.

3. Business Age (X3) has a significant positive effect on the success of business performance (Y). The X3 regression coefficient is 0.207. This means that changes in the age of the company will move in a positive direction and if there is an addition of one unit of business age, the success of business performance will increase by 0.207.
4. Owner's knowledge (X1) strengthens the effect of using accounting information (X4) on the success of business performance (Y). The regression coefficient for this interaction is 0.302. This means that changes in the value of this interaction variable will move in a positive direction and if there is an addition of one unit to this interaction, the success of business performance will increase by 0.302.
5. Business scale (X2) strengthens the effect of using accounting information (X4) on the success of business performance (Y). The regression coefficient of this interaction is 0.311. This means that changes in the value of this interaction variable will move in a positive direction and if there is a reduction of one unit in this interaction, the success of business performance will increase by 0.311.
6. Business age (X3) strengthens the effect of using accounting information (X4) on the success of business performance (Y). The relationship between the regression coefficient of this interaction is 0.022. Where there is a change in the value of this interaction variable will lead to a positive direction and if there is an addition in one unit in this interaction where the success of business performance will increase by 0.022.

Hypothesis testing

The effect of owner's knowledge on the success of business performance (H1)

This study produces a hypothesis which states that the owner's knowledge has a positive effect on the success of business performance. The results of the linear regression test in table 4.18 direct the t arithmetic value of $0.100 < t$ table 2.020 with a significance level of 0.044 which is smaller than 0.05. This states that the first hypothesis is accepted. Where that with the influence of the owner's knowledge on the success of business performance will decrease but have a significant effect.

The effect of business scale on the success of business performance (H2)

This study produces a hypothesis which states that business scale has a positive effect on the success of business performance. The results of the linear regression test in table 4.18 explain the t arithmetic value of $0.468 < t$ table 2.020 with a significance level of 0.012 which is smaller than 0.05. This states that the second hypothesis is accepted. This means that there is a business scale that has a significant effect on the success of business performance

Effect of business age on the success of business performance (H3)

This study produces a hypothesis which states that the age of the business has a positive effect on the success of business performance. The results of the linear regression test in table 4.18 explain the t arithmetic value of $0.851 < t$ table 2.020 with a significance level of 0.123 which is greater than 0.05. This states that the third hypothesis is rejected. Where the effect of business age on the success of business performance has no effect.

The effect of owner's knowledge on the use of accounting information moderates the success of business performance (H4)

This study produces a hypothesis which states that the effect of owner's knowledge on the use of accounting information moderates the success of business performance. The results of the linear regression test in table 4.18 show the t arithmetic value of $0.782 < t$ table 2.020 with a significance level of 0.034 which is smaller than 0.05. This states that the fourth hypothesis is accepted. This means that the owner's knowledge plays a role in the use of accounting information and is not significant to the success of business performance.

The influence of Business Scale on the use of accounting information moderates the success of business performance (H5)

This study produces a hypothesis which states that business scale moderates the use of accounting information on the success of business performance. The results of the linear regression test in table 4.18, the t-count value is $2.482 > t$ -table 2.060 with a significance level of 0.020 which is smaller than 0.05. This states that the fifth hypothesis is accepted. Where, the existence of a scale of business will be the influence of the use of accounting information on the success of business performance.

The effect of business age on the use of accounting information moderates the success of business performance (H6)

This study produces a hypothesis which states that the effect of business age on the use of accounting information moderates the success of business performance. The results of the linear regression test in table 4.18 show the t value $-0.782 < t$ table 2.060 with a significance level of -0.032 which is smaller than 0.05. This states that the sixth hypothesis is accepted. This means that the age of the business has no effect on the use of accounting information and is not significant for the success of business performance.

Model Feasibility Test Results (F Test)

The F test is a test used to determine whether the independent variable (X) has an effect on the dependent variable (Y). The decision-making provisions are as follows:

- a. If the significance level is < 0.05 or 5%, it means that the hypothesis is accepted or all independent variables simultaneously and significantly affect the dependent variable
- b. If the significance value is > 0.05 or 5%, it means that the hypothesis is rejected or the independent variable has no effect on the dependent variable on the hypothesis.

Table 2 F Test Results
ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	102.107	4	25.527	11.145	.000b
	Residual	57.260	25	2.290		
	Total	159,367	29			

a. Dependent Variable: TOTALY

b. Predictors: (Constant), TOTALX4, TOTALX2, TOTALX1, TOTALX3

Test results Multiple linear regression in table 4.19 shows f count $11.145 > f$ table 2.78 with a significance of $0.000 < 0.05$. This means that H_0 is rejected. Where the owner's knowledge variable (X1), business scale (X2), business age (X3), and moderating variable (X1X4) will affect the success of business performance.

Coefficient of Determination (R²)

The coefficient of determination or R² basically aims to measure how far the success rate of the model in predicting the value of the dependent variable or measuring how well the model is. The stipulation is to look at the value of the coefficient of determination (R²) or Adjusted R Square. If the value of R² = 0 means that the variation of the dependent variable cannot be explained by the independent variable at all, whereas if the value of R² = 1, it means that the variation of the dependent variable as a whole can be explained by the independent variable.

Table 3 Model Summary

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.800 ^a	.641	.583	1.51341

a. Predictors: (Constant), TOTALX4, TOTALX2, TOTALX1, TOTALX3

b. Dependent Variable: TOTALY

Based on the regression results where the owner's knowledge variable (X1), business scale (X2), business age (X3), and moderating variable (X1X4) on the success of business performance, the Adjusted R Square value is 0.641. This means that in this equation all independent variables can explain the success of business performance by 64.1% while the remaining 35.9% is explained by other variables outside this study.

Discussion

The Effect of Owner's Knowledge on Successful Business Performance

The results of this study indicate that the owner's knowledge has a role in the success of business performance. This research is in line with the results of research from (Utami, 2018) where the knowledge of the owner will have a positive impact on the success of business performance. The results of this study also show that the moderate level of the last education is in the medium category, while the opening training is quite low. Bookkeeping in business is very important. However, the understanding circulating in MSMEs regarding bookkeeping in a business does not play a role in its business. MSME actors are more interested in making simple bookkeeping that they understand. However, the higher the level of education, the wider the insight you have so that the accounts contained in the financial statements are even more numerous, not just cash, Therefore, the need for awareness from MSME actors regarding the understanding of accounting reports in their business, the more they take part in training on bookkeeping, the better the reports created in Blora MSMEs, and the quality in terms of financial reports. With the creation of a quality financial report, it is possible to make MSMEs in Blora more attractive in the eyes of investors and can be developed to a better level. Therefore, there is a need for awareness from MSME actors regarding the understanding of accounting reports in their business, the more they participate in training on bookkeeping, the better the reports created at Blora MSMEs, and the quality in terms of financial reports. With the creation of a quality financial report, it is possible to make MSMEs in Blora more attractive in the eyes of investors and can be developed to a better level.

The Effect of Business Scale on the Success of Business Performance

This research shows where the business scale will have a positive impact on the success of business performance. This research is in line with research conducted by (Utami, 2018)

where business scale will affect the success of business performance in MSMEs. This proves that the number of workers affects a successful business performance where the more workers, the bigger the MSMEs that are run and the fewer workers, the smaller the MSMEs that are run. Which is where the results of this study are on average low in (table 4.12) then the number of workers and turnover in 1 year is also small, it is proven by MSMEs in Blora it is difficult to enlarge their MSMEs because the turnover they have every year is very small and does not even reach Rp. 100,000,000, - per year to achieve successful business performance is also less than the maximum. Even though MSMEs always run well, their income is still below average, this results in the owners not hiring so many people to run their MSMEs, which in this case is certainly an obstacle to the success of business performance.

The Effect of Business Age on the Success of Business Performance

This study shows that the age of the business will have a positive and significant impact on the success of MSME business performance. This is in line with research conducted by (Utami, 2018) where the age of the business will affect the success of business performance. Because the age of the business is quite high, it can be interpreted that the success of business performance will produce high. This is in accordance with (table 4.13) as evidenced by several indicators that are all high category, closely related to the length of the business being run, where the longer a business is run, the more successful the business performance in it, where the public can recognize the products produced by MSMEs. it goes along with time. Even to determine a vision and mission in the MSME business can realize the creation of successful business performance. Because in their efforts, MSME actors will always do so in order to create success in achieving the vision and mission that has been determined from the start, this supports the success of business performance. In the running of the MSME business, where experience in the business will affect the success of business performance. This is directly related to the running of the business, so it will face challenges that have their own role for the running of an MSME, whether it is easy for MSME actors to pass or even difficult for MSME actors in Blora.

The effect of owner's knowledge on the use of accounting information moderates the success of business performance

Research tells that the owner's knowledge has an impact on the use of accounting information affects the success of business performance. This means that the knowledge of the owner turns out to affect the use of accounting information on the success of business performance. This is in line with research (Utami, 2018) which states that this research results in where the use of information is a determining factor between the relationship of owner knowledge on the success of business performance. Where if the owner's knowledge is high enough supported by the use of high accounting information it will result in the success of good business performance. The results of this study are in line with the owner's knowledge of the use of accounting information to moderate the success of business performance, where the owner's knowledge has a positive effect on the use of accounting information as well as the owner's knowledge has a positive effect on the success of business performance. Moreover, there is a lot of use of accounting information in MSME businesses in Blora with education levels that are making awareness in the use of accounting information sufficient even though they use simple bookkeeping. this certainly strengthens the success of business performance. Because in the future MSMEs are required to learn about good and correct bookkeeping so that in the future MSMEs in Blora will grow and create successful business performance.

The Effect of Business Scale on the Use of Accounting Information to moderate the success of business performance

The results of this study state that business scale strengthens the use of accounting information on the success of business performance. This means that the existence of a business scale is able to enjoy the use of accounting information on the success of business performance. The results of this study are supported by research (Utami, 2018) which explains that the use of information is a strong factor between the relationship between business scale and the success of business performance. Where when the income turnover is high enough supported by the use of adequate accounting information will achieve successful business performance. This shows that the role of business scale supports the success of business performance. With this business scale, it will increase when turnover and the use of accounting information are combined because the greater the turnover obtained, adequate accounting reporting is needed which is used for decision making in the future so as to achieve successful business performance. With the use of accounting information, it will improve financial reporting and make the scale of business also increase by itself, which will affect the success of business performance. Or in other words the use of improving financial reporting, the use of accounting information plays a very important role in the success of business performance. With the use of accounting information, it will improve financial reporting and make the scale of business also increase by itself, which will affect the success of business performance. Or in other words the use of improving financial reporting, the use of accounting information plays a very important role in the success of business performance. With the use of accounting information, it will improve financial reporting and make the scale of business also increase by itself, which will affect the success of business performance. Or in other words the use of improving financial reporting, the use of accounting information plays a very important role in the success of business performance.

The Effect of Business Age on the Use of Accounting Information to moderate the success of business performance

The results of this study indicate that the age of business on the use of accounting information affects the success of business performance. This shows that the use of accounting information on the success of business performance will be influenced by the age of the business. The results of this study are in line with those expressed by (Utami, 2018) which explains that the use of information is a strong factor in the relationship between business age and successful business performance. Which is where when the business age is high supported by the use of high enough accounting information it will create successful business performance.

CONCLUSION

Based on the results of research that has been carried out with the results of the analysis already mentioned, it can be concluded as follows:

1. The success of the Blora MSME business performance will have a positive and significant effect on the knowledge of the owner.
2. The success of Blora's MSME business performance has a positive and significant effect on business scale.

3. Business age has a positive and insignificant effect on the success of Blora MSME business performance.
4. Owner's knowledge with the use of Accounting Information moderates the success of business performance. Owner knowledge has an effect on the use of accounting information and is not significant for the success of Blora MSME business performance.
5. Business scale moderates the use of accounting information on the success of business performance, which will create an influence on the use of accounting information and is significant on the success of Blora MSME business performance.
6. Business age with the use of Accounting Information moderates the success of business performance. business age has no effect on the use of accounting information and is not significant on the success of Blora MSME business performance.

Managerial Implications

This study shows that the use of accounting and the application of accounting information carried out by MSME business owners in Blora is quite low. In this case the need for seriousness for the Blora city government, even banks must also participate in this training in order to create reports that can be supported by banks, as well as people in need. The more frequent application of accounting for MSME business owners in Blora will result in the use of good and correct accounting in order to create good and correct financial reports, thus creating a fairly high use of accounting information in Blora. Where in the use of accounting information is one of the determining factors for the success of business performance.

Research Limitations

This research only applies to MSMEs in Blora (Blora culinary) and when data collection was constrained due to the Covid -19 pandemic, this research used a survey in the form of a goggle form. Some respondents were still unable to fill out the questionnaire in the form of a google form link, so the research process was hampered because some respondents were unable to fill out the google form.

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