THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS (AIS), HUMAN CAPITAL, AND CUSTOMER CAPITAL ON SME PERFORMANCE IN PATI DISTRICT

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Abstract: SMEs are supporting the economy of the country, but there are still many obstacles faced by SME actors, one of which is access to information to examine the effect of accounting information systems, human capital, and customer capital on the performance of SMEs. This research uses a quantitative approach, the research data is primary data using questionnaires and population collection as well as research samples from SME actors in Pati Regency. The method of determining the sample is purposive sampling. The technique used to test the hypothesis is multiple linear regression analysis using the SPSS application. The accounting information system has been proven to have a positive effect on the performance of SMEs in Pati Regency. Human capital has been proven to have a positive effect on the performance of SMEs in Pati Regency. Customer capital has been proven to have a positive effect on the performance of SMEs in Pati Regency.

Keywords: *Accounting Information Systems, Human Capital, Customer Capital, MSMEs Performance.*

1. Introduction

SMEs are one of the important support for a country's economy. In Indonesia itself, the growth of SMEs has increased, this is because SMEs can survive the global crisis. Apart from that, SMEs also play a significant role and function in the Indonesian economy, namely contributing to employment, increasing the formation of the Gross Domestic Product (GDP), and increasing the value of national exports and national investment. An increase in the number of small businesses has also occurred in Pati Regency. According to the Ministry of Cooperatives and MSMEs Department of Pati Regency, every year MSMEs experienced an increase from 2017 to 2018, an increase of 4,331, from 2018 to 2019 there were 8,472 and from 2019 to 2020 there were 550. This shows that every year the number of small businesses has increased. With the development and increase in the number of SMEs, SMEs must be able to survive and compete. In the current era of free trade, SMEs must be able to compete in the global market, in terms of price, quality, costs, consumer satisfaction, and consumer interests which change all the time. In order to compete in the current era and consider that SMEs play an important role in the Indonesian economy, it is necessary to improve the performance of SMEs. Performance is the result of work carried out by employees and also the organization. Business performance is the achievement of success both in quality and quantity from the level of achievement that has been targeted Zuliyati & Delima, (2017). Improved performance is needed in a business to

be able to advance its business and be able to compete in the market. In order for SMEs to perform well, measuring instruments are needed to determine the extent of success of an SME. One tool for measuring performance is a balanced scorecart. The balanced scorecart aims to combine financial and non-financial measures. Balance scorecart is a method for measuring the performance of a person or organization by using cards to record work results. Good performance can support the success of a company, so that it can compete in the global market. However, in reality, quite a few SMEs have obstacles in improving their company's performance.

In their development, SMEs still have internal obstacles such as obtaining capital and accessing information on capital sources which are often hampered by collateral as a condition for obtaining credit Rapih, (2015) in Sulistiogo, (2019). Wahdini and Suhairi in Prastika & Purnomo, (2019) concluded that banks do not differentiate between large businesses and SMEs, all are required to fulfill requirements including having to provide financial reports, to be used as a basis for providing loans to business actors. For this reason, the importance of the system accounting information for SMEs. Therefore, SMEs can provide complete information regarding their financial position. An accounting information system is a collection of resources, including people and equipment, which are arranged to change information data. The application of accounting information systems can be manual or computerized Dharmaningsih et al., (2017). There are still very few SMEs who are aware of the importance of accounting information systems, one of the causes is a lack of understanding of accounting information systems, for this reason basic accounting knowledge is needed. When related to business actors, it seems that understanding accounting is still used as a calculating tool to record when sales and purchase transactions occur, calculate how much cash comes in (cash in flow) and cash out (cash out flow) and accounting reports as a source of information and decision making Hendro in Sitorus, (2017). Apart from that, in preparing financial reports, SMEs still use simple bookkeeping. Lack of understanding of accounting knowledge causes performance in SMEs less optimal even though a well-run information system can improve company performance. Human Capital is the skills, knowledge, and abilities possessed by humans. It is also the source of knowledge, skills, and competencies which is very useful for an organization or company. Having good human resources can influence company performance.

The next obstacle faced by SMEs is the quality of Human Resources (HR) related to low technical skills and simple production technology. Low human resource skills and the use of simple technology result in the various products, whether they are good quality products or vice versa. This is likely to be rejected by customers and of course detrimental to consumers Sulistiogo, (2019). For this reason, companies must have a strategy to overcome these problems in order to produce good company performance and be able to compete.

One of them is managing the company's human capital as closely as possible. Customer capital is a component that provides real value to the company. Customer capital is an asset that can be seen from the company's reputation and consumer loyalty. Customer capital can be said to be a resource that is related to consumers Saragih, (2017). Consumers are a benchmark for companies to be able to survive or not in the business they run. Through consumers, companies can find out what products customers are interested in and complain about the products they buy. If customers are loyal, then business performance will be maintained. For this reason, companies need to improve product quality and create superior value for customers to get good ratings from consumers. Theoretical Foundations and Hypothesis Development Technology Acceptance Model (TAM) The Technology Acceptance Model (TAM) is a model

built to analyze and understand the factors that influence the acceptance of the use of technology. The Technology Acceptance Model (TAM) in this research is used to explain to SMEs, that using an information system will provide benefits to their business.

2. Research Methods

Resource Based Theory

Resource Based View Theory is a theory that explains if a company has a competitive advantage, it will produce optimal company performance thereby generating value for the company. Resource Based View Theory is used in this research due to the utilization of internal resources for the company. In advancing the business it owns, the company must be able to develop internal resources in the form of Human Capital.

Stakeholder Theory

Stakeholder theory also explains that companies do not only prioritize the interests of their company but fulfill the needs of other parties. This theory is a driving force for management not to avoid responsibility for stakeholders, as well as motivating companies to further improve their competitive advantage (Sari, 2020). Stakeholder theory in this research explains that business actors are responsible to stakeholders.

1) **The Effect of Accounting Information Systems on SME Performance**

   The results of research conducted by Endiana & Sudiartana, (2016) found that there is a direct influence of the implementation of accounting information systems on the performance of MSMEs. Implementing an accounting information system can help SMEs perform optimally. The operations can also be effective and efficient, both in making short and long-term decisions or policies.

   H1: Accounting Information Systems (AIS) have a positive effect on SME performance

2) **The Effect of Human Capital on SME Performance**

   The results of research conducted by Zuliyati et al., (2017) show that human capital has a positive effect on the performance of MSMEs. The knowledge, skills, and experience that employees have in managing a company can improve the performance of MSMEs. The creativity possessed by employees is considered capable of increasing competitiveness among MSMEs.

   H2: Human capital has a positive effect on SME performance

3) **The Effect of Customer Capital on SME Performance**

   The results of research conducted by Sari, (2020) state that customer capital influences SME business performance. Customers will be a consideration for the company in managing the business optimally to help achieve maximum performance.

   H3: Customer Capital has a positive effect on SME performance

3. Results and Discussion
3.1. Results
Data analysis technique
Instrument Test Analysis
Normality test

The normality test aims to find out and test whether, in the regression model, the residual or confounding variables have a normal distribution or not. Data is said to be accepted or not, if the significant value is greater than 0.05. Data is said to be rejected if the significant value is smaller than 0.05. The results of the normality test with the Kolmogorov – Smirnov test are shown in the following table:

Table 1. Normality Test Results

Asymp value. Sig (2-tailed)	Significance Level	Information
0.200	0.045	Normal

Source: Primary data processed, 2021

Based on the table above, the Asymp value is obtained. Sig. (2-tailedq21121``)is 0.200, which means 0.200 > 0.05, so it can be concluded that the data tested is normally distributed.

Multicollinearity Test

The purpose of the multicollinearity test is to test whether the regression model finds a correlation between the independent variables. To detect whether or not there is multicollinearity in the regression model, it can be seen from the tolerance and vif (variance inflation factor) values. If the tolerance value is ≥ 0.10 or vif ≤ 10, it indicates there is no multicollinearity. The multicollinearity test was done by looking at the tolerance and VIF values shows the results as in the following table:

Table 2. Multicollinearity Test Results

Variable	Tolerance	VIF	Results
Accounting information system	0.578	1,731	There is no multicollinearity
Human Capital	0.543	1,841	There is no multicollinearity
Customer Capital	0.506	1,976	There is no multicollinearity

Source: Primary data processed, 2021

Based on the table above, there is no multicollinearity because all the VIF numbers produced have values below 10 and a tolerance value of 0,10. The largest VIF value is 1,976 and is still smaller than 10. Meanwhile, the smallest tolerance value is 0,506, which means it is greater than 0,10. From these figures it can be concluded that there is no multicollinearity, so the equation is suitable to be used.

Heteroscedasticity Test

The heteroscedasticity test is used to test the regression model whether there is inequality of variance from the residuals of one observation to another. The way to find out whether heteroscedasticity is occurring is by looking at a significant value > 0,05. The following are the results of the heteroscedasticity test:

Table 2. Heteroskedasticity Test Results

Variable	Sig	Results
Accounting information system	0.632	Not occur heteroscedasticity
Human Capital	0.726	Not occur heteroscedasticity
Customer Capital	0.650	Not occur heteroscedasticity

Source: Primary data processed, 2021

Based on the table above, it is known that each variable has a sig value > 0.05, which means that the regression model in this study does not have heteroscedasticity.

F test

The F test is carried out to determine the significant influence of all independent variables together on the dependent variable. The results of the F test in this research can be seen in the following table:

Table 3. F Test Table

Model	Df	F	Sig
Regression	3	63.88	0.00
	116		
	119		

Source: Primary data processed, 2021

The prerequisite of the hypothesis is that if the significance is > 0.05 then Ha is rejected. From the table above, a sig α value of 0.000b is obtained, which means that the sig α value is 0.000b < 0.05, so that all independent variables, namely the accounting information system, human capital and customer capital together or stimulants influence the dependent variable, namely the performance of SMEs.

Coefficient of Determination Test (R2)

The coefficient of determination test was carried out to measure the extent to which engagement explains SME performance variables. Based on the results of calculations using SPSS, the coefficient of determination value in Table 5 is obtained as follows:

Table 4. Determination Coefficient Table (R2)

R	R Square	Adjs R Square
0,78	0,623	0,613

Source: Primary data processed, 2021

Based on the table above, the results of the determination test (R2) are 0,613 or 61,3%, which shows that 0,613 of the SME performance variables can be explained by the accounting information system, human capital and customer capital. while the remaining 38,7% is explained by other variables outside other research models.

Statistical Test t

The t-statistical test is used to determine the effect of each independent variable on the dependent variable which can be seen from the magnitude of the t-count on the t-table. The results of the t-significance test in this study can be seen in Table 5 below:

Table 5. T-test

Variable	B	Sig	Information
Accounting information system	0.429	0,000	Accepted
Human Capital	0.322	0.001	Accepted
Customer Capital	0.388	0,000	Accepted

Source: Primary data processed, 2021

3.2. Discussion

The first hypothesis test is to test whether accounting information system variables affect SME performance. It is known that the coefficient value is 0.429 in a positive direction and the

significant value of 0.000 is less than 0.05, so the hypothesis of accounting information systems on SME performance is accepted. **This shows that the accounting information system has a positive effect on SME performance**

The second hypothesis test is to test whether the human capital variable affects SME performance. It is known that the coefficient value is 0.322 with a positive direction and a significant value of 0.001, less than 0.05, so the human capital hypothesis on SME performance is accepted. **This shows that human capital has a positive effect on SME performance.**

The third hypothesis test is to test whether the customer capital variable has an effect on SME performance. It is known that the coefficient value is 0.388, with a positive direction and a significant value of 0.000 is less than 0.05, so the customer capital hypothesis on SME performance is accepted. **This shows that customer capital has a positive effect on SME performance.**

4. Conclusion

The conclusions drawn based on the results of data analysis regarding "the effect of accounting information systems, human capital, and customer capital on the performance of SMEs in Pati Regency" are as follows:

1) The accounting information system has been proven to have a positive effect on the performance of SMEs in Pati Regency. This is because the implementation of an accounting information system is considered effective and efficient in helping business actors run their businesses and achieve their desired goals.
2) Human capital has been proven to have a positive effect on the performance of SMEs in Pati Regency. This is because applying the capabilities possessed by business actors can encourage a company to create business advantages in competition so that it can improve business and become a driver of company performance.
3) Customer capital has been proven to have a positive effect on the performance of SMEs in Pati Regency. This is because providing good service and product quality to customers can help companies maintain customer loyalty. If customers are loyal, business performance can be maintained.

Theoretical Implications

It is hoped that this research can be used as a discourse in the development of science, especially in the field of economics. This can be related to performance on In running a business, SME performance improvement is needed to obtain the results they want to achieve.

From this research, accounting information systems affect the increasing performance in SMEs. Following the implementation of the Technology Acceptance Model (TAM) theory which explains to users that accounting information systems provide benefits to their businesses and make it easier for business actors to use them. It is hoped that SMEs can implement accounting information systems in their businesses. This can make it easier for business actors to run businesses and improve the performance of SMEs in Pati Regency.

From this research, human capital affects the improvement of SMEs' performance. In accordance with the implementation of the Resource Based View Theory regarding the utilization of internal resources in the company in the form of human resources. By utilizing the knowledge, skills and competencies possessed by humans, it becomes the driving force for creating SME performance. This can help the company improve its performance.

From this research, customer capital has an influence on SME performance. In accordance with the implementation of stakeholder theory, namely explaining that the responsibility of

business actors is to customers. This responsibility is to guarantee the quality of goods or services. Customers who are satisfied with products or services become loyal to the company. This becomes a consideration in running a business to help achieve maximum performance. This can help the company improve its performance.

Practical Implications

It is hoped that this research can provide input and serve as consideration for the government, especially the regional government of Pati Regency, to provide understanding and training to SMEs regarding the application of accounting information systems and provide an understanding of the importance of human capital and customer capital in efforts to improve SME performance.

Limitations

There are limitations to this research, including:

1) In determining the sample, researchers have to sort out SMEs in Pati Regency manually which takes a lot of time.
2) Researchers only use questionnaires as a data collection tool without any data from other supporting tools such as interviews.

Future Research Agenda

Future research is expected to be able to examine not only accounting information system variables, human capital and customer capital which influence SME performance, but should develop this by adding other variables.

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