

2020 Dini

By Luk Luk Fuadah

Д. ВАХІЙНІ[†]

Університет Шривіджая, м. Палембанг, Індонезія

Л. ФУАДАХ^{}**

Університет Шривіджая, м. Палембанг, Індонезія

С. КАДІР^{*}**

Університет Шривіджая, м. Палембанг, Індонезія

Вплив фінансової доступності, компетентності людських ресурсів, інформаційних систем на діяльність малих та середніх підприємств при використанні у дослідженні організаційної культури як змінної модератора

Метою даного дослідження – з'ясувати чи можуть такі змінні, як фінансова доступність, компетентність людських ресурсів, інформаційні системи, покращити результати діяльності малих та середніх підприємств у місті Палембанг (Індонезія). Авторами використано засади теорії непередбачених ситуацій та теорії інформаційних систем (зокрема, Модель прийняття технологій, а саме, Technology acceptance model (TAM)). При дослідженні впливу цих трьох змінних на результати діяльності малих і середніх підприємств автори використовують організаційну культуру як змінну модератора. Дослідження базується на застосуванні методів описової статистики. Випадкова вибірка дослідження складає 386 респондентів. Для обробки цифрових даних використано комп'ютерну програму для статистичної обробки даних – SPSS 20. Виявлено, що фінансова доступність має визначальний вплив на ефективність діяльності малих та середніх підприємств. В той же час, організаційна культура позитивно впливає на інформаційні системи і компетентності на результати діяльності малих та середніх підприємств, який теж є доволі суттєвим. Результатами дослідження свідчать про незадовільний рівень відносин між малими і середніми підприємствами, з одного боку, та Офісом кооперативів, малих та середніх підприємств у торгівлі та промисловості міста Палембанг, – з іншого. Автори вважають, що суб'єкти підприємницької діяльності повинні активніше взаємодіяти з агенціями, що відповідають за сектор розвитку малих і середніх підприємств. Завдяки таким взаємодіям малі і середні підприємства зможуть отримати більшу кількість інформації про потенційні можливості свого розвитку та стати рушійною силою економічного зростання міста Палембанг.

Ключові слова: малі та середні підприємства, Модель прийняття технологій, теорія непередбачених ситуацій, фінансова доступність, компетентність людських ресурсів, інформаційні системи, ефективність діяльності малих та середніх підприємств.

DOI [https://doi.org/10.33146/2307-9878-2020-3\(89\)-91-100](https://doi.org/10.33146/2307-9878-2020-3(89)-91-100)

[†] Вахійні Діні (WAHYUNI Dini), студентка факультету економіки Університету Шривіджая (м. Палембанг, Індонезія). ORCID 0000-0002-9857-1316

^{**} Фуадах Лук Лук (FUADAH Lukluk), викладач факультету економіки Університету Шривіджая (м. Палембанг, Індонезія), доктор з бухгалтерського обліку. ORCID 0000-0003-2163-9471

^{***} Кадір Симсуріджал (KADIR Syamsarijal), викладач факультету економіки Університету Шривіджая (м. Палембанг, Індонезія), кандидат економічних наук, професор з економіки.

Influence of Access to Finance, Human Resource Competence, Information Systems on the Performance of Small and Medium-Sized Enterprises with Organizational Culture as Study Moderating Variable

The purpose of the study is to find out whether such variables as access to finance, human resource competence and information systems can improve the performance of small and medium-sized enterprises in Palembang (Indonesia). The authors use the foundations of the contingency theory and the theory of information systems (in particular, the Technology acceptance model (TAM)). To evaluate the impact of these three variables on the performance of small and medium-sized enterprises, the authors use organizational culture as a study moderator variable. The study is based on the use of descriptive statistics methods. The random sample of the study is 386 respondents. To process digital data, a computer program for statistical data processing, SPSS 20, was used. It was determined that access to finance has a decisive influence on the efficiency of performance of small and medium-sized enterprises. At the same time, organizational culture mitigates the impact of information systems and the human resource competence on the performance of small and medium-sized enterprises, which is also quite significant. The study results indicate an unsatisfactory level of relations between small and medium-sized enterprises, on the one hand, and the Office of Cooperatives, Small and Medium Enterprises in Trade and Industry of Palembang City, on the other. The authors believe that business entities should interact more actively with agencies that are responsible for the development of small and medium-sized enterprises. Through this interaction, small and medium-sized enterprises will be able to obtain more accurate information about their development potential and become the driving force behind the economic growth of Palembang City.

Keywords: Small and Medium Enterprises, TAM Theory, Contingency Theory, Access to Finance, Human Resources Competence, Information Systems, Performance of Small and Medium Enterprises.

Background

Empowerment of Small and Medium Enterprises is one of the efforts in order to achieve one of the goals of the state, namely to advance public welfare, as stated in the 1945 Constitution chapter XIV article 33 paragraph 1 "the economy is structured as a joint effort based on the principle of kinship", then continued in article 33 paragraph 4 "the national economy is carried out based on economic democracy with the principle of togetherness, efficiency, justice, sustainability, environmental insight, independence and maintaining a balance between progress and national economic unity (Republic, 2018). The role of SMEs in the Indonesian economy is shown by their population as the largest business actor, as well as their contribution to employment, formation of gross domestic product, exports and creation of fixed capital / investment. The performance of SMEs in general varies from year to year. The contribution of SMEs in the formation of national GDP and non-oil and gas exports needs to be increased again considering the number of SMEs in Indonesia reaches 97.2% of the total existing business units (Sariwaty et al., 2019). The increase in SMEs in

Indonesia, therefore there is still a large enough potential for SMEs in Indonesia to continue to develop so that support from the government and related stakeholders is needed (Solikin, 2018).

In line with previous research which states that Small and Medium Enterprises (SMEs) are one of the economic drivers, the condition of SMEs in Indonesia currently dominates business units by 99% of a total of 57.89 million, where this figure also contributes to the absorption of labor, products, gross domestic product (GDP) to exports (Hati and Rusda Irawati, 2017). The economic activities of SMEs also contribute around 60% of Indonesia's total Gross Domestic Product (Haryanti, Dewi Meisari, 2019). This sector is able to absorb a large number of workers and provides opportunities for SMEs to develop and compete with companies that tend to use large capital (Wiguna and Dharmadiaksa, 2016).

The development of SMEs in Indonesia requires SMEs to survive and be ready to compete with other SMEs. This has spurred SMEs to create new and different businesses, change the paradigm of business people in order to develop a managed business with good performance. Most SME owners do not have broad views and knowledge, so they are

Audit, Analysis & Control

less long-term oriented. Efforts to improve performance tend to be conventional due to a lack of knowledge in the field of management. In determining product prices, it is often oriented only to general conditions in the industrial environment and labor is rarely taken into account. Thus, they often make mistakes in measuring the productivity of the business which ultimately leads to business performance (Kartika, 2017).

Problems often faced by SME entrepreneurs include product marketing, technology, financial management, quality of human resources, and capital (Setyo and Agung, 2015). Some of these problems if not addressed will have an impact on the performance of SMEs. The occurrence of poor performance is influenced by many internal and external factors. According to Islamic AC, (2017) performance can be divided into financial and non-financial performance, SMEs measure financial performance through the following three things: profit, cash flow position, and budget vs. actual. Measuring financial performance is something that absolutely happens, in companies and SMEs while measuring non-financial performance by looking at product quality and customer satisfaction. According to Purwaningsih, (2016) mentioning the factors that affect the performance of SMEs are internal factors such as human resources aspects, financial aspects, technical aspects of production and operation, market and marketing aspects, and external factors such as aspects of government policies, social, cultural and economic aspects, as well as aspects of the role of related institutions.

There are 37,101 units of SMEs spread into 7 sectors or SME fields such as culinary, fashion, education, automotive, agribusiness, internet technology and other fields, the author focuses more on this research on the Small and Medium Enterprises Unit in the Culinary Sector with a total of 11,300 SME players in Palembang City. The existence of Small and Medium Enterprises in Palembang City continues to increase every year in terms of numbers where at the end of 2019 it was still around 11,300, however, in providing assistance or capital assistance programs without collateral for SMEs to motivate SME players, it is also known that only around 1,000 SMEs can benefit from the program assistance (antaranews.com, 2019). The financial aspect is an aspect that aims to determine the estimated funding and cash flow, so that it can be seen whether or not a business is feasible. From a financial perspective, good financial management is needed, from how a business unit looks for sources of funds and how to allocate these funds which in turn can increase the value of its business and can make the owner prosperous. In a business, good financial management is needed in order to create good work too.

Research Wahyudiati, (2018) mentioned that the significant factor affecting the performance of SMEs is the HR aspect. HR competency is one of the factors that also affects the performance of SMEs. The HR factor is the main capital to make SMEs more professional. This is because a business unit is determined by how the individuals involved in it manage the business. The performance of SMEs must be accompanied by business

development, however, SME development must be accompanied by human resource development in various aspects. Quality of human resources is needed, especially in the field of HR competencies such as knowledge, skills and abilities in entrepreneurship (Ardiana, et al, 2010).

Palembang's SME which is under the guidance of the Palembang City Cooperative and SME Service has not reached 50% or only around 4,000 SME and SME which are engaged in culinary, handicraft and traditional clothing, while SME in other fields are not yet under guidance. The low number of SME participating in this training is due to the fact that most SME are not very active, due to the lack of human resources who have the ability in the SME they are involved in. The need for SME players in Palembang City to participate in coaching so that SME does not walk in place and can develop to be competitive at the international level as expected by the Ministry of Cooperatives and Small and Medium Enterprises in 2020.

The advancement of information technology is increasingly rapidly making changes to the way each individual and organization works, from manual to more sophisticated. The advantages of technology are widely used as a strategy and opportunity in the development of the business world, especially in terms of implementing information systems. Technology is always developing to meet human needs that develop from time to time. Kehon et al (2010) stated that information technology is developing rapidly, so that it has a positive and significant impact on the company. Technology can also make it easy for humans to carry out all activities. Technology is a method or method as well as a process or product resulting from the application and utilization of various scientific disciplines that produce value for meeting needs.

According to Pacey (2000), the presence of technology for its effective implementation in society must be supported by three elements, namely technical, organizational and cultural aspects. Technical aspects can be seen from the internal aspects of the technology, for example, from specifications, features, hardware and software, compatibility, and innovation. The cultural aspect emphasizes the cultural side inherent in the community that will exercise access to finance, be competent in improving human resources and using this technology, for example the behavior, values, norms and ethics of the community concerned. The cultural aspect is an aspect that greatly influences the effectiveness of implementing a technology. Increase capital with variable access to finance.

Theoretical basis Contingency Theory

The contingency theory approach identifies the optimal forms of organizational control under different operating conditions and tries to explain how the organization's control operating procedures are. This is done to obtain good information, appropriate and in accordance with the needs in making decisions. The accounting approach to improving the performance of SMEs is based on the premise that there is no universal

management accounting system that is always appropriate to be applied to every organization, but this depends on the conditions or situations that exist in the organization.

According to Otley (1980) the contingency approach is used to analyze and design control systems, especially in the field of management accounting systems. Several studies in the field of management accounting conduct tests to see the relationship of contextual variables such as environmental uncertainty, task uncertainty, organizational structure and culture, strategic uncertainty with management accounting system design. The level of needs of users of accounting information is considered in the presentation of accounting information. The use of financial access, human resource management, information systems contains components that need to be considered by information presenters so that performance improvements can be achieved.

TAM theory

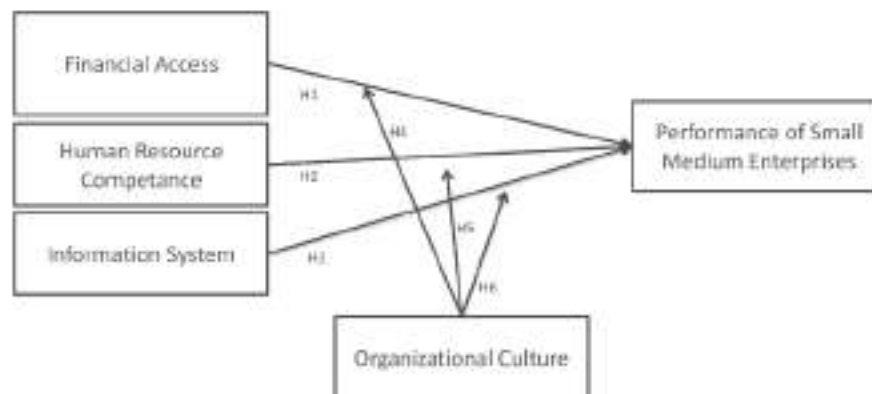
Technology Acceptance Model (TAM) or *Technology Acceptance Model* is a theory about the use of information technology systems which is considered very influential and is generally used to explain individual acceptance of the use of information technology systems

(Jogiyanto, 2008). The first TAM was developed by Davis (1985) based on the Theory of Reasoned Action (TRA) model. The most important advantage of TAM is that TAM is a parsimony model, which is a simple but valid model. In addition, TAM has also been tested with many studies, the results of which are TAM is a good model, especially when compared to the TRA and TPB models.

In TAM user acceptance in the use of information systems is influenced by two constructs, namely perceived usefulness and perceived ease of use. Technology Acceptance Model (Jogiyanto, 2008) TAM has 5 main constructs, namely: (1) Perceived usefulness, (2) Perceived ease of use, (3) Attitude toward using technology (attitude), (4) Behavioral intention to use (intention), and (5) Actual technology use (actual use of technology).

Framework

The thought framework is made in the form of a schematic image to further explain the relationship between the independent, dependent and moderated variables. For this reason, this research is formulated in the framework of the image as follows:



Picture 1. The study framework

Source: built by the authors.

Hypothesis Development

- H1: Access to finance affects the performance of SMEs
- H2: HR competencies affect the performance of SMEs
- H3: Information systems affect performance SME
- H4: Organizational Culture moderates the influence of access to finance on the performance of SMEs
- H5: Organizational Culture moderates influence HR Competence on SME Performance
- H6: Organizational Culture moderates the influence of Information Systems against SME Performance

Research methods

This research is a quantitative study, namely research to test certain theories by examining the relationship between variables (Juliansyah, 2011). The reason for using quantitative research is that this study aims to determine the effect of Financial Access, HR Competence, Information Systems on SME Performance with Organizational Culture as a moderating variable, so that quantitative research fits this research.

According to Sugiyono, (2014) this type of research uses a descriptive method with a quantitative approach, meaning that the research carried out emphasizes the analysis of numbers or numerical data. The type of data used in this study is primary data. The data in this study were collected by distributing questionnaires.

Audit, Analysis & Control

The questionnaire is defined as a data collection technique by providing or distributing a list of questions to respondents in the hope of providing a response to the list of questions (Juliansyah, 2011). The questionnaire in this study used a scaling (providing answer choices), namely the Likert scale. The Likert scale used is 1 representing strongly disagree, 2 representing disagree, 3 representing fairly agreeing, 4 representing agreeing, and 5 representing strongly agreeing (Zikmund, Babin and Griffin, 2010).

The population in this study were SME players in Palembang city. In determining the sample size, this study used the Solvin formula in order to know the

number of samples to be taken. The formula used is as follows (Sugiyono, 2014):

Based on information obtained from the Cooperative Office and The number of SME Palembang City as of December 2018 is 11,300 units. So that the number of samples for research with a 5% percent leeway is

$$n = \frac{11.300}{1 + 11.300e^2} = 386 \dots\dots (1)$$

Therefore, this study used 386 SMEs as respondents. The principle of selecting samples in this design is that every element in the population has the same opportunity to be selected (Kuncoro, 2013).

Research Results and Discussion

Table 1

Validity test			
Variable	Item	Pearson Correlation	Status
Access to Finance	AK. 11	0.517	Valid
	AK.12	0.582	Valid
	AK.21	0.655	Valid
	AK.22	0.526	Valid
	AK. 31	0.396	Valid
	AK. 32	0.476	Valid
	AK.41	0.447	Valid
	AK.42	0.548	Valid
HR competencies	KS. 11	0.588	Valid
	KS.12	0.576	Valid
	KS. 21	0.610	Valid
	KS. 22	0.515	Valid
	KS. 31	0.498	Valid
	KS. 32	0.531	Valid
Information Systems	AIS. 11	0.725	Valid
	AIS. 12	0.702	Valid
Information Systems	SIA. 21	0.757	Valid
	SIA.22	0.696	Valid
Organizational culture	BO.11	0.451	Valid
	BO.12	0.804	Valid
	BO.13	0.782	Valid
	BO.14	0.713	Valid
SME performance	KU1	0.646	Valid
	KU2	0.815	Valid
	KU3	0.778	Valid
	KU4	0.680	Valid
	KU5	0.412	Valid

Source: Processed data, 2019.

From the table above, it can be seen that the results of the validity test for all research variables ranging from the AK, KS, SIA, BO and KUA variables all produce the calculated r value $>$ r table, namely 0.098. The correlation between each question item score to the total variable score showed a significant result (at the level of 0.05). So that each question item on the research construct variable is valid.

Reliability Test

Reliability test is used to measure a questionnaire which is an indicator of a variable or construct. A

questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time (Ghozali, 2001).

Measurements with one shot or measurement once used in this study. According to Nunnally (1969) in Ghozali (2001), a construct or variable is said to be reliable, if it provides a Cronbach alpha value $>$ 0.60. The test results using the SPSS 16 program indicate the Cronbach alpha value of the studied variables is presented in the following table:

Table 2

Reliability test

Variable	Number of Items	Cronbach's Alpha
Access to Finance	8	0.613
HR competencies	6	0.626
Information Systems	4	0.702
Organizational culture	4	0.623
SME performance	5	0.698

Source: Processed data, 2019.

Based on the table above, it can be seen that the cronbach alpha value of each instrument used in this study is $>$ 0.60, which implies that the data collected using the instrument is reliable.

Classic Assumsi Test

In this study, analysis was carried out with two regression models. Regression I is used to analyze the effect of financial access, HR competence and accounting information systems on the performance of SMEs and

regression II to analyze the effect of financial access, HR competence and accounting information systems on MSME performance moderated by Organizational Culture. In this study, all classical assumption tests are normally distributed and linear and do not deviate.

Hypothesis testing

Hypothesis testing uses multiple regression analysis by looking at the level of significance of each.

Table 3

Access to Finance, Human Resources Competence, Information Systems Organizational Culture on the Performance of SMEs

Model	variable	Standardized Coefficients		
		Beta	t	Sig.
I	Access to Finance	.353	4,809	.000
	HR competencies	.049	.595	.552
	Information Systems	-.012	-.180	.858
	Organizational culture	.114	2008	.045
F	: 24,464		Sig.	: 0.000
R	: 0.452			
R Square	: 0.204			
Adjusted R Square	: 0.196			

Source: Processed data, 2019.

Access to Finance, Human Resources Competence and Information Systems on MSME Performance moderated by Organizational Culture

Model	Variable	Standardized Coefficients		
		Beta	t	Sig.
	Access to Finance	.696	2,070	.039
	HR competencies	.208	.478	.633
	Information Systems	-.259	-.981	.327
	Organizational culture	.610	2,903	.004
	Access to Finance and Organizational Culture	-.755	-1,133	.258
	HR Competencies and Organizational Culture	-.356	-.420	.675
	Accounting Information Systems and Organizational Culture	.459	.994	.321
F	: 15,145		Sig.	: 0.000
R	: 0.468			
R Square	: 0.219			
Adjusted R Square	: 0.205			

Source: Processed Data, 2019.

Score Adjusted R^2 on The dependent variable of SME performance is 0.196, this means that 19.6% of SME performance variables can be explained from four independent variables, namely financial access, HR competence, accounting information systems, organizational culture. For the amount of Adjusted R^2 on the dependent variable, SME performance moderated by Organizational Culture is 0.205, this means that 20.5% of SME performance variations moderated by Organizational Culture can be explained by independent variables, namely financial access, HR competence, and accounting information systems. While the remaining 80.4% for SME performance and 79.5% for SME performance moderated by Organizational Culture explained by other causes outside the model.

The results of the ANOVA test or the F test show the number 24,464 with a p-value of 0,000 for the dependent performance of MSMEs and 15,145 with a p-value of 0,000 for the dependent performance of MSMEs moderated by Organizational Culture. This shows that the independent variables in this study can be used to predict the dependent variable.

Testing of the six hypotheses can be seen from the coefficient value β dan p-value (significant t) of each independent variable. If the value is positive, there is a positive relationship, and vice versa. If the p-value is less than the alpha level used, the alternative hypothesis is successfully supported. The confidence interval used in this study was 95%, which means tolerating a maximum deviation rate of 5%. For this test the SPSS software program using.

Discussion

Effect of Financial Access on SME Performance

Hypothesis 1 states that access to finance affects the performance of SMEs. Table 3 shows that financial access has a value of $p = 0.000$ with a regression coefficient of 0.353, so that hypothesis 1 is accepted, meaning that financial access factors have a significant positive effect on the performance of SMEs.

The Influence of Human Resource Competence on SME Performance

Hypothesis 2 states that resource competency has an effect on SME performance. Table 3 shows that resource competency has a value of $p = 0.552$ with a regression coefficient of 0.049, so that hypothesis 2 is rejected, meaning that the resource competency factor does not affect the performance of SMEs.

The Effect of Information Systems on SME Performance

Hypothesis 3 states that information systems affect the performance of SMEs. Table 3 shows that the information system has a value of $p = 0.858$ with a regression coefficient of -0.012, so that hypothesis 3 is rejected, meaning that the information system factor has no effect on the performance of SMEs.

The Influence of Moderating Organizational Culture between Access to Finance and SME Performance

Hypothesis 4 states that Organizational Culture Moderates between Access to Finance and SME Performance. Table 4 shows that the Moderating

Organizational Culture between Access to Finance has a value of $p = 0.258$ with a regression coefficient of -0.755 , so hypothesis 4 is rejected, meaning that the Moderating Organizational Culture factor between Access to Finance does not moderate the performance of SMEs.

The Influence of Moderating Organizational Culture between Human Resource Competence and SME Performance

Hypothesis 5 states that Organizational Culture Moderates between Human Resource Competence and SME Performance. Table 4 shows that the Moderating Organizational Culture between Resource Competencies has a value of $p = 0.675$ with a regression coefficient of -0.356 , so that hypothesis 5 is rejected, meaning that the Moderating Organizational Culture factor between Human Resource Competencies does not moderate the performance of SMEs.

The Influence of Moderating Organizational Culture between Information Systems and SME Performance

Hypothesis 6 states that Organizational Culture Moderates between Information Systems and SME Performance. Table 4 shows that the Moderating Organizational Culture between Information Systems has a value of $p = 0.321$ with a regression coefficient of 0.459 , so hypothesis 6 is accepted, meaning that the Moderating Organizational Culture factor between Information Systems can moderate the performance of SMEs.

Conclusion

The effect of Financial Access on the performance of Small and Medium Enterprises has a positive and significant effect, this shows that respondents feel that the existence of financial access makes business control better and maximized, as stated by Otley (1980) that the contingency approach is used to analyze and design control systems, especially in the field of management accounting systems.

Organizational Culture moderates Information Systems and SME Performance has a positive and significant effect, this shows that organizational culture variables moderate the information system and make the respondents' trust level higher according to the TAM theory. TAM theory is one theory about the use of information technology systems which is considered very influential and is generally used to explain individual acceptance of the use of information technology systems (Jogiyanto, 2008).

The influence of Human Resource Competence and Information Systems on the Performance of Small and Medium Enterprises shows a positive but insignificant direction of the relationship, the direct relationship between HR competencies and information systems in SMEs is very low, this can be stated by the authors that for the MSME sector, encouragement from the government is still needed so that human resources in the UMKM sector can increase.

Moderating organizational culture between financial access and human resource competence shows a negative but significant relationship direction, this is in line with Breeh, 1957, in Lex Donaldson, 1995 that the theory of organizational structure is dominated by classical management theory, which states that there is one structure best for the organization. This combination produces a synthesis for structural contingency / uncertainty theory, where the structure formed in an organization will become decentralized or otherwise become a more participatory structure depending on their situation, so that the current situation or circumstances that make SMEs rise or not.

12

References

- Abdel-Maksoud, A., Dugdak, D. and Luther, R. (2005). 'Non-Financial Performance Measurement in Manufacturing Companies'. *The British Accounting Review*, 37(3), 261-297.
- Adomako, S., Danso, A., & Damoah, J. O. (2016). 'Suatu pengaruh moderat melek finansial pada hubungan antara akses untuk membiayai dan pertumbuhan perusahaan di Ghana'. *Venure Capital*, 18 (1), 43-61.
- Adomako, S., & Danso, A. (2014). 'Melek finansial dan kinerja perusahaan: Peman moderasi dari 27 sediaan modal dan fleksibilitas sumber daya'. *International Journal of Management & Studi Organisasi*, 3 (4), 1-15.
- Adriana, Dkk. (2010). 'Kompetensi SDM SME 3 Pengaruhnya Terhadap Kinerja SME di Surabaya'. *Jurnal Manajemen Dan Kewirausahaan*, Vol.12, No. 1, Maret 2010: 42-55
- Almad, N. R. (2017) 'Moderating Role of 18 ess to Finance on Entrepreneurial Orientation, Market Orientation, Learning Orientation and SMEs Performance of Gem and Jewelry Industry in Thailand', *Journal of Business and Social Review in Emerging Economies*, (September 2018). doi: 10.26710/jbsce.v3i1.184.
- Amroso, Gardner. (2004). *Kajian Mengenai Perilaku Penggunaan an Internet dalam Sistem Informasi dengan Pendekatan Technology Acceptance Model (TAM)*.
- Al, B. J. A., Ahmad, W. & Omar, W. (2016) 'Accounting Information System (AIS) and Organizational Performance: Moderating Effect of Organizational Culture'. *International journal of Economics, Commerce And Management*, 1(VI4), 138-158.
- Alhajjar, M. I. M. (2018) 'Impact of Accounting Information System on Organizational Performance: A Study of SMEs in the UAE', (December). doi: 10.21102/graf.2017.09.82.02.
- Antara News.com/berita/923230/pemkot-kota-palembang. 'Pemkot Palembang Dorong Produk SME Palembang Berdaya Saing Hingga International'. 22 Juni 2019.
- Armstrong, M. (1998). *Manajemen Sumber Daya Manusia Alih Bahasa*. Syofyan Cikmat dan Haryono. Jakarta: Elex media komputindo.

Audit, Analysis & Control

- Bature, S. W., Sallehuddin, R. M. & Hin, C. W. (2018) 'Learning Orientation, Access to Debt Finance, Organizational Capability and Performance of Small and Medium Enterprises: A Proposed Model', *Academy of Accounting and Financial Studies Journal*, 22(3), 1-11.
- Budiarto et al. (2015) 'Accounting Information System Alignment and SMEs Performance: A literature Review', *International Journal of Management, Economics and Social Sciences (IJMESS)*.
- Chong, Y. & Nizam, I. (2018) 'The Impact of Accounting Software on Business Performance', *International Journal of Information System and Engineering*, 6(1). doi: 10.24924/ijise/2018.04/v6.iss1.01.26.
- Davidkov, T. & Yordanova, D. I. (2017) 'Exploring Internal and Environmental Moderators of Entrepreneurial Orientation – Performance Relationship in Bulgarian Enterprises', *International Review of Management and Marketing*, 7(2), 27-34.
- Davis, F. D. (1989). 'Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology', *MIS Quarterly*, 13/3, 319-339.
- Donaldson, T. & Preston, L. E. (1995). 'The Stakeholder Theory of the Corporation: Concepts, Evidence, and Implications', *The Academy of Management Review*, January, 20(1), 65-91.
- Dincer, B. (2016) 'Literature Review on the Use of Technology and Information Systems in SMEs', *International Journal of Academic Research in Business and Social Sciences*, 6(12), 678-684. doi: 10.6007/IJARBS/v6-i12/2528
- Emmy van Esch, Li Qun Wei & Flora F. T. Wang. (2016). 'High-performance human resource practices and firm performance: the mediating role of employees' competencies and the moderating role of climate for creativity', *The International Journal of Human Resource Management*, DOI: 10.1080/09585192.2016.1206031
- Gavric, G., Sormaz, G. & Ilic, D. (2016). 'The Impact of Organizational Culture on the Ultimate Performance of a Company', *International review faculty of Business Economic and Entrepreneurship*, (3), 25-30.
- Gelard, P. & Masoud Samadzadeh (2017) 'The Impact of Leadership and Organizational Culture on Entrepreneurial Orientation', *Journal of Industrial Strategy Management*, 2 (1), 1-4.
- Gupta, A. K. Govindrajan, V. (1984). 'Business Unit Strategy, Managerial Characteristics, and Business Unit Effectiveness at Strategy Implementation', *Academy of Management Journal*, Vol. 27, 25-40.
- Hanif, M. I., Fareha Malik & Abu Bakar Abdul Hamid (2018). 'The Effect of Knowledge Management and Entrepreneurial Orientation on Organization Performance', *Journal of Entrepreneurship Education*, 21(4).
- Haryanti, Dewi Meisari, I. H. (2019). 'Potret SME Indonesia: Si Kecil yang Berperan Besar', *SMEindonesia.id*.
- Hati, S. W. & Rusda Irawati (2017). 'Faktor-Faktor Yang Mempengaruhi Kinerja Usaha Kecil Menengah (SME) di Kota Batam', *Seminar Nasional Applied Business and Engineering Conference 20172*.
- Hartatik, Indah Puji. (2014). *Buku Praktis Mengembangkan SDM*. Yogyakarta: Laksara.
- Hoque, Z. dan James, W. (2000). 'Linking Balanced Scorecard Measures to Size and Market Factors: Impact on Organizational Performance', *Journal of Management Accounting Research*, Vol. 12, 1-17.
- Islami, A. C., Kana'i, A., Gunawan, J. (2017). 'Ragam Pengukuran Kinerja pada Usaha Mikro, Kecil, Menengah (SME) di Sumbawa', *Jurnal Sains dan Seni*, 22(2). DOI: 10.12962/j23373520.v6i2.23112
- Joglyanto. (2008). *Teori Portofolio dan Analisis Investasi*. Edisi Kelima, BPFE, Yogyakarta.
- Kelton, A. S., Pennington, R. R. & Tuttle, B. M. (2010). 'The Effects of Information Presentation Format on Judgment and Decision Making: A Review of the Information Systems Research', *Journal of Information Systems*, 24 (2), 79-105.
- Karzem, H. M. et al. (2019). 'Enterprises Performance Based Accounting Information System: Success Factors Review Article Enterprises Performance Based Accounting Information System: Success Factors', *Asian Journal of Scientific Research*, (November 2018), doi: 10.3923/ajsr.2019.29.40.
- Kartika, C. S. (2017). 'Pengaruh Entrepreneurial Orientation, Culture Organization Internal Faktor Terhadap Performance Organization Melalui Corporate Entrepreneurship Capability pada SME Batik Tulis Di Jawa Timur', *Riset Akuntansi dan Keuangan Indonesia*, 2(1), 1-5.
- Kartika, C. & Soenarni (2017). 'Pengaruh Entrepreneurial Orientation, Culture Organization Internal Factor Terhadap Performance Organization Melalui Corporate Entrepreneurship Capability pada SME Batik Tulis di Jawa Timur', 2(1), 1-18.
- Karyotakis, K. M. & Moustakis, V. S. (2016). 'Organizational Factors, Organizational Culture, Job Satisfaction and Entrepreneurial Orientation in Public Administration', *The European Journal of Applied Economic*, 13(1), 47-59.
- Kee, D. M. H. & Rahman, N. A. (2017). 'Entrepreneurial Orientation, Innovation and SME Performance: A Study of SME in Malaysia Using PLS-SEM', *3rd International Conference on Advanced Research in Business and Social Sciences*, (March).
- Kuncoro, M. (2013). *Metode Riset Untuk Bisnis & Ekonomi*. Jakarta: Erlangga.
- Liu, W., Cowling, M., & Zhang, N. (2014). 'Pengaruh orientasi pertumbuhan perusahaan dan akses untuk membiayai terhadap kinerja perusahaan kecil: bukti UK dalam sesi ekonomi. IBSS Kertas Kerja, (3). 3-25.
- Mamo, B. (2017). 'Entrepreneurial Orientation, Market Orientation and Performance of SMEs in the Manufacturing Industry: Evidence from Ethiopian Enterprises', *Management Research Review*, 40(3).
- Omar, N. A., Professional, K. & Nazri, M. A. (2017) 'The Effect of Entrepreneurial Orientation, Innovation Capability and Knowledge Creation on Firm Performance: A Perspective on Small Scale

- Entrepreneurs', *Jurnal Pengurusan*, 48(2016), 187–200.
- Otley, D. T. (1980). 'The Contingency Theory of Management Accounting Achievement and Prognosis', *Accounting, Organizations and Society*, Vol. 5 No.4 Hal. 413-428.
 - Pacey, Arnold. (2000). *The Culture of Technology*. MIT Press.
 - Prabin, G. R. (2016). 'Entrepreneurial Orientation and Business Performance of Handicraft Industry: A Study of Nepalese Handicraft Enterprises', *International Journal of Small Business and Entrepreneurship Research*, 4(2), 48–63.
 - Purwaningsih, R. D. K. (2016). 'Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Usaha Kecil dan Menengah (SME) Dengan Metode Structural Equation Modeling (Studi Kasus SME berbasis Industri Kreatif Kota Semarang)', *Prosiding SNSI ke-6*, 1(2000), 7–12.
 - Republik, K. K. dan U. K. dan M. (2018) *Laporan Kinerja*. Jakarta.
 - Rogo, H. B., et al. (2017). 'Moderating Effect of Access to Finance on the Relationship between Total Quality Management, Market Orientation and Small and Medium Enterprises Performance: A Proposed Framework', *International Review of Management and Marketing*, 1(January).
 - Sariwati, Y., et al. (2019). 'Pengaruh Usaha Mikro Kecil dan Menengah (SME) CALIEF melalui Implementasi Komunikasi', 2(1), 218–224.
 - Setyo, D. & Agung, R. M. (2015) 'SMEs Performance: A Literature Review'.
 - Shamsudeen, K., Ooi Yeng Keat & Hazlinda Hassan (2016). 'Access to Finance as Potential Moderator on the Relationship between Entrepreneurial Self-Efficacy and SMEs Performance in Nigeria: A Proposed Framework', *IJOST Journal Of Business and Management (IJOSR - JBM)*, 18(3), 131–136. doi:10.9790/487X-183XXXX.
 - Sidek, S. et al. (2016). 'Entrepreneurial Orientation, Access to Finance and Business Performance: A Preliminary Analysis', *International Journal of Academic Research in Business and Social Sciences*, 6(11), 692–707. doi: 10.6007/IJARBS/v6-11/2452
 - Solikin, M. J. (2018). 'Pembangunan Inklusif Bagi SME Era Digital', *Bank Indonesia Institute*, (1), 18.
 - Sugiyono. (2014). *Metode Penelitian Kuantitatif Kualitatif dan R & D*. Cetakan ke. Bandung: Alfabeta Bandung.
 - Sunjono, et al. (2013). 'Aplikasi SPSS untuk Smart Riset (Program IBM SPSS 21.0)', in Alfabeta (ed.). Bandung.
 - Tan, J. (2016). 'The Performance of Entrepreneurially Oriented Organisations', *Otago Management Graduate Review*, 8, 93–101.
 - Umrani, W. A. & Umair Ahmed (2017). 'Corporate Entrepreneurship and Business Performance The moderating Role of Organizational Culture in Selected Burks in Pakistan', *PSU Research Review anInternational Journal*, 2(1), 59–80. doi: 10.1108/PRR-12-2016-0011
 - Undang-undang RI No. 18 tahun 2002, tentang Sistem Nasional Penelitian, Pengembangan, dan Penetapan Ilmu Pengetahuan dan Teknologi.
 - Wahyudiati, D. I. (2018). 'Pengaruh Aspek Keuangan Dan Kompetensi Sumber Daya Manusia (SDM) Terhadap Kinerja Usaha Mikro Kecil Dan Menengah (SME) Di Desa Kasongan', *Akuntansi Universitas Jogyakarta*, (2), 1–11.
 - Wiguna, D. M. A. P. & Dharmadiaksa, I. B. (2016). 'Pengaruh Penerapan Sistem Informasi Akuntansi terhadap Kinerja Individual dengan Budaya Organisasi sebagai Pemoderasi', *E-jurnal Akuntansi Universitas Udayana*, 17(Oktober), 798–824.
 - Willy Abdullah, J. (2015). *Partial Least Square (PLS)*. Edited by D. Prohantini. Penerbit Andi.
 - Zikmund, Babin, C. & Griffin (2010). *Business Research Methods (8th edition)*. Eight Edit. Australia.

8%

SIMILARITY INDEX

PRIMARY SOURCES

- | | | |
|---|--|-----------------|
| 1 | ecis2018.eu
Internet | 32 words — 1% |
| 2 | eprints.covenantuniversity.edu.ng
Internet | 30 words — < 1% |
| 3 | docplayer.info
Internet | 29 words — < 1% |
| 4 | www.utupub.fi
Internet | 28 words — < 1% |
| 5 | Kevin Baird, Sophia Su. "The association between controls, performance measures and performance", International Journal of Productivity and Performance Management, 2018
Crossref | 25 words — < 1% |
| 6 | Russ, Jessica. "Relationships Between Leadership Influence Tactics and Operational Performance in a Healthcare Organization with Continuous Initiatives.", Grand Canyon University, 2020
ProQuest | 25 words — < 1% |
| 7 | Pier Luigi Marchini, Paolo Andrei, Alice Medioli. "Related party transactions disclosure and procedures: a critical analysis in business groups", Corporate | 23 words — < 1% |

-
- 8 Waheed Ali Umrani, Kabiru Maitama Kura, Umair Ahmed. "Corporate entrepreneurship and business performance", PSU Research Review, 2018 21 words — < 1%
Crossref
-
- 9 Héctor Cuevas-Vargas, Neftalí Parga-Montoya, Rudy Fernández-Escobedo. "Effects of Entrepreneurial Orientation on Business Performance: The Mediating Role of Customer Satisfaction—A Formative-Reflective Model Analysis", SAGE Open, 2019 17 words — < 1%
Crossref
-
- 10 www.afaanz.org 17 words — < 1%
Internet
-
- 11 Creecy, Jennifer M.. "The Experiences of Middle Grades Mathematics Teachers with Mathematical Problem Solving and Problem Posing", Capella University, 2021 16 words — < 1%
ProQuest
-
- 12 Cristiana Parisi. "Chapter 8 Using Qualitative System Dynamics to Enhance the Performance Measurement of Sustainability", Springer Science and Business Media LLC, 2010 14 words — < 1%
Crossref
-
- 13 Lovi Leoni, Maison Maison, Muslim Muslim. "Pengembangan Instrumen Tes Four-Tier untuk Mengidentifikasi Miskonsepsi Siswa Pada Materi Operasi Bentuk Akar", Jurnal Cendekia : Jurnal Pendidikan Matematika, 2020 14 words — < 1%
Crossref

14 Muhammad Sabaruddin Sinapoy, Susanti Djalante. "Chapter 9 Protection of Rights of Community of Bajo Tribe from the Impacts of Climate Change", Springer Science and Business Media LLC, 2021

14 words — < 1%

Crossref

15 Mohammad Reza Ebrahimi Seighalan, Peter Charles Woods. "Knowledge transfer practices in Japanese-affiliated manufacturers in Malaysia", International Journal of Knowledge Management Studies, 2018

13 words — < 1%

Crossref

16 Zsolt Palatinus, Márta Volosin, Eszter Csábi, Emese Hallgató et al. "Physiological Measurements in Social Acceptance of Self Driving Technologies", Research Square, 2021

13 words — < 1%

Crossref Posted Content

17 Adkins-Provost, Adrienne. "Scottish Nonprofit Mental Health Organizational Strategies to Commercialize Innovative Products and Services.", Walden University, 2020

12 words — < 1%

ProQuest

18 Baltic Journal of Management, Volume 8, Issue 1 (2013-01-05)

12 words — < 1%

Publications

19 Aslan, Ayse Begum. "Learning Management System Acceptance Across Universities.", Wayne State University, 2020

11 words — < 1%

ProQuest

20 Dewi Novianti, Siti Fatonah. "Promotion Media Literation MSMEs Housewives Babadan Banguntapan, Kab Bantul, In Yogyakarta", Proceeding of LPPM

11 words — < 1%

UPN "VETERAN" YOGYAKARTA CONFERENCE SERIES 2020 –
POLITICAL AND SOCIAL SCIENCE SERIES, 2020

Publications

-
- 21 Kamri Ahmad, Hambali Thalib, Mursyid Muchtra. "The State's Economic Protection by the Criminal Justice System Corruption: A Case Study", *Varia Justicia*, 2020
11 words — < 1%
Crossref
-
- 22 Diana Felicia, Sherlyn Margareth, Rani Rani, Enda Noviyanti Simorangkir. "Pengaruh Debt to Equity Ratio, Firm Size dan Working Capital terhadap Return on Asset pada Perusahaan Property and Real Estate yang terdaftar di Bursa Efek Indonesia", *Owner (Riset dan Jurnal Akuntansi)*, 2020
10 words — < 1%
Crossref
-
- 23 Lee, Chun-Chih, and Ah-Fur Lai. "Modeling the virtual currency mechanism of web-based learning activities system", 2011 International Conference on Electrical and Control Engineering, 2011.
10 words — < 1%
Crossref
-
- 24 Dani Kusumastuti Kusumastuti. "Minat Beli Produk Halal di Indonesia: Studi Pemetaan Sistematis", *Mabsya: Jurnal Manajemen Bisnis Syariah*, 2020
9 words — < 1%
Crossref
-
- 25 Kaminski, Heather Lynn. "An Analysis of the Technological, Organizational, and Environmental Factors Influencing the Adoption of Lean Accounting in U.S. Lean Manufacturing Firms.", Anderson University, 2020
9 words — < 1%
ProQuest
-
- 26 Crase, Robin Lynn. "Employees' Perception of Leaders Emotional Intelligence in the Airline Services Industry: A Correlational Study", Grand Canyon University, 2020
8 words — < 1%
ProQuest

27 Daniel Agyapong, Albert Bampo Attram. "Effect of owner-manager's financial literacy on the performance of SMEs in the Cape Coast Metropolis in Ghana", Journal of Global Entrepreneurship Research, 2019

8 words — < 1%

Crossref

28 Huang, Li. "Analyzing the Spatiality of China's Regional Inequality in a Geographic Information System Environment.", University of Idaho, 2020

8 words — < 1%

ProQuest

29 ijmmu.com

Internet

8 words — < 1%

30 Samundra Paudel. "Entrepreneurial leadership and business performance", South Asian Journal of Business Studies, 2019

7 words — < 1%

Crossref

31 Supply Chain Management: An International Journal, Volume 18, Issue 3 (2013-06-08)

7 words — < 1%

Publications

32 "Point: Free Trade with the European Union Will Benefit Canada.", Canadian Points of View, 2019

6 words — < 1%

Publications

33 Mahmud A. Shareef, Norm Archer, Vedmani Sharan, Vinod Kumar. "Chapter 19 Critical Factors for Adoption of E-government: Validity of Adoption Model in Indian Context", Springer Science and Business Media LLC, 2010

6 words — < 1%

Crossref

