

THE INFLUENCES OF ACCOUNTING PERCEPTION AND KNOWLEDGE ON IMPLEMENTATION OF ACCOUNTING IN SMALL AND MEDIUM ENTERPRISES (SME'S) (CASE STUDY IN THE INDUSTRIAL CENTER, BANDUNG, INDONESIA)

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ABSTRACT

Every company must be able to manage their financial and able to produce quality financial information. So that management of SME's should be apply to accounting in an orderly manner and in accordance with general accepted accounting standard. This study aims to determine the level of perception, knowledge and implementation of accounting in small and medium enterprise (SME's) on the industrial center in Bandung, Indonesia and to know the influence of accounting perception and knowledge on implementation of accounting. The research method used is descriptive verificative method. The study samples are 79 companies from a population of 236 companies. The samples were collected using random sampling and the minimum number of samples were determined by Solvin Formula. Data were obtained by distributing questionnaires and direct observations in the field. Data were analyzed using multiple regression and hypothesis test with F-test and t-test. The results of this study show that the level of accounting perception in small and medium enterprises (SME's) in industrial center in Bandung is very good with score of 83,79%. The level of accounting knowledge is 80,25% and the level accounting implementation is 79,06 %. The result of hypothesis test show that accounting perception and knowledge have significant influences both simultaneously and partially to the accounting implementation in SME's in industrial center in Bandung, Indonesia. The value of the determinant coefficient is 47,60 %, which indicates that the accounting implementation accounting in SME's in industrial center in Bandung, Indonesia, is influenced by the accounting perceptions and accounting knowledge with contribution of 47,60 %. And 75.95% SME's have obstacles in implementation accounting in their business.

Keywords: Perception, Knowledge, Implementation, Accounting, SME's Enterprise.

INTRODUCTION

The existence of small and medium enterprises (SME's) has a very important role in national economic development. In addition to contributing to economic growth and employment, SME's also play a role in distributing development outcomes. SME's contribution to gross domestic product (GDP) in Indonesia is 57-60%, with the employment rate is about 97% of the total national workers (SME's Business Profile by LPPi and BI in 2015). In Indonesia, the number of SME's continues to develop from 2015, 2016 to 2017 and the number of SME's executive will continue to grow. (Data of SME's 2015, 2016, 2017).

Similarly, the number of SME'S in West Java Province, Indonesia, also continues to develop along with the rate of economic growth. Economic growth rate (EGR) of West Java increased from 5.28% in the first quarter of 2017 to 5.29% in second quarter of 2017. The economic growth in West Java in the second quarter of 2017 recorded surpass the national economy which grew by 5.01%, or stable compared to the previous quarter. In the second quarter of 2017, West Java is still be one of the main pillars of the national economy with its share reaching 13.27%, the third highest after Jakarta Capital City (17.55%) and East Java (14.76%) (www.bi.go.id).

Currently, the condition of SME's in Indonesia, especially in West Java is not ideal yet. It can be seen from SME's strategic issues for the period 2013-2018. According to Rudi (2017), based on the survey conducted in 30 cities in Indonesia, the five main problems faced by SME's in Indonesia are, (1) low quality of SME's human resources and lack of entrepreneurial knowledge and competence, (2) low productivity of business and workers, (3) lack of skill in business management, especially in terms of recording or bookkeeping. (4) Many SME's have no clear legal entity, and (5) Lack of product innovation.

From the existing strategic issues, one of the main challenges faced by SME's executive is related to weak financial management and information systems. Good financial management is a key factor that can lead to SME's success or failure. Although many other factors influence SME's, but the problems in SME's usually arise due to failure to manage finances. To be able to produce quality financial information, SME's executive must apply accounting properly. Through the financial recording and statementing, SME's executive can know their business position, the amount of account payable and receivable, capital, sales, income and expense, and also the profit in every period of time. Financial recording and financial statements are very useful in making a decision to continue their business. With adequate accounting, SME's can meet the requirements to request for credit in the form of financial statement, performance evaluation, financial position determination and tax calculation (Warsono, 2010).

Although accounting provides important financial information for the success of SME's, but until now, there are many SME's who have not applied accounting in their business in Indonesia or other country as Bangladesh and China (Anna 2011, Uddin 2016, Zhou 2010). Most entrepreneurs did not know the profits they earned, the total property they owned, the production costs they used, and so on. This condition happens because of the knowledge limitation in accounting, the complexity of the accounting process, and the assumption that financial statements are not important for SME's (Said 2009).

Knowledge as awareness or familiarity gained by experience (of a person, fact, or thing) or is the sum of what is known, and true, justified belief; certain understanding, as opposed to opinion. Jati et al. (2004) stated that nowadays most SME's still do not conduct bookkeeping and reporting properly. Implementation of accounting bookkeeping to provide informative financial statements is difficult for SME's. Its is because of the knowledge limitation in accounting, the complexity of the accounting process, and the assumption that financial statements are not important for SME's (Said 2009). Maseko and Manyani (2011) also found that the majority of SME's in Zimbabwe did not have comprehensive accounting records due to knowledge limitation in accounting.

Most of SME's have not recorded yet as the existing accounting standard and based on the banking format (Jati, 2004 and Kholmi, 2011). Baas and Schrooten (2006) concluded that almost all over the world, SME's has difficulty in obtaining banking credit. One of the causes is the limited information that SME's can provide to external parties. It is a need to establish accounting standards that can accommodate the needs of SME's entrepreneurs, in order to assist SME's in providing better quality financial information.

Anggraini's study (2017) show that SME's business owner have the perception influence to the implementation accounting. Perception is a process of the individual in selecting, managing, and interpreting a stimulus that received into an assessment related to things that exist around (Schiffman and Kanuk 2010). Perception becomes the starting point of a person in assessing and running something, including financial accounting and statement. Considering that recording and reporting are important for business growth, it will encourage them to start recording or, for those who have started, to improve the quality of financial statements. There are several things that expected to affect the perception of entrepreneurs of the importance of accounting and financial statement, such as the last educational level, educational background, business size, and duration of business.

In addition, the background of SME's entrepreneurs also can affect their perceptions of the importance of financial bookkeeping and statement for the growth and development of business. The knowledge of accounting and usability of the financial statements is primarily obtained if a person is studying in accounting department. Entrepreneurs with accounting educational backgrounds are believed to have a better perception of Accounting Standards of Entities Without Public Accountability (SAK ETAP) than entrepreneurs with non-accounting educational backgrounds.

In Indonesia, the Financial Accounting Standards Board in 2009 has validated the Accounting Standards of Non-Public Accountable Entities (SAK ETAP). The SAK ETAP is effectively applied since January 1 2011. In 2017, the Financial Accounting Standards Board has also issued Accounting Standards of Micro Small and Medium Enterprises (SAK EMKM), effectively applied on January 1, 2018.

With the specific standards for micro, small and medium enterprises, it will facilitate the SME's entrepreneurs to prepare and record the financial statements, so that the entrepreneurs are able to apply for credit in banks and they can asses their own business performance which can further improve business competitiveness.

Based on that matter, the researcher is interested to conduct research on the influence of of accounting perceptions and knowledge on implementation of accounting in small and medium enterprises (SME's).

Research problem will be discuss are: (1) How the perception level, knowledge and implementation of accounting in small and medium enterprises (SME's) in Suci Industrial Center Bandung, (2) What are the obstacles that inhibit SME's in implement of accounting, (3) Are perception and knowledge of accounting have a significant effect on accounting implementation in Suci Industrial Center Bandung.

LITERATURE REVIEW

Perception

Perception is a process of the individual in selecting, managing, and interpreting a stimulus that received into an assessment related to things that exist around (Schiffman and Kanuk 2010). Perception becomes the starting point of a person in assessing and running something, including financial accounting and statement. There are several things that expected to affect the perception of entrepreneurs of the importance of accounting and financial statement, such as the last educational level, educational background, business size, and duration of business. If we have the perception that accounting is important for the business then its will push to implement accounting. The result Anggraini (2017) , show that SME's business owner the perception is influence to implementation accounting. Based on that explanation, we can be made the following hypothesis:

$H_0 : \beta = 0$: Accounting perception has no significant influence on the accounting implementation

Knowledge

Knowledge as awareness or familiarity gained by experience (of a person, fact, or thing), a person's range of information, a theoretical or practical understanding of a subject, language, etc. Without having knowledge of accounting , management is impossible to implement accounting in their business. Jati et al. (2004) stated that nowadays most SME's still do not conduct bookkeeping and reporting properly. Implementation of accounting bookkeeping to provide informative financial statements is difficult for SME's. Its is because of the knowledge limitation in accounting, the complexity of the accounting process, and the assumption that financial statements are not important for SME's (Said 2009). Maseko and Manyani (2011) also found that the majority of SME's in Zimbabwe did not have comprehensive accounting records due to knowledge limitation in accounting. Anggraini (2017), Gupta (2013), Rini (2016) also found that primary problem faced was the lack of their knowledge of accounting and its causes not all the SME's implementation in accounting.

Based on that explanation, we can be made the following hypothesis:

$H_0 : \beta = 0$: Accounting knowledge has no significant influence on the accounting implementation

Accounting and Financial Statement

According to American Accounting Association (AAA), accounting refers to the process of identifying, measuring and communicating economic information to permit informed judgements and decisions by users of the information. The main purpose of accounting is to collect and report financial information of the business. Accounting will ultimately produce financial statements in accordance with the rules of Financial Accounting Standards (GAAP) and IFRS. The purpose of financial statement is to provide information of financial status and financial performance of an entity that useful in making economic decisions by the people who can not ask for specific financial statement to meet the need of that information. The financial statement of an entity includes: (a) statement of financial position, (b) profit and loss statement, and (c) recording of financial statement.

SME's in Indonesia

According to Law of Republic of Indonesia No.20 of 2008 regarding Micro, Small and Medium Enterprises, the criteria are:

Table 1
Criteria of SME's in Indonesia

No.	Description	Criteria	
		Assets	Omzet
1.	Micro	Max 50 million	Max 300 million
2.	Small	>50 – 500 million	>300 million – 2.5 Billion
3.	Medium	>500 millin – 10 billion	>2.5 – 50 Billion

RESEARCH METHOD

The research method tha used in this research is descriptive method and verificative method. Descriptive method is used to explain the implementation of accounting by SME's entrepreneurs in Suci Industrial Center Bandung and to determine the obstacles that inhibit SME's in implementing the accounting. While the verificative method is used to examine the influence of accounting perception and knowledge to the accounting implementation. According to the title of research, the variables are divided into two independent variables, namely perception and knowledge of accounting and the dependent variable is the implementation of accounting.

The population in this research is SME's in Suci Industrial Center Bandung that actively do the production in the research period with the total number of 236 SME's. The sample selected by random sampling with the number of samples calculated by the Solvin Formula, and obtained the result of 69 of minimum samples.

The data type used in this research is primary data obtained through questionnaires, direct observation and interview from sample of companies. Before the data is processed, instrument test and validity test were done to show how good an instrument is made to measure the specific concepts that want to assess. Reliability test was done using the Cronbach Alpha Coefficient Technique (α), a reliability coefficient that shows how good items in a set are positively correlated with each other.

Hypothesis testing were done by F-test to know simultaneously the effect of accuracy of production cost calculation and determination of selling price to the increase of sales, and T-test to check for the influence of both independent variables partially to dependent variable. However, before the data were analyzed, a classical regression assumption test was performed, in order to obtain unbiased estimator. The classical assumption test consisted of normalitiy data test, autocorrelation test, multicolinaerity test and heteroscedasticity test.

RESULT AND DISCUSSION

Result of Research Instrument Test

Validity Test

The result of validity test shows that every statement from component of perception, knowledge and implementation of accounting is valid because the counted r value is greater than r value in the table. The complete results are presented in the following table.

Table 2
The Validity Test Result

Variable	Item of Question	Coeffecient of Validity	r-critis	Result
X1	X1 1	0.674	0.300	Valid
	X1 2	0.518	0.300	Valid
	X1 3	0.312	0.300	Valid
	X1 4	0.438	0.300	Valid

	X1_5	0.711	0.300	Valid
	X1_6	0.564	0.300	Valid
	X1_7	0.747	0.300	Valid
	X1_8	0.791	0.300	Valid
X2	X2_1	0.674	0.300	Valid
	X2_2	0.393	0.300	Valid
	X2_3	0.473	0.300	Valid
	X2_4	0.684	0.300	Valid
	X2_5	0.586	0.300	Valid
	X2_6	0.513	0.300	Valid
	X2_7	0.515	0.300	Valid
	X2_8	0.528	0.300	Valid
	X2_9	0.429	0.300	Valid
	X2_10	0.499	0.300	Valid
	X2_11	0.378	0.300	Valid
Y	Y_1	0.413	0.300	Valid
	Y_2	0.538	0.300	Valid
	Y_3	0.605	0.300	Valid
	Y_4	0.518	0.300	Valid
	Y_5	0.503	0.300	Valid
	Y_6	0.609	0.300	Valid
	Y_7	0.599	0.300	Valid
	Y_8	0.573	0.300	Valid
	Y_9	0.737	0.300	Valid
	Y_10	0.706	0.300	Valid
	Y_11	0.613	0.300	Valid
	Y_12	0.802	0.300	Valid
	Y_13	0.817	0.300	Valid
	Y_14	0.847	0.300	Valid
	Y_15	0.784	0.300	Valid
	Y_16	0.703	0.300	Valid
	Y_17	0.634	0.300	Valid

Reliability Test

The result of reliability test of the accounting perception, accounting knowledge and accounting implementation variables in the following table :

Table 3
The Reliability Test Result

Variable	Cronbach's Alpha	r-cticis	Result
Accounting Perception (X1)	0.736	0.700	Realibel
Knowledge Accounting (X2)	0.718	0.700	Realibel
Implementation Accounting (Y)	0.914	0.700	Realibel

Based on Table 3 is shows Cronbach's Alpha value are greater than 0.60, so it is suitable to be used as a measuring instrument of questionnaire in this research.

General Description os Respondent

Respondents in this research are SME's in Suci Industrial Center Bandung. Researcher distributed questionnaires to 100 respondents, with the results of 85 questionnaires returned, where 6 questionare were incomplete. So, the total number of questionnaires processed in this study is 79. Respondent's general description as follows:

1. Respondents consist of 37 male respondents (46.83%) and 42 female respondents (53.17%).
2. Based on the educational level, majority of respondents have high school education background (41.77%). Whereas 31.65% are diploma, 21.52% are bachelor, and others for about 5, 06%.
3. The educational background of respondents consists of department of economics, accounting and management as much as 44.31% and the rest as much as 55.69% have other educational background.
4. For the duration of respondent business, 33.92% is less than 8 years, 43.04% is 8-14 years, and the rest of 23.04% has a business more than 14 years.

Recapitulation of Respondent Questionnaire

The result of data from questionnaire shows that the level of perception and level of knowledge of SME's in Suci industrial Center Bandung are very good with average value above 80%. While the accounting implementation is good with a score of 79.06%.

The complete results are presented in the following table.

Table 4
Recapitulation of Respondent Questionnaire : Accounting Perception

No.	Question	SA	A	N	LA	D	Actual Score	Ideal Score	%
1	Every business should record all the transactions	31	48				347	395	87.84
2	Periodically each company must arrange profit and loss report	14	64	1			329	395	83.29
3	Periodically each company must arrange a Balance Sheet	22	52	5			333	395	84.30
4	Periodically every company should arrange report of capital changes	18	59	1	1		331	395	83.79
5	Accounting records and the arrangement of financial statements should refer to SAK (Financial Accounting Standard)	4	66	7		2	307	395	77.72
6	Business manager must have the knowledge and skills to record transactions	20	54	5			331	395	83.79
7	Business manager must have the knowledge and skills to prepare financial statement	17	49	9	1	3	313	395	79.24
8	Business manager must have knowledge of accounting standard	18	43	11	4	3	306	395	77.46
	Total	720	1740	117	12	8	2597	3160	82.18
	Percentage	27.72	67.00	4.51	0.46	0.31	100.		

SA: Strongly Agree, A: Agree, N : Neither agree or disagree, LA: Less Agree, D: Disagree

Table 5
Recapitulation of Respondent Questionnaire : Accounting Knowledge

No.	Question	SA	A	N	LA	D	Actual Score	Ideal Score	%
1	I have knowledge of accounting and bookkeeping	15	42	20	2		307	395	77.72
2	I have knowledge of how to record income and expenses (cash inflow & outflow)	19	53	7			328	395	83.04
3	I have knowledge of how to record raw material purchases	12	55	7	5		311	395	78.73
4	I have knowledge of how to record the sale of goods	19	49	10	1		323	395	81.77
5	I have knowledge on how to record inventory of raw materials & finished goods	17	54	8			325	395	82.28
6	I have knowledge of how to record account payable and receivable	20	51	8			328	395	83.038
7	I have knowledge on how to calculate the production cost	9	55	14	1		309	395	78.23
8	I have knowledge on how to arrange financial statement	21	43	15			322	395	81.52
9	I have knowledge of financial accounting standards (SAK) for SME's	10	41	23	2	3	290	395	73.41
10	The financial statements are important to know the progress of the business	31	38	6	1	3	330	395	83.54
11	The financial statements are important for the purpose of applying for credit to the bank	19	47	8	2	3	314	395	79.49
	Total	960	2112	378	28	9	3487	4345	80.25
	Percentage	27.53	60.57	10.84	0.80	0.26	100		

SA: Strongly Agree, A: Agree, N : Neither agree or disagree, LA: Less Agree, D: Disagree

Table 6
Recapitulation of Respondent Questionnaire : Accounting Implementation

No.	Question	A	O	S	SM	N	ACTUAL SCORE	IDEAL SCORE	%
1	The company records the cash in	37	18	23	1		328	395	83.03
2	The company records the cash out	37	28	14			339	395	85.82
3	The company records employee salary payments	41	21	4	12	1	326	395	82.53
4	The company records raw material purchases	40	33	6			350	395	88.61
5	The company records the sale of goods	48	27	3	1		359	395	90.89
6	The company records cost of goods sold	42	32	1	4		349	395	88.35
7	The company records the stock of raw materials	35	29	15			336	395	85.06
8	The Company records the stock of available finished goods	42	24	13			345	395	87.34
9	The company records the account receivable	37	23	17	2		332	395	84.05
10	The company records the account payable to a third party	32	28	16		3	323	395	81.77
11	The company calculates the profit and loss each month	18	16	39	4	2	281	395	71.12
12	The company calculates the profit and loss at end of each year	22	26	18	11	2	292	395	73.92
13	The company arrange the profit and loss report each month/quarter/semester/year	21	24	21	11	2	288	395	72.91
14	The company arrange the balance sheet consist of assets, account payable, and capital of the company each month/quarter/semester/ year	26	19	13	18	3	284	395	71.90
15	The company arrange the report of capital changes consist of information about the capital of company each month/quarter/ semester/year	26	23	16	10	4	294	395	74.43
16	The company implements Financial Accounting Standard (PSAK)	16	19	24	11	9	259	395	65.57
17	The company implements accounting standard for taxing	10	18	21	9	21	224	395	56.71
	Total	2650	1632	792	188	47	5309	6715	79.06
	Percentage	49.91	30.7	14.92	3.54	0.89	100		

A: Always O: Often, S: Seldom SS: Sometimes, N: Never

Data Recapitulation of Obstacles in Accounting Implementation

From 79 respondents, there are 19 respondents (24.05%) who have no obstacles in implementing accounting. The remaining 60 respondents (75.95%) has the following obstacles:

Table 7
Obstacles in Accounting Implementation

No.	Type of obstacles	%
1.	Have no knowledge of accounting	15,97
2.	Have no knowledge of financial accounting standard	22,22
3.	Have no specific staff who can record and arrange financial statement	22,22
4.	Having difficulties in implementing accounting	18,06
5.	Lazy to do the recording	21,57

That result is similar with research result by Zhou (2010), Uddin (2016), hendriani (2016), Gupta (2013).

Data Analysis

Classic Assumption Test

1. Hasil uji heteroskedastisitas menunjukkan bahwa titik-titik tidak membentuk pola yang jelas, dan titik-titik menyebar di atas dan di bawah angka 0 pada sumbu Y. Jadi, dapat disimpulkan bahwa tidak terjadi masalah heteroskedastisitas.
2. The results of normality test with One Sample Kolmogorov Smirnov, obtained the results of significance of 0.524 (0.524 > 0.05). It can be concluded that the data is normally distributed.
3. Durbin Watson (DW) Statistical Calculation for the regression model give the result of 1.820, while from table d for the number of independent variables $k = 2$ and $n = 79$, obtained results dl of 1.5830 and du of 1.6867. With the results $dl < d < du$ (1.5830 < 1.820 < 1.6867), it can be concluded that there is no autocorrelation problem in this regression model.
4. The multicollinearity test results in the value of variance inflation factor (VIF) of the two independent variables is less than 10, and the tolerance value is less than 0.1. It can be concluded that there is no multicollinearity problem.
5. The result of the heteroscedasticity test shows that the points do not form a clear pattern, and the points spread out above and below zero (0) on the Y axis. Thus, it can be concluded that there is no heteroscedasticity problem.

Regression Test

a. Regression Equation

Table 8
Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.678	6.309		.266	.791
Accounting Perception	.737	.250	.289	2.948	.004
Accounting Knowledge	.970	.194	.491	5.012	.000

a. Dependent Variable: Accounting Implementation

Based on the table 8, obtained the multiple linear regression equation is:

$$Y = 1.678 + 0.737X_1 + 0.970X_2$$

which can be interpreted that:

- a. Constant of 1.678 means that if accounting perception X_1 and accounting knowledge X_2 are 0 and there is no change, then the value of accounting implementation is 1.678.
- b. Coefficient of regression of accounting perception X_1 is 0.737 with positive sign that can be interpreted, if accounting perception X_1 increase one-unit, then accounting implementation will increase equal to 0.737.
- c. Coefficient of regression of accounting knowledge X_2 is 0.970 with positive sign that can be interpreted, if accounting knowledge X_2 increases one-unit, then accounting implementation will increase equal to 0.970.

b. Correlation Coefficient and Determination Coefficient

Pearson product moment correlation coefficient is used to find out how close the relationship between independent variables and dependent variable. Based on the data analysis obtained the following results:

Table 9
Correlation and Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.690 ^a	.476	.462	7.56958

a. Predictors: (Constant), Accounting Knowledge, Accounting Perception

Table 9 showed that the correlation coefficient is 0.690, so it can be concluded that there is a strong and unidirectional relationship between independent variables (accounting knowledge and accounting perception) with the dependent variable (accounting implementation).

The determination coefficient of 47.6%, means that independent variables (accounting knowledge and accounting perception) have influence to the dependent variable (accounting implementation) with contribution of 47.6%, while the rest of 52.4% is contribution of influence to the dependent variable (accounting implementation) from other variables which was not investigated in this study.

Hypothesis Testing

1. The Influences of Accounting Perception and Accounting Knowledge Partially Against Accounting Implementation

Hypothesis test with statistical t test aims to determine whether each independent variable partially affect the dependent variable. The hypothesis for the t test is as follows:

1. $H_0 : \beta = 0$: Accounting perception has no significant influence on the accounting implementation.

2. $H_1 : \beta \neq 0$: Accounting perception has significant influence on the accounting implementation.
3. $H_0 : \beta = 0$: Accounting knowledge has no significant influence on the accounting implementation
4. $H_1 : \beta \neq 0$: Accounting knowledge has significant influence on the accounting implementation

The result of T Test present in the following table:

Table 10
Result of t Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.678	6.309		.266	.791
Accounting Perception	.737	.250	.289	2.948	.004
Accounting Knowledge	.970	.194	.491	5.012	.000

a. Dependent Variable: Accounting Implementation

The Influence of Accounting Perception on Accounting Implementation

From table 10, the t value is 2.984 with significance of 0.004, then compared with the value of t-table with probability of 5% and $df_{79-2} = 77$, thus the result of t-table is 1.991. Due to $t > t\text{-table}$ ($2,984 > 1,991$) with significance level of 0.004 (< 0.05), it can be concluded that accounting perception has a significant influence on accounting implementation. The higher the accounting perception level, the more accounting implementation, and vice versa. Perception becomes a person's starting point in judging and running a thing.

When entrepreneurs already have a perception of the importance of accounting for the progress of their business, they will implement it in the real world. Given that recording and reporting are important to business development, it will encourage them to start recording or for those who have already started to further improve the quality of their financial statements.

The Influence of Accounting Knowledge on Accounting Implementation

Based on hypothesis testing, the result shows that the value of t is 5.012 with significance of 0.000, then compare with value of t-table with probability 5% and $df_{79-2} = 77$, t-table result is 1.991. The value of $t > t\text{-table}$ ($5.012 > 1,991$) with the significance of 0.000 (< 0.05). Thus, it can be concluded that the accounting knowledge has significant influence on the accounting implementation. The higher their accounting knowledge the more they will be encouraged to implement accounting, and vice versa. Entrepreneurs who have accounting knowledge will be facilitated in implementing accounting in the real world. Accounting knowledge can be obtained from formal and non-formal education such as training and seminars.

2. Simultaneous Hypothesis Testing (F-Test)

Hypothesis test with statistical F test aims to determine whether each independent variable partially influence the dependent variable. The hypothesis for the F-test is as follows:

- a. $H_0 : \beta = 0$: Accounting perception and accounting knowledge have no significant influence on accounting implementation
- b. $H_1 : \beta \neq 0$: Accounting perception and accounting knowledge have significant influence on accounting implementation

Table 11
ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3950.771	2	1975.386	34.475	.000 ^a
	Residual	4354.694	76	57.299		
	Total	8305.465	78			

a. Predictors: (Constant), Accounting Knowledge, Accounting Perception

b. Dependent Variable: Accounting Implementation

Based on the table above, the F value is 34,475 with the significance of 0.000, then it compared with f-table with probability 5%, $df_1 = 2$ and $df_2 = 79-2 = 77$, and the result of F table is 3.115. The result of the counted $f > f\text{-table}$ ($34.475 > 3.115$) and the significance level is 0.000 (< 0.05). Thus, it can be concluded that simultaneously accounting perceptions and accounting knowledge have significant influences on accounting implementation. Entrepreneurs who already have high level of accounting perception accompanied by adequate accounting knowledge are very supportive in accounting implementation.

Implication & Contribution of The Research's Result

The results of the research show the accounting perception and accounting knowledge have a significant influence on the implementation of accounting, with positive relationship. This means that improvement in accounting implementation can be done by increase the level of accounting perception and accounting knowledge of entrepreneurs.

The tight and competitive economic condition requires all companies, both small, medium and big scale companies, to always make improvement in various aspects continuously. One of several aspects that greatly influences the progress of the company is the accounting information system. By implementing accounting according to the accounting standards that apply, the company will be able to know the financial performance. Financial information is very useful as a basis for decision making by both internal company and external company. To support that, employers must have a perception of the importance of accounting and also have adequate knowledge of accounting. The continuous development of accounting standards requires entrepreneurs to constantly update their knowledge of accounting. The existence of specific accounting standards for SME's will make it easier for entrepreneurs to implement accounting.

Companies that implementation of accounting well and adhere to the accounting standards will be able to measure the company's performance. So that the information generated from accounting will be very useful for corporate decision making. The results of this research can not only be applied in Indonesia but also in other countries especially for small and medium enterprises. And the results of this study can be used as a reference to conduct similar research in Indonesia and in other countries.

CONCLUSIONS AND SUGGESTIONS

Conclusions

1. The level of accounting perception and accounting knowledge in SME's in Suci Industrial Center Bandung are very good, with the average value above 80%. The SME's also have good accounting implementation with score of 79.06%.
2. A total of 24.05% of respondents have no obstacles in implementing accounting, while the remaining 75.95% have obstacles in the form of do not have adequate accounting knowledge, difficulty in implementation of accounting, and lazy to implement accounting.
3. Accounting perceptions and accounting knowledge both partially and simultaneously have significant influences on accounting implementation in Suci Industrial Center Bandung, Indonesia.

Suggestion

1. Entrepreneurs in Suci Industrial Center Bandung, Indonesia, are expected to continuously improve the perception, knowledge and skills related to accounting and accounting standards for small and medium enterprises.
2. Entrepreneurs in Suci Industrial Center Bandung, Indonesia, are expected to be able to use financial statement information to support decision-making especially to improve company performance.

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