"THE ROLE OF ACCOUNTING UNDERSTANDING, TRAINING PROGRAM, INFORMATION TECHNOLOGY UTILIZATION, AND SUSTAINABILITY ISSUES ON THE PERFORMANCE OF SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs) (CASE STUDY ON SMEs COMMUNITY IN D.I.Y YOGYAKARTA)"

A THESIS

Presented as Partial Fulfillment of the Requirements to Obtain the Bachelor Degree in Accounting Department



Thesis is approved to be examined

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YOGYAKARTA

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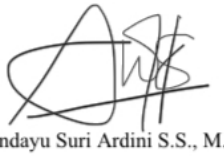
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DECLARATION OF AUTHENTICITY

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Yogyakarta, August 10



Bernica Chairunisa

FOREWORD

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ABSTRACT

The pillar of SMES development in Indonesia at this time is the digitization of SMEs through the use of technology. This study aims to examine the influence of accounting understanding, training programs, information technology utilization, and sustainability strategies on the performance of Micro, Small, and Medium Enterprises (SMEs) in the Special Region of Yogyakarta. This study uses primary data obtained from a questionnaire distributed to 100 SMES actors. The analysis method used is multiple linear regression with the help of SPSS software version 25. The findings of the study show that accounting understanding, training programs, information technology utilization, and sustainability strategies have a positive influence on the performance of SMEs.

Keywords: *Accounting Understanding, Training Program, Information Technology Utilization, Sustainability Strategy, SMES Performance.*

CHAPTER 1

INTRODUCTION

1.1 Background

The rapidly growing of global economy motivates companies to develop more in order to survive in the midst of increasingly fierce competition. Followed by the rapid development of information technology, it encourages the need for precise, reliable and quality information in this digital era. Therefore, information needs are very much needed at this time (Astuti Nandasari & Ramlah, 2019). Behind the many benefits of this development, problems can occur if users cannot utilize it properly to support effectiveness in performance (Sari et. al., 2021). Understanding the utilization of information technology is something that must be considered in today's digital era, with the aim of determining the results of the performance that has been set (Tallon et al., 2019).

Yogyakarta is one of the provinces that has the potential for small, micro and medium enterprises, this is because D.I. Yogyakarta is a student city and a city that has assets in the form of cultural tourism, thus encouraging business actors to build and develop their businesses. Based on a survey by the Ministry of Cooperatives and SMEs in 2024, MSME actors are increasing. The following are the results of the survey on the number of DIY MSMEs in 2021-2024.

Table 1.1 Number of MSMEs by Region

No	Region Name	2021	2022	2023	2024
1	**Bantul Regency**	90.611,00	86.986,00	91.775,00	93.781,00
2	**Gunung Kidul Regency**	55.429,00	53.960,00	57.761,00	58.647,00
3	**Kulon Progo Regency**	36.954,00	36.141,00	37.398,00	38.036,00
4	**Sleman Regency**	84.756,00	113.962,00	86.129,00	88.451,00
5	**Yogyakarta City**	39.021,00	32.793,00	39.807,00	41.916,00
6	**Other**	30.289,00	19.082,00	29.716,00	23.926,00
	Total	**337.060,00**	**342.924,00**	**342.586,00**	**344.757,00**

Source : Ministry of Cooperatives and SMEs 2024

From the table showing the progress of the number of MSMEs in Yogyakarta from 2021 to 2024, it can be seen that from 2021 to 2024 it shows a significant increase even though there is a decrease in 2023 to 2024 of 167 units. The impact of the progress in the number of MSME units has a positive impact on regional economic development.

Table 1.2 Number of DIY MSMEs by Category in 2021-2024

No	Business Category	2021	2022	2023	2024
1	Small	318.892,00	324.745,00	324.408,00	326.555,00
2	Micro	16.061,00	16.069,00	16.069,00	16.072,00

3	Medium	2.107,00	2.110,00	2.109,00	2.130,00
	Total	**318.892,00**	**324.924,00**	**342.586,0**	**344.757,00**

Source: Ministry of Cooperatives and SMEs 2024

Based on the data in the table above, MSMEs contribute as much as 95% of the total economy in Yogyakarta. Where micro business actors are very dominant in the presentation of 55%. However, the number of MSMEs has a negative impact on business actors because of their very tight competitiveness. In Yogyakarta.

Accounting understanding is an ability to recognize and understand accounting. Arismawati et al. (2017) provide a statement regarding accounting understanding which is the ability of an individual to have insight into an accounting process. Having a good insight into accounting means that the individual understands the accounting process used in the process of preparing financial statements in accordance with established accounting standards such as the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP).

However, behind the benefits of understanding accounting, it can make the quality of a financial report low if an individual does not have good knowledge of accounting. This can be caused by a lack of understanding of the financial accounting of a region or weaknesses in the internal audit system. According to the *Kamus Besar Bahasa Indonesia* (KBBI), a person can be said to have insight into accounting if the individual understands how the accounting process is carried out until it becomes a financial report in accordance with the guidelines and standards for preparing financial statements set out in Government Regulation Number 71 of 2010 concerning Government Accounting Standards.

Accounting understanding can be obtained through formal education, work experience, and development of accounting skills. Problems that often occur at this time are the problems of the digital economy and aspects of information technology. The digital economy is the main focus of economic development in Indonesia for economic recovery. The advancement of digital technology is an absolute thing that must be passed, this happens because of changes in behavior in society, and the use of e-commerce platforms for shopping which causes dependence on digital platforms.

A common issue with the digital economy is the frequency of online activities and the increased use of digital technology. The digital economy also impacts the way goods and services are produced and consumed. The digital economy has a role in measuring the economic impact of digital

technology and providing an understanding of the influence of digital technology on economic activity. Meanwhile, the digital economy also has an influence in determining more effective policies with the aim of optimizing security and information systems to improve economic development. Based on the explanation of the digital economy, it is important for SMEs to improve their insight and optimal utilization of technology.

Based on research by Wulandari (2022), in general, many SMEs in Indonesia are still experiencing delays in development. This case caused by various obstacles that cannot be resolved completely (closed loop problems), such as problems with human resources, ownership, financing, marketing, and other problems related to the company. Poor understanding of accounting is one of the causes of problems in SMEs. This limitation certainly has an impact on the management operations of a business. Proper training of the company's workforce can have an influence on the level of success of a business's performance in its operational implementation.

The job training program is one of the most important processes in providing a reliable and competent workforce with the aim of achieving success in meeting the production needs of a company. Job training is very important to support the performance of employees in the company. Many companies are not yet aware of the importance of training programs in the workforce (Kusuma Dewi & Romadhina, 2022). The gap regarding training in the current workforce with service provision facilities for training at this

time can be carried out through online-based training, which is quite popular in the current digital era, can be a consideration for companies because it is more effective and flexible.

Micro, Small, and Medium Enterprises (SMEs) become one of the crucial ways to Indonesia's economy, contributing significantly to employment and GDP (Asian Development Bank, 2020). However, the SMEs in Indonesia face several challenges while implementing sustainability strategies. Limited awareness and knowledge regarding sustainability principles become common among SMES owners and employees, who often do not recognize the immediate benefits of such practices (UNDP, 2019). Financial constraints further hinder their ability to invest in sustainable technologies, which typically have higher upfront costs (IFC, 2020). Access to the latest sustainable technologies and expertise is also limited, preventing SMEs from adopting more efficient and eco-friendly practices (Innovation and Entrepreneurship Policy and Practice, 2018).

Regulatory and market barriers become the difficulties, as complex regulatory frameworks and a lack of supportive market incentives, like green financing or eco-labeling, are not easily accessible or well-promoted (OECD, 2021). Additionally, many SMEs are part of larger supply chains where sustainability standards are not prioritized, diminishing their motivation to adopt sustainable practices (WWF Indonesia, 2019). The short-term focus on survival and profitability often overshadows the

perceived long-term benefits of sustainability, making it harder for SMEs to prioritize these efforts (Jakarta Post, 2020)

An effective SMES sustainability strategy will have an impact on improving business performance by using competitive strategies that help SMEs to survive in their business. This can be influenced by the good ability of employee performance in understanding the strategies set by the company. In addition, companies that have a good sustainability strategy can have an impact on improving the performance of a company. Thus, sustainability strategies have a significant influence on the performance of SMEs.

Based on the explanation of the existing background, the authors conducted research aimed at obtaining actual results. Therefore, the title chosen by the author is **The Role of Accounting Knowladge, Training Programs, Information Technology Utilization, and sustainability strategies on the performance of Small Medium and Enterprises (Case Study on SMEs Community in D.I.Y Yogyakarta).** This study aims to determine whether the use of independent variables such as Accounting Understanding, Training Programs, Information Technology Utilization, and sustainability strategies for SMEs affect the performance of SMEs. It is expected that the findings in this study will serve as a guideline for further research on similar topics.

1.2 Problem Formulation

The problem formulation described below is the result of an explanation of the background that has been described, as follows:

1. How does understanding accounting affect the performance of SMEs?
2. How do training programs affect SMES performance?
3. How does the use of information technology affect the performance of SMEs?
4. How does sustainability strategy affect SMES performance?

1.3 The Objective of Research

1. To investigate the influence of accounting understanding on SMES performance
2. To investigate the influence of training programs on SMES performance
3. To investigate the influence of the use of information technology on the performance of SMEs
4. To investigate the influence of sustainability strategies on SMES performance

1.4 The Contribution of Research

1. Theoretical Contribution

   This research is expected to contribute for the development of accounting science which includes accounting understanding, training programs, information technology utilization, and sustainability strategies that affect performance in SMEs.

2. Practical Contribution

   Penelitian ini diharapkan akan memberikan dampak yang bermanfaat baik secara langsung maupun tidak langsung terhadao berbagai pihak, baik untuk kalangan akademisi maupun kalangan praktisi, antara lain:

   a. For SMES actors, the results of this research are expected to be useful as a tools of increase the knowledge, spesifically regarding the role of accounting understanding, training programs, information technology utilization, and suistainability strategy. So that it can face business competition.

   b. For regulators, namely the D.I.Y Yogyakarta government, especially the Department of Industry and Trade, it is hoped that they can use the results of this research as a framework and guidelines to provide education on accounting understanding, training programs, information technology

utilization, and suistainability strategies for SMEs that aim to improve the performance of SMEs.

c. This research also expected to contribute for improving understanding of the information field for SMEs and to serve as a guideline for further research related to the contribution of accounting understanding, training program, information technology utilization and sustainability strategies for SMEs.

1. 5 Systematical Writing

Based on the systematics of writing, this study is divided into five chapters, which are as follows:

CHAPTER 1 INTRODUCTION

Chapter I contains the research background, the formulation of the problem as the basis of the research, the objectives and benefits of the research and the systematics of writing

CHAPTER II LITERATURE REVIEW

Chapter II discusses the theoretical foundations and definitions of variables, reviews of previous research, research hypotheses, and the author's research framework.

CHAPTER III RESEARCH METHODOLOGY

Chapter III contains all aspects of the research, including population and sampling, methods and sources of data collection, definition and measurement of variables, and data analysis techniques.

CHAPTER IV DATA ANALYSIS AND DISCUSSION

Chapter IV discusses the explanation of research findings, hypothesis testing and discussion of the results of research hypotheses.

CHAPTER V CONCLUSIONS AND SUGGESTIONS

Chapter V includes conclusions, research limitations, implications, suggestions from research results to be used as a reference in future research.

CHAPTER II

THEORETICAL BACKGROUND

2.1 Literature Review

2.1.1 Contingency Theory

Contingency theory according to Drazin & De Ven (1985) is selection, interaction, and system which are the main methods used in contingency research. According to contingency theory, an organization can have the ability to function effectively based on interrelated systems and environments (Moores & Duncan Keith, 1989). Truthful information is used to monitor and coordinate an organization, and this is indirectly due to the contingency approach.

Effective company performance can be supported by contingency theory. When these three elements support each other to improve effectiveness and performance, technology, environment and organizational structure have a significant influence on the application of accounting information system theory (Paranoan et al., 2019). This is done when management needs an accounting information system as a guide to become an influential choice in the direction of an organization in order to maintain competition in an increasingly competitive market.

Indecision is one of the consequences arising from environmental factors which are part of one of the contingent variables (Moores & Duncan Keith, 1989). The development of increasingly sophisticated technology is one of the elements that can have an impact on changes in the environment

known as the industrial revolution 4.0. A company is declared capable of adapting if it can accompany information technology in its operational activities, so the company can benefit from the information technology.

2.1.2 Resource Based View (RBV)

Resource-Based View Theory (RBV) is a theory that produces competitive advantage solutions for companies (Barney & Clark, 2007). The resource-based view (RBV) theory was first introduced by Wernerfelt (1984) who saw that the potential resources and advantages of a company are the foundation of competition and company performance. This theory can be utilized to identify the resources and competitive advantages of a sustainable company. The resource-based view explains that ownership and examination of strategic assets can determine whether a company is profitable and establishes competitive capabilities compared to other companies.

2.1.3 Accounting

Accounting is an important part of the economy and social system. The concept that most often guides economic life is accounting, especially in running the operations of a company. Accounting is a service that has the aim of conveying relevant and timely information related to the financial affairs of a business and non-profit entity that aims to contribute to making economic decisions for external and internal parties (Siegel & Marconi, 1989).

Accounting can be defined as the process of recording, classifying, summarizing, reporting, and analyzing the financial information of an entity. Meanwhile, based on the definition in use, accounting is a discipline that provides important information with the aim of carrying out an activity efficiently and providing an evaluation of that activity. Accounting has the aim of recording, reporting, and interpreting economic activities so that it can become a tool for making decisions for its users (Weygandt, Kimmel, & Kieso, 2018). Accounting can convey information to parties who have an interest in both internal companies and external parties. Therefore, accounting can be a benchmark for the effectiveness of an economic activity, become a lesson for SMEs in making decisions, and present the information needed to improve company operations.

2.1.4 Training Programs

A training program is an activity created to provide improvements in the knowledge, skills, and competencies of individuals or groups in a particular group (Haryati, 2019). Iriadi et al. (2023) conveyed that training programs have the aim of improving performance, productivity, and achievement of goals at the individual and organizational levels. Training programs can cover a wide variety of topics, such as improving technical skills to improving soft skills, time management, and others. Training programs can currently be conducted in various ways, such as formally through workshops, seminars and online training, as well as informally through mentoring or on-the-job training (Hertati et. al, 2022).

A training program in the use of a system is an important thing to do. According to Jayanti (2018), a company's performance can develop if training and education programs for users are properly introduced. Tellycia (2018) states that training and education have a significant positive effect on company performance, so that if employees often attend training and education, there is a significant increase in effectiveness in company performance.

2.1.5 Utilization of Information Technology

Information technology is something that must be had in a more effective and efficient data management process. Data such as financial information is also needed by various parties. The application of information technology to accounting has become an organizational component needed to collect, classify, process, analyze and convey data containing financial information (Kasemin, 2016). The use of information technology has many benefits, especially for companies. By using information technology, companies can present, process and report finances easily, quickly and precisely. Information technology is currently facing the needs of individuals and groups. In addition, information technology is often used to gain individual achievements, such as getting a job, while in a group it is generally used to gain a competitive advantage (Kasemin, 2016). The following are the goals of information technology:

a. Productivity and Efficiency

Computer-based information technology is considered capable of developing levels of productivity and efficiency in performance. This can happen when the system design has users who understand administration and organization.

b. Competitive Advantage

Information technology and developments in computerization can increase significant competitive advantages. Information technology is a technology used in organizations with the aim of realizing, processing and conveying information which is commonly known as "information technology". Therefore, information technology has a contribution to running a business efficiently and effectively. Information technology has an important role in helping business, especially for SMEs because it can help to fix and save budgets for business development. (Sulastini et al., 2021).

Based on the explanation above, it can be concluded that information technology is the best solution to help problems in society. Information technology is a tools that can significantly enhancing and accelerating performance. Information technology is not just computers, but rather telecommunications, which allows individuals to communicate more easily and more widely.

2.1.6 Sustainability Strategy

Sustainability is the ability of companies to maintain the use of natural resources and the environment that are integrated into economic,

social, and environmental aspects in making decisions (Little et al., 2016). According to Wheelen (2010), one type of sustainability issue, namely economic sustainability, is an activity that focuses on the economy, such as code of ethics, compliance with applicable legal bases, planning for companies, anti-corruption policies, and understanding of management.

The sustainability of SMEs is currently facing various problems, especially from the financial side. The cause of this obstacle is the limitation of SMEs' understanding in producing financial statements that have a major role in a business. As an answer to these conditions, the company's performance is considered to be able to contribute well to the SMES sustainability strategy in improving the financial condition. On the other hand, SMES sustainability strategies can be useful to increase the capacity and managerial capabilities of human resources as well as innovation from SMEs (Kompasiana, 2019).

Based on these problems, an effective SMES sustainability strategy can have a significant impact on improving business performance by using competitive strategies that help SMEs to be able to survive with their competitors.

2.1.7 SMES Performance

Business performance is a company's ability based on the level of work as a measuring tool to explain that if the higher the level of performance, the company is said to be able to apply its strategy effectively (Handika & Baridwan, 2019). Basically, there are two approaches that can

be used to measure the performance of a company, whether it is small, medium or large. The quantitative approach is one of the methods of measuring company performance with several factors such as revenue, production level, number of customers, productivity, market share, production costs, liquidity, etc. (Cicea et al., 2019).

Meanwhile, the qualitative approach is related to company performance with several factors such as leadership, performance behavior, achievement of company goals, consumer satisfaction, product innovation, and marketing (Cicea et al., 2019). Financial statements are one of the tools that can be used in measuring the performance of SMEs that function in producing sources of information for financial report users (Meylani & Ismunawan, 2022). According to Affandi (2018) business performance aims to ensure business continuity, profitability, expansion and company performance. If in running a business SMEs have good performance, it can be proven through an increase in productivity levels in producing products, income and effective use of human resources.

2.2 Previous Research Review

Table 2.1 Summary of Previous Research Studies

No.	Researchers	Variable	Research Object	Research Results
1	Ni Made Marta Yani Dwi Sagita	**Independent Variables:** 1. Utilization of Information Technology 2. Use of Accounting Information 3. Training **Dependent Variables:** The SMES performance	SMEs in the Mataram sub-district.	The used of information technology, used of accounting information and training have a positive and significant influence on the accounting information systems
2	Editya Intan Kamalia (2024)	**Independent Variables**: 1. Accounting Information System	Owners, Managers, Senior Employees from SMEs	Accounting information systems have a positive effect on the

No.	Researchers	Variable	Research Object	Research Results
		2. Information Technology 3. Accounting Knowledge **Dependent Variables:** SMES Performance	throughout Indonesia.	performance of SMEs. Accounting information technology has a positive effect on the performance of SMEs. Accounting knowledge has a positive effect on the performance of SMEs.
3	Intania Pramaiswari	**Independent Variables:**	BNI Situbondo	Accounting understanding does not have a

No.	Researchers	Variable	Research Object	Research Results
	Puteri et al. (2019)	1. Understanding Accounting 2. Utilization of Accounting Information Systems **Dependent Variables:** Quality of Financial Reports	Branch Employee	Significant influence on the quality of BNI Situbondo branch's financial statements. The use of accounting information systems has a significant influence on financial statements.
4	Syarifah Putri Aliefia et al. (2024)	**Independent Variables:** 1. Understanding Accounting	SMEs of Sako Palembang District	Understanding accounting has a positive influence on the

No.	Researchers	Variable	Research Object	Research Results
		2. Training Programs 3. Utilization of Information Technology **<u>Dependent Variables:</u>** Effectiveness of Information Systems		effectiveness of accounting information systems. Training programs have a positive influence on the effectiveness of accounting information systems. The use of information technology has a positive influence on the effectiveness of

No.	Researchers	Variable	Research Object	Research Results
				accounting information systems.
5	Ica Rahmawati (2021)	**Independent Variables** Sustainability Strategy of SMES Actors **Dependent Variables** Increasing SMES Income during the Covid-19 Pandemic	Micro, Small and Medium Enterprises (SMEs) or traders located in the Kangkung Market, Teluk Bandar Lampung District.	The Sustainability Strategy has a significant influence on increasing SMES income during the Covid-19 pandemic.

2.3 Research Hypothesis

2.3.1 The Influence of Accounting Understanding on the Performance of SMEs

The level of accounting understanding will affect the quality of financial statements in their preparation because accounting understanding in regional finance has not been implemented optimally or because of the low role of internal audit. Accounting understanding is expertise in understanding accounting procedures in producing financial statements based on the principles of government accounting standards (Nur et al., n.d, 2022). Fibriyani et al. (2021) stated that the understanding of accounting can be seen from two sides of understanding, namely, as professional knowledge (expertise) practiced in the real world and as a discipline of knowledge taught in universities. (Nurwanto et al., 2022), said that understanding accounting can be obtained through educational levels, both formal and non-formal through training and courses. Accounting will make it easier to understand accounting, because you already have knowledge about accounting.

Accounting understanding has a direct effect on the performance of SMEs (Editya Intan Kamalia, 2024). On the other hand, another research conducted by Editya Intan Kamalia (2024) also states that accounting understanding affects the performance of SMEs.

H1: Understanding of Accounting has a positive effect on SMES Performance

2.3.2 The influence of training programs on the performance of SMEs

Training is a process when an individual wants to achieve organizational goals. based on the results of research from Karyono (2021) explained that training is part of investing in human resources with the aim of advancing employee performance results. The training program is generally carried out in a relatively short period of time, which aims to equip individuals with related job skills. The training activities are aimed at training and improving the ability to use the system. The training program will reduce the impact on errors from system users and also prevent panic and rejection of system upgrades that are routinely carried out by companies.

The training activities were carried out with the aim of training and improving the ability to use the system. Through the implementation of the training program, it is considered to be able to reduce errors in the use of the system and also anticipate the onset of anxiety and rejection of system updates that are often carried out by companies (Eva et al., 2019). Based on research that has been conducted by Syarifah Putri Aliefia et al. (2024), it can be stated that the training program has a positive effect on the performance of SMEs. The results of this study are consistent with research that has been carried out by (Ni Made et al., 2021) which explains that education and training of system users can have a positive effect on the performance of SMEs.

H2: Training Programs have a positive effect on SMES Performance

2.3.3 The Effect of Information Technology Utilization on SMES Performance

Information technology is a tool that plays an important role in helping data processing. The performance of SMEs will progress if in carrying out their operational activities can take advantage of technological developments in product marketing (Kadir, 2003). In general, the development of information technology will affect the ease of business people in improving performance, this can be assumed that the higher the use of information technology, the better business performance will have progress, and vice versa.

The use of information technology is an organization that can be used by many parties to achieve company excellence through the speed, flexibility, integrity, and accuracy of the information produced (Ayem et al., 2023). Based on research conducted by Syarifah Putri Aliefia et al. (2024) stated that the use of information technology that keeps up with the times is very helpful for the performance of a company. Another research conducted by Editya Intan Kamalia (2024) shows that accounting information technology has a positive effect on the performance of SMEs.

H3: The use of Information Technology has a positive effect on the performance of SMEs

2.3.4 The Influence of Sustainability Strategies on SMES Performance

According to Isyaroh (2020), business sustainability is the ability of a company to manage limited resources effectively and efficiently in meeting the long-term needs of its business. Business sustainability is the process of business

continuity that summarizes development, growth, and strategies in protecting the sustainability and development of a business.

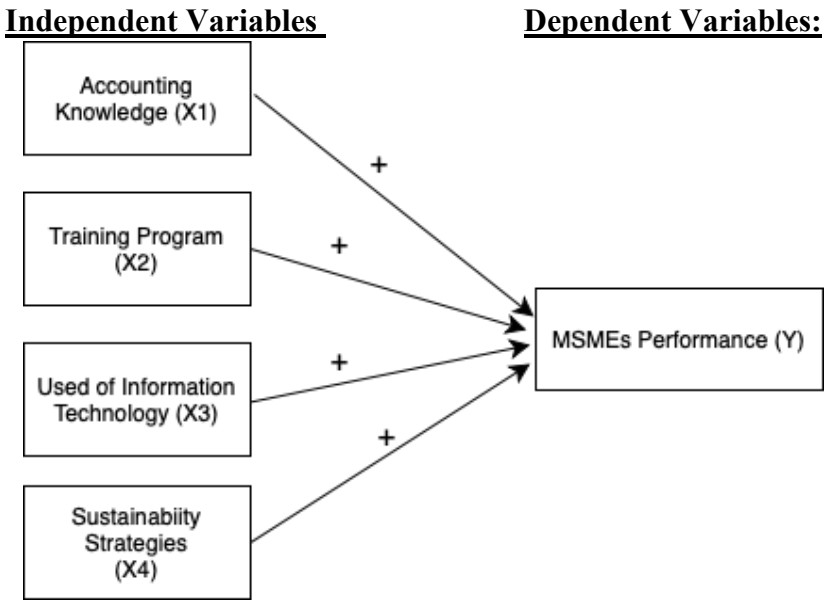
The SMES Sustainability Strategy in dealing with business development is an important solution in facing the digital era at this time. There are various factors that motivate SMEs in digitalization, including customer demand, competition with competitors, product and service innovation, added value that can be provided, and effective use of data. The strategies used include monitoring the business updated with technology, optimizing content through SEO practices, utilizing social media platforms, using analysis tools, implementing financial technology and digitizing human resources, and ensuring quality digital infrastructure.

Based on research conducted by Ica Rahmawati (2021), Sustainability Strategies have a positive influence on improving the performance of SMEs. Another study by Niluh Putu Dian Rosalina Handayani Narsa (2021) states that SMES innovation through competitive strategies has a positive effect on SMES performance.

H4: Sustainability Strategy has a positive effect on SMES Performance

2.4 Theoretical Framework

Figure 2.1 Framework of Thought



CHAPTER III

RESEARCH METHOD

3.1 Research Design

In this study, an associative method with a quantitative approach is used. The associative method is used to explain the causal relationship and influence between variables using a hypothesis test.

3.2 Research Approach

This study uses a descriptive-associative approach because there are variables that are studied related to the relationship. The purpose is to provide a structured, actual, and accurate picture of the facts being studied in relation to each other. According to Abdullah (2015), the descriptive method is a description of the nature that takes place during the implementation of a research and examines the causes of a certain event. In this study, a descriptive method is used to explain the understanding of accounting, training programs, the use of information technology, sustainability strategies for SMEs, and performance for SMEs in Indonesia.

Martono (2010) explained that associative quantitative techniques aim to find out and show the relationship between two or more variables used in this study. This technique can help establish a cause-and-effect relationship between two variables, as well as relationships between two or more variables that influence each other. In this study, associative methods are used to explain the influence of accounting understanding, training programs, information technology utilization, and sustainability strategies on the performance of SMEs in Indonesia.

3.3 Population and Sample

3.3.1 Population

Population is an area that has subjects with certain characteristics and qualities determined by the researcher to be studied and drawn conclusions. (Sugiyono, 2010).

In this study, the population is individuals who are part of SMEs such as directors, managers, and employees of SMEs in all provinces of D.I.Y Yogyakarta. The criteria for SMEs selected to become the population are SMEs who are running their businesses and the respondents in this study are directors, managers, and employees of SMEs in the province of D.I.Y Yogyakarta.

3.3.2 Sample

Samples are some parts or elements of a population (Sekaran and Bougie, 2016). Researchers can generalize to the population being studied when they want to research the population to be more efficient. In this study, the determination of samples carried out by the researcher used a Probability sampling method, namely random sampling. Random is a sampling of population members that is carried out randomly without paying attention to the strata in the population based on convenience factors.. So that the sample obtained is a sample that can represent the population.

The calculation of the number of samples in the use of Structural Equation Modelling (SEM) according to Ghozali (2014) can be determined based on the following guidelines:

1. The maximum likelihood estimation method recommended is around 100-200 samples, with a minimum of 100 respondents.

2. It depends on the number of parameters estimated with the guidelines, which is 5 to 10 times.
3. The number of samples is an indicator multiplied by 5 to 10 times.

Based on the guidelines above, the sample in this study uses a minimum sample size multiplied by 5 so that the following results are obtained:

5 x 20 (Number of question indicators in the questionnaire) = 100 samples.

From the results of the sample calculation, the researcher gave a questionnaire to 80 samples which would later be given questionnaires with different types of questions. However, to anticipate respondents who did not meet the criteria, the researcher has collected 115 respondents who will be respondents in the study.

3.3 Types and Sources of Data

In this study, the data used is primary data obtained from questionnaires given to respondent criteria and literature sources. Meanwhile, secondary data is data that already exists and comes from various agencies, books, journals, and so on. Secondary data is used to strengthen primary data in determining the number of SMEs in D.I.Y Yogyakarta.

3.4 Data Collection Method

The data collection method is one way to get data for research. In this research, the collection of research data uses primary data, namely questionnaires. The distribution of questionnaires is carried out online and offline by considering efficiency and time effectiveness to get optimal results. The results of the questionnaire acquisition will be changed in the form of numbers or often referred

to as a quantified process that produces statistics, descriptions, and conclusions of research results.

3.4.1 Questionnaire

Questionnaire is one of the methods to obtain data, through respondents who answer questions given by researchers. The questions given are related to the opinions of respondents in responding to the actual situation.

The questionnaire model provided by the researcher is a closed questionnaire, where the questionnaire answers have been prepared for data collection by the researcher. Here are the reasons why researchers chose to use closed questionnaires:

1. Closed questionnaires can make it easier for respondents to provide answers.
2. Closed questionnaires are more practical.
3. Limitations at the time of the study.

3.5 Research Scale

The scale of the research in this study implements the interval research scale. An interval scale is a scale that meets the nominal and ordinal scales and has a specific interval. Interval scales are generally used to measure quantitative research subjects that have been well-defined and measurable. Measurement of more elements and elements of objectivity measurement is superior to ordinal scales. The interval scale used is a numerical scale from 1 to 5. The scale consists of:

a. 1 = Very Disagree (SD)
b. 2 = Disagree (D)

c. 3 = Quite Agree (QA)

d. 4 = Agree (A)

e. 5 = Very Agree (VA)

3.6 Operational Definition of Variables and Measurement of Research Variables

The variables in this study are dependent variables and independent variables. A dependent variable is a variable whose value is influenced by other values. Meanwhile, the independent variable is a variable that causes the dependent variable.

The independent variables in this study are changes in the frequency of spending on accounting understanding, training programs, information technology utilization, and sustainability strategies. As for the dependent variable in this study, it is the Performance of SMEs

3.6.1 Independent Variables

3.6.1.1 Accounting Knowledge

Table 3.1 Accounting Comprehension Indicators

No.	Question	Resource
1.	I have an accounting understanding of the journaling function.	
2.	I understand the main components of financial statements (Balance Sheet, Income Statement, Cash Flow)	

No.	Question	Resource
3.	I have an understanding of accounting basics such as bookkeeping and transaction recording.	Lestari and Rustiana (2019)
4	I have an accounting understanding of how to put transactions into the appropriate account groups.	

3.6.1.2 Training Program

Table 3.2 Training Program Indicators

No.	Question	Resource
1.	I have participated in training programs to improve the performance of my business.	(Harahap, T. K. et al., 2021,)
2.	I am more effective in managing my company's finances after participating in the training.	
3.	I often use the knowledge and skills from the training to evaluate the performance of my business.	
4.	I feel that the role of training programs is indispensable in improving business performance.	

3.6.1.3 Used of Accounting Information Technology

Table 3.3 Information Technology Utilization Indicators

No.	Question	Resource
1.	My business uses computers or other digital devices in daily operational activities.	(Rahmawati et al., 2021)
2.	My company often uses the internet for business activities.	

3.	My company often uses social media to promote and interact with customers.	
4..	My business uses digital payment applications to make transactions.	

3.6.1.4 Sustainability Strategy

Table 3.4 Sustainability Strategy Indicators

No.	Question	Resource
1.	My business has a clear and well-planned strategy.	Elkington, J., & Jabbour, C. J. C. (2023)
2.	My efforts integrate sustainability principles in every aspect of the business.	
3.	My business has adopted business practices that support social welfare (e.g., fair treatment of employees, community involvement, etc.	
4.	My business supports and promotes fair and ethical business practices.	

3.6.2 Dependent Variable

3.6.2.1 SMES Performance

Table 3.5 SMES Performance

No.	Question
1.	My company's performance in the last 1 year shows an increase in profits.
2.	My company's performance in the last 1 year shows an improvement in customer satisfaction

3.	My company's performance in the last 1 year shows better operational efficiency
4.	I feel satisfied with my company's performance in the last 1 year.

3.7 Analysis Methods

3.7.1 Descriptive Data Analysis

According to Sujarweni and Wiratna (2018), descriptive analysis is one type of analysis used in evaluating the properties of data. Although this analysis does not aim to test the hypothesis, the results can provide information about the existing data and can produce an overview of the variables used. Based on the findings of the data to be processed, descriptive statistics produce information about the variables used in the research sample.

3.7.2 Data Quality Test

The researcher used the multiple linear regression analysis method using the IBM SPSS version 25 application. The researcher chose the multiple regression analysis method because it uses more than one independent variable and one dependent variable.

3.7.2.1 Validity Test

The validity test is a measure that shows the validity of an instrument (Cooper and Schindler, 2016), it should be noted that the questionnaire and research questionnaire used to measure the variables studied must be valid. This test is one of the most effective tests if it meets the measurement requirements and displays results that are in accordance with the purpose of the test. Meanwhile, the test is

considered ineffective if it is not relevant to the purpose of the test. Ghozali (2016) stated that validity tests can be used to test the validity of questionnaires, the validity level of questionnaires can be assessed based on how well the questions - the statements answer the measurement.

The decision-making guidelines used to determine the verification of the validity of the questionnaire are as follows:

- r calculates > r table and is positive, then it is declared valid
- r calculates > r table and is negative, then it is declared invalid
- R table can be calculated from the significance value (α) of 5% (0.05) with degree of freedom (df).

3.7.2.2 Reliability Test

Reliability refers to a systematic measurement or a series of measuring instruments that are clues to certain variables or constructs. Reliability can measure the extent to which a test consistently achieves the expected goals. This test is generally measured numerically, but is often also measured by a coefficient (Ghozali, 2016). According to a statement from Ghozali (2016), reliability testing aims to assess the consistency of measurement results. This is important because each statement on the test is intended to test different variables, and respondents' answers are considered credible if they are consistent.

- If the Cronbach's Alpha value for each variable is above 0.60, it is considered unreliable.
- If the Cronbach's Alpha value for each variable is below 0.60, it is considered unreliable.

3.7.3 Classical Assumption Test

3.7.3.1 Normality Test

The normality test aims to determine whether the independent variables and dependent variables in a regression model have a normal or near-normal data distribution (Ghozali, 2016). The results of the asymp.sig (2-tailed) column were analyzed for *the Kolmogorov-Smirnov test* to prove the degree of normality. The following are the criteria used to obtain the results:

H0 = Specifies the normal distribution.

Ha = Indicates an abnormal distribution.

- When *sig. (p)*>0.05, H0 accepted.
- When *sig. (p)*<0.05, H0 is rejected.

SMES performance as a bound variable, while Accounting Understanding, Training Programs, Information Technology, and Sustainability Strategies are independent variables that are determined before normality testing. Normality testing of 1 *Kolmogorov-Smirnov sample (*non-parametric test menu*)* using unstandardized residual.

Here are the guidelines for the asymp.sig (2-failed) column used to find out the interpretation:

- When *sig. (p)*>0.05 H0 is accepted and Ha is rejected, then the residual value is normally distributed.
- When *sig. (p)*<0.05 H0 is rejected and Ha is accepted, then the residual value is not normally distributed.

3.7.3.2 Multicollinearity Test

The test carried out to test a regression model that can determine the correlation between independent variables is the purpose of the multicollinearity test (Ghozali, 2016). Therefore, in a good regression model, there should be no correlation between independent variables. If there is, then these variables are not orthogonal.

In multicollinearity testing, decisions are guided based on the following tolerance values:

- If the tolerance value > 0.10, then there is no multicollinearity in the regression model;
- If the tolerance value < 0.10, then there is multicollinearity in the regression model; or
- If the VIF value is less than 10.00, then there is no multicollinearity.

3.7.3.3 Heteroscedasticity Test

The purpose of this test is to confirm whether the variance of the residual of one study in the next study signals a difference in the regression model. It is stated as homoscedasticity if the residual variation between studies does not change and heteroscedasticity is declared if there is a change. According to Ghozali (2016), a good regression model is when there is no homoscedasticity or heteroscedasticity-free. The following are the basis for drawing conclusions in the Glacier test:

H0 = Expresses the absence of heteroscedasticity.

Ha = Expresses heteroscedasticity.

- When *sig. (p)*>0.05, H0 accepted.
- When *sig. (p)*<0.05, H0 is rejected.

Assessing the probability of significance is the basis for making decisions for heteroscedasticity tests with the Glysser method. If the probability of significance of the test result is greater than 5% or 0.05, it means that H0 is accepted and Ha is rejected; But on the other hand, if the probability of significance is lower than 5% or 0.05, then heteroscedasticity occurs.

3.7.4 Multiple Linear Regression Analysis

Multiple regression analysis aims to test the hypothesis in this study. Multiple regression analysis uses regression analysis of more than one independent variable. The use of this analysis aims to determine the level of influence of independent variables and dependent variables. The independent variables in this study are Accounting Understanding, Training Programs, Information Technology, and Sustainability Issues. The following is the equation formula of the multiple linear regression formula:

$$\mathbf{Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e}$$

Information:

- **Y** = SMES Performance
- **a** = price y if price x = 0 (constant price)
- **b1.b2.b3** = regression coefficient
- **X1** = Understanding Accounting
- **X2** = Training Program
- **X3** = Utilization of Information Technology

- **X4** = Sustainability Strategy
- **E** = Error terms

3.7.4.1 Determination Coefficient Test (R^2)

The determination coefficient test serves to take into account how well the variance of the dependent variable can be explained by the model (Ghozali, 2016). In this study, the determination coefficient aims to find out the independent variables that affect the dependent variables, namely SMES Performance, including Accounting Understanding (X1), Training Program (X2), Utilization of Accounting Technology (X3), and Sustainability Strategy (X4). In knowing how well the model explains dependent variables, you can use the determination coefficient test. A low adjusted r square or r2 value indicates that the explanatory factors have limited ability to explain the dependent variable. A value is considered good if the adjusted value is close to one.

3.7.4.2 Test F

According to the statement of Ghozali (2016), in the F test, statistics show whether the independent variables combined in the model have a simultaneous influence on the dependent variables.

Test F = Effect of variable X1,X2,X3,X4 on variable Y

H0 = Variables X1,X2,X3,X4 have no effect on variable Y

Ha = Variable X1,X2,X3,X4 affects variable Y

The following are the testing criteria:

1. Compare the results of the calculation F with the following criteria:

- If the value of Fcal > Ftable, H0 is rejected, and Ha is accepted, then the research model can be implemented;
- If the value of Fcal < Ftable, H0 is accepted, and Ha is rejected, then the research model cannot be implemented.

2. Determining the critical point values of table F on db1 = k and db2 = n-k-1
3. Make conclusions from the results of hypothesis tests.

3.7.4.3 Test T

The T test was carried out to understand the relationship between independent variables and dependent variables (Sujarweni & Wiratna, 2018). The T test is needed to determine the average probability of the two unrelated samples (Ghozali, 2016). A significance level of 0.05, or (α) = 5%, is used in the T-test. Hypothesis is rejected if the significance value is greater than 0.05, which means that there is no concrete relationship between the independent and dependent variables. However, if the significant value is less than 0.05, the hypothesis is accepted and means that the independent variable has a significant effect on the dependent variable.

CHAPTER IV

RESEARCH RESULTS AND DISCUSSION

4.1 Description of the Research Object

In this chapter, the researcher explains the results of research on the influence of accounting understanding, training programs, the use of information technology and sustainability strategies on the performance of Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta. The data used in this study is primary data obtained from the results of a questionnaire of 100 respondents of SMES actors. Initially, 113 questionnaires were distributed, 108 were returned, and 100 were ultimately used for the analysis. This discussion includes a description of the characteristics of the respondents, a description of the research variables, instrument testing, classical assumption testing, regression testing, and hypothesis testing. The technique in processing the data used is SPSS software version 25.

4.2 Characteristics of Respondents

Identification of respondent characteristics is the elaboration of the identity of the respondent's profile in this study. Respondents who have filled out the questionnaire then the respondent data will be grouped based on gender, age, education, domicile, position, type of business and age of business.

a. Gender

Table 4.1
Respondent Distribution by Gender

Category	Frequency	Percentage
Man	74	74%
Woman	26	26%
Total	100	100%

Source: Primary data processed, 2024

The characteristics of respondents based on Table 4.1 above can be explained that most of the perpetrators Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta with male gender namely 74 people (74%) and 26 female respondents (26%).

b. Age

Table 4.2
Distribution of Respondents by Age

Category	Frequency	Percentage
<25 years	21	21%
25-45 years old	58	58%
>45 years	21	21%
Total	100	100%

Source: Primary data processed, 2024

The characteristics of the respondents based on Table 4.2 above can be explained that most of the perpetrators Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta with an age range of 25-45 years namely 58 people (74%), age <25 years old and >45 years old each with a total of 21 people (21%). This shows that SMES actors in in the Special Region of Yogyakarta, including in the productive age

c. Education

Table 4.3
Distribution of Respondents by Education

Category	Frequency	Percentage
SMA/MA/MAK	18	18%
Diploma	25	25%
Bachelor	57	57%
Total	100	100%

Source: Primary data processed, 2024

The characteristics of respondents based on Table 4.3 above can be explained that most of the perpetrators Small and Medium Enterprises

(SMEs) in the Special Region of Yogyakarta with the last education of Bachelor namely with a total of 57 people (57%), SMA/MA/MAK namely with a total of 18 people (18%) and Diploma with a total of 25 people (25%). This shows that SMES actors in The Special Region of Yogyakarta has a background in higher education.

d. Domicile

Table 4.4
Distribution of Respondents by Domicile

Category	Frequency	Percentage
Bantul	15	15%
Gunung Kidul	8	8%
Kulon Progo	11	11%
Sleman	51	51%
Yogyakarta	15	15%
Total	100	100%

Source: Primary data processed, 2024

The characteristics of respondents based on Table 4.4 above can be explained that most of the perpetrators Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta with business domicile in Sleman namely with a total of 51 people (51%), Bantul namely with a total of 15 people (15%), Gunung Kidul with a total of 8 people (8%), Kulon Progo with a total of 11 people (11%) and Yogyakarta City with a total of 15 people (15%). This shows that SMES actors in The Special Region of Yogyakarta prefers to do business in the Sleman Regency area.

e. Position

Table 4.5
Distribution of Respondents by Position

Category	Frequency	Percentage
Manager	46	46%

Employee	36	36%
Owner	18	18%
Total	100	100%

Source: Primary data processed, 2024

The characteristics of the respondents based on Table 4.5 above can be explained that most of the perpetrators Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta with the position of Manager namely with a total of 46 people (46%), Employee namely with a total of 36 people (36%) and then the smallest respondents with the position of Owner, namely with a total of 18 people (18%).

f. Type of Business

Table 4.6
Distribution of Respondents by Type of Business

Category	Frequency	Percentage
Food & Beverage	39	39
Trade	21	21
Service	18	18
Manufacturing	9	9
Technology	8	8
Construction	3	3
Creative	2	2
Total	100	100%

Source: Primary data processed, 2024

The characteristics of respondents based on Table 4.6 above can be explained that most of the perpetrators Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta with the type of business in the food and beverage sector with a total of 39 people (39%), while the type of business with the least number is in the creative field. Respondents with the trading business with a total of 21 people (21%), respondents with the service business with a total of 18 people (18%), respondents with the

manufacturing business with a total of 9 people (9%), respondents with the technology business with a total of 8 people (8%) and respondents with the construction business with a total of 3 people (3%).

g. Business Age

Table 4.7
Distribution of Respondents by Age of Business

Category	Frequency	Percentage
<5 years	12	12
5-15 years	43	43
>15 years	45	45
Total	100	100%

Source: Primary data processed, 2024

The characteristics of respondents based on Table 4.7 above can be explained that most of the perpetrators Small and Medium Enterprises (SMEs) in the Special Region of Yogyakarta with a business age of > 45 years, namely 45 people (45%), Meanwhile, the business age with the least number is found at the age of < 5 years, which is 12 people (12%), then the business age with a range of 5-15 years, which is 43 people (43%).

4.3 Validity and Reliability Test

4.3.1 Validity Test

Validity tests are used to measure the validity of indicators used in a research instrument. Validity testing was carried out by conducting a bivariate correlation between each indicator score and the total construct score. The results of bivariate correlation analysis by looking at *the output of Pearson Correlation* (Ghozali, 2016). The validity test in this study was by comparing the calculations > r_{tables} at a significance level of $\alpha = 5\%$.

Table 4.8 Validity Test of Accounting Understanding

Indicators	R Count	R table	Ket
Item 1	0,796	0,195	Valid
Item 2	0,781	0,195	Valid
Item 3	0,712	0,195	Valid
Item 4	0,798	0,195	Valid

Source: Primary data processed, 2024

Based on the calculations in the table above, the results of the validity test of the Accounting Understanding variable show that the value of the correlation coefficient of all items is declared valid, because it has a value calculated > the table (0.195). Thus, all indicator items in the Accounting Understanding variable are worthy of being used as research instruments.

Table 4.9 Training Program Validity Test

Indicators	R Count	R table	Ket
Item 1	0,787	0,195	Valid
Item 2	0,698	0,195	Valid
Item 3	0,741	0,195	Valid
Item 4	0,830	0,195	Valid

Source: Primary data processed, 2024

Based on the calculations in the table above, the results of the variable validity test of the Training Program show that the value of the correlation coefficient of all items is declared valid, because it has a calculated value > the table (0.195). Thus, all indicator items in the Training Program variables are suitable for use as research instruments.

Table 4.10 Test the Validity of Information Technology Utilization

Indicators	R Count	R table	Ket
Item 1	0,722	0,195	Valid
Item 2	0,699	0,195	Valid
Item 3	0,774	0,195	Valid
Item 4	0,854	0,195	Valid

Source: Primary data processed, 2024

Based on the calculations in the table above, the results of the validity test of the Utilization of Information Technology variables show that the value of the correlation coefficient of all items is declared valid, because it has a calculation value > the table (0.195). Thus, all indicator items in the variable of Information Technology Utilization are suitable for use as research instruments.

Table 4.11 Sustainability Strategy Validity Test

Indicators	R Count	R table	Ket
Item 1	0,722	0,195	Valid
Item 2	0,699	0,195	Valid
Item 3	0,774	0,195	Valid
Item 4	0,854	0,195	Valid

Source: Primary data processed, 2024

Based on the calculations in the table above, the results of the validity test of the Sustainability Strategy variable show that the correlation coefficient value of all items is declared valid, because it has a value calculated > the table (0.195). Thus, all indicator items in the Sustainability Strategy variable are worthy of being used as research instruments.

Table 4.12 SMES Performance Validity Test

Indicators	R Count	R table	Ket
Item 1	0,711	0,195	Valid
Item 2	0,778	0,195	Valid
Item 3	0,810	0,195	Valid
Item 4	0,840	0,195	Valid

Source: Primary data processed, 2024

Based on the calculations in the table above, the results of the validity test of the SMES Performance variable show that the value of the correlation coefficient of all items is declared valid, because it has a calculation value >

the table (0.195). Thus, all indicator items in the SMES Performance variable are worthy of being used as research instruments.

4.3.2 Reliability Test

Reliability tests are conducted to measure the extent to which a research instrument can be consistently used to achieve the expected goals. A questionnaire is said to be reliable if a person's answer to a statement is consistent over time. This test was carried out by calculating the cronbach alpha coefficient of each instrument in a variable. The instrument can be said to be reliable if it has a cronbach alpha coefficient of more than 0.60. The results of the reliability test can be seen from the following table:

Table 4.13 Reliability Test Results

Variable	Cronbach's Alpha	Information
Understanding Accounting	0,774	Reliable
Training Programs	0,762	Reliable
Utilization of Information Technology	0,757	Reliable
Sustainability Strategy	0,707	Reliable
SMES Performance	0,790	Reliable

Source: Primary data processed, 2024

Based on the calculations in the table above, the results of the reliability test show that all research variables (Accounting Understanding, Training Programs, Information Technology Utilization, Sustainability Strategies and SMES Performance) have a *Cronbach's Alpha* coefficient of more than 0.60. Thus, it can be concluded that all the research variables are reliable and can be used as research instruments.

4.4 Analysis of Research Variable Description

Descriptive statistical analysis was carried out to find out the overview of the data collection results of the variables studied on the respondent's answer. Descriptive statistics were analyzed using minimum, maximum, mean and standard deviation values to provide an overview of the research variables (Understanding Accounting, Training Programs, Information Technology Utilization, Sustainability Strategies and SMES Performance). The results of the variable descriptive statistic can be shown in the table below:

Table 4.14 Descriptive Statistical Results

Variable	Minimum	Maximum	Mean	Std. Deviation
Understanding Accounting	2,00	5,00	4,05	0,578
Training Programs	3,00	5,00	4,09	0,572
Utilization of Information Technology	2,75	5,00	4,13	0,513
Sustainability Strategy	2,75	5,00	4,13	0,491
SMES Performance	3,00	5,00	4,17	0,493

Source: Primary data processed, 2024

Based on the descriptive statistical values in the table above, the results can be explained as follows:

1. The descriptive statistical results of the Actualization Comprehension variable had a minimum value of 2.00 which was the lowest value and a maximum value of 5.00 which was the highest value of the answers given by the respondents. The average value of this variable is 4.05 which means that the most respondents answered that they already have a good understanding of accounting. The standard deviation value of the

Accounting Understanding variable was 0.578 which means that the size of the data distribution of the Accounting Understanding variable was 0.578 out of 100 respondents.

2. The results of the descriptive statistics of the Training Program variable had a minimum value of 3.00 which was the lowest value and a maximum value of 5.00 which was the highest value of the answers given by the respondents. The average value of this variable is 4.09, which means that the respondents answered that they have participated in training programs that are carried out to increase productivity well. The standard deviation value of the Training Program variable is 0.572, which means that the size of the data distribution of the Training Program variable is 0.572 from 100 respondents.
3. The results of the descriptive statistics of the Information Technology Utilization variable have a minimum value of 2.75 which is the lowest value and a maximum value of 5.00 which is the highest value of the answers given by the respondents. The average value of this variable is 4.13, which means that the respondents answered that they have been able to utilize the information technology applied to support SMEs. The standard deviation value of the Information Technology Utilization variable is 0.513, which means that the size of the data distribution of the Information Technology Utilization variable is 0.513 out of 100 respondents.
4. The descriptive statistical results of the Sustainability Strategy variable have a minimum value of 2.75 which is the lowest value and a maximum value of 5.00 which is the highest value of the answers given by the respondents.

The average value of this variable is 4.13, which means that the respondents answered that they have a sustainable strategy for SMEs in maintaining their existence in market competition. The standard deviation value of the Sustainability Strategy variable is 0.491, which means that the size of the data distribution of the Sustainability Strategy variable is 0.491 out of 100 respondents.

5. The results of the descriptive statistics of the SMES Performance variable have a minimum value of 3.00 which is the lowest value and a maximum value of 5.00 which is the highest value of the answers given by the respondents. The average value of this variable is 4.17, which means that the respondents answered that SMEs have good productivity performance. The standard deviation value of the SMES Performance variable is 0.493, which means that the size of the data distribution of the SMES Performance variable is 0.493 from 100 respondents.

4.5 Classical Assumption Test

4.5.1 Normality Test

The normality test was carried out to find out whether the distributed data was normal or not. The normality test in this study was carried out by analyzing *unstandardized residuals.* The distribution of the data is normal, if the probability value > 0.05. In this study, this normality test uses the SPSS *Statistic 25 application*. Here are the results of the normality test:

Table 4.15 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.28488771
Most Extreme Differences	Absolute	.054
	Positive	.037
	Negative	-.054
Test Statistic		.054
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Primary data processed, 2024

Based on the results of the normality test in the table above, it can be concluded that this regression model is normally distributed, because the resulting probability value of 0.200 is greater than 0.05. Therefore, this regression model is feasible for further analysis.

4.5.2 Multicollinearity Test

This test aims to test whether there is a close relationship between independent variables in the regression model (Ghozali, 2016). A good regression model should not have correlations between independent variables.

To test multicollinearity*, Variance Inflation Factor* (VIF) is used. The research data was declared free of multicollinearity if VIF <10. The results of the multicollinearity test of this study variable using the SPSS *Statistic* 25 application can be shown in the table below:

Table 4.16 Multicollinearity Test

Variable	Tolerance	VIF	Information
Understanding Accounting	0,583	1,716	No Multicollinearity
Training Programs	0,660	1,516	No Multicollinearity
Utilization of Information Technology	0,495	2,022	No Multicollinearity
Sustainability Strategy	0,490	2,042	No Multicollinearity

Source: Primary data processed, 2024

Based on the results of the multicollinearity test in the table above, it can be seen that the tolerance and VIF are at > 0.10 and < 10. Thus, it can be concluded that the regression model equation does not contain the problem of multicollinearity, which means that there is no correlation between the independent variables, so it is suitable for further analysis because the tolerance value is below 1 and the VIF value is far below 10.

4.5.3 Heteroscedasticity Test

Heterokedasticity is a residual variant that is not the same across all observations within the regression model. Good regression should not occur heterokedasticity (Ghozali, 2016). In this study, the heteroscedasticity test was carried out using the Gleejser Test. The Glejser test was carried out by regressing the residual absolute value to the independent variable. The basis

for decision-making is that if the significance value is above the confidence level of 5%, then the regression model does not contain heteroscedasticity.

Table 4.17 Heteroscedasticity Test

Variable	Border	Sig	Information
Understanding Accounting	0,05	0,494	No Heteroscedasticity
Training Programs	0,05	0,815	No Heteroscedasticity
Utilization of Information Technology	0,05	0,365	No Heteroscedasticity
Sustainability Strategy	0,05	0,072	No Heteroscedasticity

Source: Primary data processed, 2024

Based on the results of the heteroscedasticity test in the table above showing that the sig value > 0.05, it can be concluded that there is no heteroscedasticity in the regression model, so the regression model is suitable to be used to predict SMES Performance, based on the input of independent variables Accounting Understanding, Training Programs, Information Technology Utilization and Sustainability Strategies.

4.6 Hypothesis Test

4.6.1 Multiple Linear Regression Analysis

Multiple linear regression analysis has a function as a tool to determine the influence between two or more independent variables on dependent variables. This analysis is carried out by evaluating the value of coefficient B from the results of multiple linear regression analysis, which is then included in the regression equation. In this study, it was explained that the multiple linear regression analysis was used to analyze the influence between the variables of Accounting Understanding, Training Programs, Information Technology

Utilization and Sustainability Strategies on SMES Performance. The results of multiple linear regression analysis can be shown in table 4.17 below:

Table 4.18 Multiple Linear Regression Analysis Results

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.277	.285		.971	.334
	Understanding Accounting	.179	.066	.209	2.699	.008
	Training Programs	.249	.063	.289	3.963	.000
	Utilization of Information Technology	.249	.081	.259	3.070	.003
	Sustainability Strategy	.272	.085	.271	3.203	.002
a. Dependent Variable: SMES Performance						

Source: Primary data processed, 2024

Based on the results of the multiple linear regression analysis in table 4.18, the regression equation is obtained as follows:

$$Y= 0.277 + 0.179X1 + 0.249X2 + 0.249X3 + 0.272X4$$

The result of multiple regression based on the above equation can be explained as follows:

1) Constant (a)

   In the equation, a constant value of 0.277 is obtained, which means that if the independent variables, namely Accounting Understanding, Training Programs, Information Technology Utilization and Sustainability Strategy, are valued at 0 or fixed, then the SMES Performance will be valued at 0.277 units.

2) Accounting Understanding regression coefficient

The value of the regression coefficient of the Accounting Understanding variable was obtained as 0.179. This means that if the Accounting Understanding variable increases by 1 unit, then the SMES Performance will increase by 0.179 assuming other independent variables remain fixed. Based on the test confirm that the Accounting Understanding variable has a positive influence on the Performance of SMEs, where the higher the Accounting Understanding, the higher the Performance of SMEs.

3) Training Program regression coefficient

The value of the variable regression coefficient of the Training Program was obtained as 0.249. This means that if the variable of the Training Program increases by 1 unit, then the SMES Performance will increase by 0.249 assuming that other independent variables remain fixed. Thus showing that the variables of the Training Program have a positive influence on the Performance of SMEs, where the higher the Training Program, the higher the Performance of SMEs.

4) Regression coefficients of Information Technology Utilization

The value of the regression coefficient of the variable of Information Technology Utilization was obtained as 0.249. This means that if the variable of Information Technology Utilization increases by 1 unit, then the SMES Performance will increase by 0.249 assuming other independent variables remain fixed. Thus showing that the variable of Information Technology Utilization has a positive influence on the performance of

SMEs, where the higher the Utilization of Information Technology, the higher the performance of SMEs.

5) Sustainability Strategy regression coefficients

The value of the regression coefficient of the Sustainability Strategy variable was obtained as 0.272. This means that if the Sustainability Strategy variable increases by 1 unit, then the SMES Performance will increase by 0.272 assuming that other independent variables remain the same. Thus showing that the Sustainability Strategy variable has a positive influence on the Performance of SMEs, where the higher the Sustainability Strategy, the higher the SMES Performance.

4.6.2 Coefficient of Determination (*Adjusted R Square*)

The determination coefficient is used with the degree to measure the extent of the influence of the independent variable in explaining the dependent variable. The value of the determination coefficient is from 0 to 1, which means that the higher the adjusted R square value, the higher the ability of the independent variable to influence and explain the dependent variable. Similarly, the lower the adjusted R square value, the lower the ability of the independent variable to influence the dependent variable. The results of the determination coefficient test can be shown in the table below:

Table 4.19 Determination Coefficient Test Results

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817a	.667	.653	.29082
a. Predictors: (Constant), Sustainability Strategy, Training Program, Accounting Understanding, Information Technology Utilization				

Source: Primary data processed, 2024

Based on the results of the determination coefficient in table 4.19, it shows that *Adjusted* R^2 value are 0.653. This means that the ability of independent variables (Accounting Understanding, Training Programs, Information Technology Utilization and Sustainability Strategies) to influence the dependent variables (SMES Performance) is 65.3%, while the remaining 34.7% (100%-65.3%) can be explained by other variables that are not included in this research model.

4.6.3 Test F (Simultaneous)

The F (simultaneous) test is used to test the influence of all independent variables on dependent variables together. In this study, test F was used to analyze the influence of the variables of Accounting Understanding, Training Programs, Information Technology Utilization and Sustainability Strategies together on the SMES Performance variables. If the sig value < 0.05, it can be concluded that the independent variable simultaneously has a significant effect on the dependent variable. The results of the F (simultaneous) test can be shown in the table below:

Table 4.20 Test Result F (simultaneous)

ANOVA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16.075	4	4.019	47.515	.000b
	Residual	8.035	95	.085		
	Total	24.110	99			
a. Dependent Variable: SMES Performance						
b. Predictors: (Constant), Sustainability Strategy, Training Program, Accounting Understanding, Information Technology Utilization						

Source: Primary data processed, 2024

Based on the results of the F (simultaneous) test in the table above, it can be seen that the significance value is obtained at 0.000 which means that it is smaller than the acceptance limit of 0.05. This means that simultaneously all independent variables (Accounting Understanding, Training Programs, Information Technology Utilization and Sustainability Strategies) have a significant effect on the dependent variable (SMES Performance).

4.6.4 Test T (Partial)

Hypothesis testing in this study was carried out using a t-test. This t-test aims to determine the influence of independent variables (Accounting Understanding, Training Programs, Information Technology Utilization and Sustainability Strategies) partially on the bound variable (SMES Performance). This test was carried out by looking at the significance value where if the significance value < 0.05, then it shows that the independent variable has a significant effect on the dependent variable and states that the hypothesis is accepted. If the significance value obtained > 0.05, it indicates that the independent variable has no significant effect on the dependent variable and states that the hypothesis is rejected. The results of the hypothesis test can be shown in the table below:

Tabl 4.21 Test Results t (Partial)

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.277	.285		.971	.334
	Understanding Accounting	.179	.066	.209	2.699	.008
	Training Programs	.249	.063	.289	3.963	.000
	Utilization of Information Technology	.249	.081	.259	3.070	.003
	Sustainability Strategy	.272	.085	.271	3.203	.002
a. Dependent Variable: SMES Performance						

Source: Primary data processed, 2024

Based on the results of hypothesis testing in the table above, the results can be explained as follows:

1) The Effect of Accounting Understanding on SMES Performance

The results of hypothesis 1 testing on the influence of Accounting Understanding on SMES Performance showed a regression coefficient with a positive value of 0.179. Significance testing shows the value of sig. by 0.008 which is smaller than the admission limit of 0.05. This means that Accounting Understanding has a positive and significant effect on the performance of SMEs. Thus, hypothesis 1 which states that "Accounting Understanding has a positive effect on SMES Performance", is accepted.

2) The Influence of Training Programs on SMES Performance

The results of hypothesis 2 testing on the influence of the Training Program on SMES Performance showed a regression coefficient with a positive value of 0.249. Significance testing shows the value of sig. 0.000 which is smaller than the admission limit of 0.05. This means that the

Training Program has a positive and significant effect on the performance of SMEs. Thus, hypothesis 2 which states that "Training Programs have a positive effect on SMES Performance", is accepted.

3) The Effect of Information Technology Utilization on SMES Performance

The results of hypothesis 3 testing on the influence of Information Technology Utilization on SMES Performance showed a positive regression coefficient of 0.249. Significance testing shows the value of sig. 0.003 which is smaller than the admission limit of 0.05. This means that the Utilization of Information Technology has a positive and significant effect on the performance of SMEs. Thus, hypothesis 3 which states "The Utilization of Information Technology has a positive effect on the Performance of SMEs", is accepted.

4) The Influence of Sustainability Strategy on SMES Performance

The results of hypothesis 4 testing on the influence of Sustainability Strategy on SMES Performance showed a regression coefficient with a positive value of 0.272. Significance testing shows the value of sig. 0.002 which is smaller than the admission limit of 0.05. This means that the Sustainability Strategy has a positive and significant effect on the performance of SMEs. Thus, hypothesis 4 which states that "Sustainability Strategy has a positive effect on SMES Performance", is accepted.

4.7 Discussion

4.7.1 The Effect of Accounting Understanding on SMES Performance

The results of hypothesis 1 testing on the influence of accounting understanding on the performance of SMEs, show that accounting understanding has a positive and significant effect on the performance of SMEs. This is evidenced by the acquisition of a regression coefficient with a positive value of 0.179 and a significance value of 0.008 which is smaller than the sensory limit of 0.05. Thus, it can be concluded that the better the accounting understanding that business actors have, the better they will be able to improve the performance of SMEs.

According to Nur et al., (2022) explained that accounting understanding is expertise in understanding accounting procedures in producing financial statements based on the principles of government accounting standards. The accounting understanding possessed by business actors is able to play an important role in the performance of SMEs. The ability of business actors to understand accounting principles well will allow them to manage their finances more effectively and efficiently. By having a good understanding of accounting, they will be able to manage their financial flows, understand the sources of income and expenses on the business, and evaluate business performance as a whole.

The results of this study are in accordance with research conducted by Kamalia (2024) which proves that accounting knowledge has a positive effect on the performance of SMEs. Another study conducted

by Puteri et al. (2019) also showed the results that accounting understanding has an effect on the performance of SMEs.

4.7.2 The Influence of Training Programs on SMES Performance

The results of hypothesis 2 testing on the influence of training programs on the performance of SMEs, show that training programs have a positive and significant effect on the performance of SMEs. This is evidenced by the acquisition of a regression coefficient with a positive value of 0.249 and a significance value of 0.000 which is smaller than the resonance limit of 0.05. Thus, it can be concluded that the better the training program that business actors follow, the better it will be able to improve the performance of SMEs.

The training program is carried out with the aim of training and improving the ability to use the system. With the implementation of the training program, it is hoped that it will be able to improve the skills of business actors in facing the ever-changing market situation and being able to meet market needs. According to Eva et al., (2019) suggested that through the implementation of the training program, it is considered to be able to reduce errors in the use of the system and also anticipate the emergence of anxiety and rejection of system updates that are often carried out by companies. The training program, which is carried out in a structured manner and in accordance with the needs of SMES actors, will be able to increase the knowledge and abilities of business actors in various aspects of the business they run. Participation of business actors

in the training program will be able to update their knowledge of the latest market trends and efficient technology in business operations today. Thus, an effective training program will be able to increase the motivation and confidence of SMES actors to continue to run their businesses optimally and improve the performance produced.

The results of this study are in accordance with research conducted by Suryadi et al., (2023) which explained that education and training of system users can have a positive effect on the performance of SMEs.

4.7.3 The Effect of Information Technology Utilization on SMES Performance

The results of hypothesis 3 testing on the influence of information technology utilization on the performance of SMEs, show that information technology utilization has a positive and significant effect on the performance of SMEs. This is evidenced by the acquisition of a regression coefficient with a positive value of 0.249 and a significance value of 0.003 which is smaller than the shouting limit of 0.05. Thus, it can be concluded that the better the ability of business actors to use information technology in supporting the business carried out, the better it will be able to improve the performance of SMEs.

According to Ayem et al., (2023) explained that the use of information technology is an effort that can be used by many parties to achieve company excellence through the speed, flexibility, integrity, and accuracy of the information produced. Information technology is a

very important means for business actors to obtain information that can be used by SMEs to improve operational efficiency through business process automation, inventory management, sales recording, and financial management. The use of information technology also allows SMEs to expand the marketing reach of their products through digital marketing, which helps them to be able to reach more customers at a lower cost. In addition, the use of information technology also allows SMEs to collect and analyze data more effectively, so they can make better data-driven business decisions. Thus, the use of information technology not only increases efficient work productivity, but can also open up new opportunities for SMEs to innovate to support business growth which will have an impact on improving the performance of SMEs.

The results of this study are in accordance with research conducted by Kamalia (2024) showing that accounting information technology has a positive effect on the performance of SMEs. Another research by Aliefia et al. (2024) states that the use of information technology that keeps up with the times greatly helps the performance of a company.

4.7.4 The Influence of Sustainability Strategy on SMES Performance

The results of hypothesis 3 testing on the influence of sustainability strategies on the performance of SMEs, show that sustainability strategies have a positive and significant effect on the performance of SMEs. This is evidenced by the acquisition of a regression coefficient

with a positive value of 0.272 and a significance value of 0.002 which is smaller than the sensory limit of 0.05. Thus, it can be concluded that the better the sustainability strategy that business actors have, the better it will be able to improve the performance of SMEs.

According to Isyaroh (2020), business sustainability is the ability of a company to manage limited resources effectively and efficiently in meeting the long-term needs of its business. By implementing sustainable business strategy practices, SMEs can improve business operational efficiency and reduce costs with better resource management, as well as more efficient energy use. A sustainable business strategy will also be able to help SMEs in complying with the increasingly stringent rules on environmental concerns and avoiding the potential for sanctions. In addition, by showing a high commitment to business sustainability to SMEs, it will be able to improve their reputation and image in the eyes of customers and business partners. This can have an impact by opening up wider market opportunities by encouraging product and process innovation, which can increase competitive advantage. Thus, the sustainability strategy not only supports the performance of SMEs in the short term, but also supports SMEs to grow and develop sustainably over a long period of time.

The results of this study are in accordance with research conducted by Rahmawati (2021) that sustainability strategies have a positive influence on improving the performance of SMEs. Another research

conducted by Narsa (2021) also stated that SMES innovation through competitive strategies has a positive effect on SMES performance.

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

5.1 Conclusion

Based on the results of the analysis and discussion that has been carried out in this study regarding the improvement of SMES performance through factors of accounting understanding, training programs, information technology utilization and sustainable strategies, several conclusions can be drawn from the results of this study as follows:

1. Accounting understanding has a positive and significant effect on the performance of SMEs in the province of the Special Region of Yogyakarta. This shows that accounting understanding is one of the factors that can affect the performance of SMEs in DIY, with the higher the accounting understanding that business actors have, the higher the performance of SMEs.
2. The training program has a positive and significant effect on the performance of SMEs in the province of the Special Region of Yogyakarta. This shows that the training program is able to affect the performance of SMEs in Yogyakarta, with the better the participation of business actors in the training program, the higher the performance of SMEs.
3. The use of information technology has a positive and significant effect on the performance of SMEs in the province of the Special Region of Yogyakarta. This shows that the use of information technology has a positive role that is able to improve the performance of SMEs in DIY, with the better use of

information technology in supporting operations and business innovation will be able to increase the productivity of the SMES performance produced.

4. Sustainability strategies have a positive and significant effect on the performance of SMEs in the province of the Special Region of Yogyakarta. This shows that the sustainability strategy is one of the factors that can affect the performance of SMEs in DIY, with the better implementation of the sustainability strategy will be able to increase the chances of SMEs to be able to produce good performance and have a competitive advantage to survive market competition.

5.2 Research Limitations

Based on the research that has been conducted, the researcher believes that in this study there are still several weaknesses and shortcomings during the research process, including:

1. This research was only conducted using primary data obtained from the distribution of questionnaires to SMES respondents using closed questions. This can raise the possibility that the information obtained is only limited to the indicators submitted, and does not obtain comprehensive information that is directly felt by SMES actors.
2. Based on the results of the study, it was shown that the value of the determination coefficient obtained was 65.3% and the remaining 34.7% was influenced or explained by other variables that were not determined in this study. This means that the results of the information obtained are only based

on 4 factors and there are still other factors that can affect the improvement of SMES performance that need further research.

5.3 Suggestion

Based on the results of data analysis, discussion and conclusions related to limitations, there are several suggestions that can be proposed as follows:

1. Further research is expected to expand the research by using more respondents and adding other research methods, such as direct interview methods on respondents. This can be done with the aim of obtaining better information in accordance with the perception felt by the research respondents in explaining the actual conditions in the field.
2. Further research is expected to add other variables that can be factors in improving the performance of SMEs, apart from accounting understanding, training programs, information technology utilization and sustainable strategies. Thus, it is hoped that it will be able to produce better research and expand insights into the factors that affect the improvement of SMES performance.
3. This research does not yet cover category of company, so it is hoped that in tthe future research, researchers can determine the volume or level of company through the information obtained by respondents.

5.4 Research Implications

The results of this research are expected to be able to be an additional information and consideration that is useful for the development of SMEs in D.I. Yogyakarta in its efforts to increase business productivity and sustainability. SMES

actors are required to have a good understanding of the application of accounting in their businesses. This is something important for SMEs, considering that the recording and financial management of SMEs must be able to be booked properly and clearly. SMEs also need to carry out training programs for business actors involved in it to improve their proficiency and skills in carrying out production and business operations. SMES actors are also expected to be able to keep up with the development of information technology that can be used both to support the marketing carried out, as well as to obtain reliable information that can be used as a means of product and process innovation. Furthermore, SMES actors are expected to be able to implement sustainability strategies so that their businesses can survive for a long period of time and have a competitive advantage. Through a sustainability strategy that is optimally implemented, it is hoped that SMEs can run production and operate properly and be able to meet market needs.

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ATTACHMENT 1

RESPONDENT

Assalamu'alaikum Wr.Wb.

Perkenalkan saya kepada Bernica Chairunisa, Mahasiswa S1 Program Studi Akuntansi Fakultas Bisnis dan Ekonomi Universitas Islam Indonesia angkatan 2020.

Saat ini, saya sedang melakukan penelitian untuk menyelesaikan tugas akhir sebagai persyaratan kelulusan dengan judul **"Peran Pemahaman Akuntansi, Program Pelatihan, Pemanfaatan Teknologi Informasi, dan Strategi Keberlanjutan terhadap Kinerja UMKM (Studi Kasus Komunitas UMKM di D.I.Y YOGYAKARTA)"**. Kriteria responden yang dibutuhkan untuk penelitian ini melibatkan direktur, manajer, dan karyawan dari UMKM di seluruh provinsi D.I.Y Yogyakarta. Oleh karena itu, saya mohon kerja sama dari Anda yang memenuhi persyaratan tersebut untuk mengisi kuesioner yang disediakan di bawah ini.

Saya harap Anda dapat mengisi kuesioner ini dengan jujur dan sesuai dengan keadaan yang sebenarnya. Kerahasiaan jawaban yang diberikan akan dijamin aman dan hanya digunakan untuk tujuan penelitian

Jika Anda memiliki pertanyaan atau hal-hal yang perlu didiskusikan terkait kuesioner ini, silakan hubungi saya melalui email di 20312604@students.uii.ac.id saya ingin mengucapkan terima kasih atas kesediaan dan partisipasi Anda dalam penelitian ini.

Dengan Hormat

Bernica Chairunisa

I. Identitas Responden

Jenis kelamin : □ Pria – Pria □ Wanita

Usia : □ < 25 tahun □ 25 - 45 Tahun □ > 45 tahun

Pendidikan Terakhir : □ SD / MI □ SMP / MTS □SMA / MA / SMK

□ Diploma □ Sarjana (S1/S2/S3) □ ..... Lain

Domisili : □ Kabupaten □ Bantul Kabupaten Gunung Kidul

□ Kabupaten Kulon Progo □ Kabupaten Sleman

□ Yogyakarta City

Jabatan : □ Direktur □ Manager

□ Karyawan

Jenis Bisnis : □ Makanan dan Minuman □ Manufaktur

□ Jasa □ Kreatif

□ Perdagangan □ Teknologi

□ Pariwisata □ Konstruksi

□ ……...Lainnya

Umur Bisnis : □ < 5 tahun □ 5-15 tahun

□ > 15 tahun

II. Petunjuk Pengisian Kuesioner

1. Perhatikan secara seksama setiap pernyataan.
2. Isi dengan jujur sesuai dengan kondisi yang ada.
3. Berikan tanda *checklist* (✓) untuk jawaban yang dianggap benar.
4. Deskripsi kuesioner:
   1: Sangat TidakSsetuju
   2: Tidak setuju
   3: Cukup Setuju
   4: Setuju
   5: Sangat Setuju

III. Pertanyaan Kuesioner

1. Pengertian Akuntansi

Tidak.	Pertanyaan	1	2	3	4	5
1.	Saya memiliki pemahaman akuntansi tentang fungsi jurnal.					
2.	Saya memahami komponen utama laporan keuangan (Neraca, Laporan Laba Rugi, Arus Kas).					
3.	Saya memiliki pemahaman tentang dasar-dasar akuntansi seperti pembukuan dan pencatatan transaksi.					
4	Saya memiliki pemahaman akuntansi tentang bagaimana memasukkan transaksi ke dalam grup akun yang sesuai.					

2. Program Pelatihan

Tidak.	Pertanyaan	1	2	3	4	5

1.	Saya telah mengikuti program pelatihan untuk meningkatkan kinerja bisnis saya.					
2.	Saya lebih efektif dalam mengelola keuangan perusahaan saya setelah mengikuti pelatihan.					
3.	Saya sering menggunakan pengetahuan dan keterampilan dari pelatihan yang saya ambil untuk mengevaluasi kinerja bisnis saya.					
4	Saya merasa bahwa peran program pelatihan sangat diperlukan dalam meningkatkan kinerja bisnis.					

3. Pemanfaatan Teknologi Informasi

Tidak.	**Pertanyaan**	**1**	**2**	**3**	**4**	**5**
1.	Bisnis saya menggunakan komputer atau perangkat digital lainnya dalam kegiatan operasional sehari-hari.					
2.	Bisnis saya sering menggunakan internet untuk kegiatan bisnis.					
3.	Bisnis saya sering menggunakan media sosial untuk mempromosikan dan berinteraksi dengan pelanggan.					
4	Bisnis saya menggunakan aplikasi pembayaran digital untuk melakukan transaksi.					

4. Strategi Keberlanjutan

Tidak.	**Pertanyaan**	**1**	**2**	**3**	**4**	**5**

1.	Bisnis saya memiliki strategi yang jelas dan terencana dengan baik.					
2.	Upaya saya mengintegrasikan prinsip-prinsip keberlanjutan dalam setiap aspek bisnis.					
3.	Bisnis saya telah mengadopsi praktik bisnis yang mendukung kesejahteraan sosial (misalnya, perlakuan yang adil terhadap karyawan, keterlibatan masyarakat, dll.).					
4	Bisnis saya mendukung dan mempromosikan praktik bisnis yang adil dan etis.					

5. Kinerja UMKM

Tidak.	**Pertanyaan**	**1**	**2**	**3**	**4**	**5**
1.	Kinerja perusahaan saya dalam 1 tahun terakhir menunjukkan peningkatan laba.					
2.	Kinerja perusahaan saya dalam 1 tahun terakhir menunjukkan peningkatan kepuasan pelanggan					
3.	Kinerja perusahaan saya dalam 1 tahun terakhir menunjukkan efisiensi operasional yang lebih baik					
4	Saya merasa puas dengan kinerja perusahaan saya dalam 1 tahun terakhir.					

ATTACHMENT 2

TABULATION OF RESPONDENT QUESTIONNAIRE RESULTS

1. Understanding Accounting

Respondents	Question Items				Total X1
	X1.1	X1.2	X1.3	X1.4	
1	4	5	5	4	4.5
2	3	3	3	4	3.25
3	3	4	4	3	3.5
4	5	5	4	5	4.75
5	4	4	3	4	3.75
6	5	4	4	4	4.25
7	5	4	4	4	4.25
8	4	3	3	3	3.25
9	5	5	4	4	4.5
10	4	3	3	3	3.25
11	5	5	5	5	5
12	5	5	5	5	5
13	3	4	3	3	3.25
14	4	3	4	4	3.75
15	3	4	4	3	3.5
16	5	5	4	5	4.75
17	5	4	4	5	4.5
18	5	4	5	4	4.5
19	4	4	3	3	3.5
20	4	4	4	4	4
21	3	3	3	3	3
22	3	4	4	3	3.5
23	2	2	4	4	3
24	5	5	5	5	5
25	4	3	5	3	3.75
26	4	5	3	5	4.25
27	3	2	5	4	3.5
28	5	5	5	5	5
29	5	4	5	4	4.5
30	4	3	3	3	3.25
31	4	4	4	3	3.75
32	4	4	3	4	3.75
33	5	4	4	4	4.25
34	4	4	4	4	4
35	5	4	5	5	4.75

Respondents	Question Items				Total X1
	X1.1	X1.2	X1.3	X1.4	
36	5	4	4	4	4.25
37	4	4	4	3	3.75
38	4	5	5	5	4.75
39	4	4	3	5	4
40	3	3	4	4	3.5
41	4	5	5	4	4.5
42	4	5	4	5	4.5
43	4	4	4	3	3.75
44	5	4	3	4	4
45	4	4	5	3	4
46	3	3	3	3	3
47	4	3	5	4	4
48	2	5	4	4	3.75
49	5	5	5	5	5
50	3	5	5	3	4
51	4	4	4	4	4
52	4	4	4	4	4
53	4	4	4	4	4
54	3	3	3	3	3
55	5	4	5	5	4.75
56	4	3	4	3	3.5
57	5	5	5	5	5
58	3	4	4	3	3.5
59	4	5	4	5	4.5
60	5	5	5	5	5
61	4	4	4	4	4
62	3	3	3	4	3.25
63	3	4	4	4	3.75
64	4	5	4	5	4.5
65	5	4	5	4	4.5
66	4	3	4	5	4
67	2	2	2	2	2
68	5	4	5	4	4.5
69	4	3	5	4	4
70	5	4	5	5	4.75
71	4	4	3	4	3.75
72	4	3	4	4	3.75
73	4	5	4	5	4.5
74	3	4	4	4	3.75
75	4	4	5	4	4.25

Respondents	Question Items				Total X1
	X1.1	X1.2	X1.3	X1.4	
76	5	5	4	5	4.75
77	3	3	4	4	3.5
78	4	5	5	4	4.5
79	3	3	4	4	3.5
80	4	4	4	4	4
81	4	4	4	4	4
82	3	4	4	3	3.5
83	4	5	5	5	4.75
84	4	4	4	5	4.25
85	4	4	4	4	4
86	4	3	4	4	3.75
87	4	4	4	4	4
88	5	4	5	4	4.5
89	4	4	3	3	3.5
90	5	4	4	4	4.25
91	4	3	4	4	3.75
92	4	4	3	4	3.75
93	5	4	4	4	4.25
94	5	4	4	4	4.25
95	4	4	5	4	4.25
96	5	5	4	4	4.5
97	4	4	4	5	4.25
98	3	4	4	4	3.75
99	5	5	5	5	5
100	5	5	5	5	5

2. Training Programs

Respondents	Question Items				Total X2
	X2.1	X2.2	X2.3	X2.4	
1	5	4	5	4	4.5
2	4	4	4	4	4
3	4	3	3	4	3.5
4	5	5	5	4	4.75
5	4	4	3	4	3.75
6	5	5	5	5	5
7	4	4	4	4	4
8	3	4	4	4	3.75
9	4	4	5	4	4.25
10	4	5	4	4	4.25

Respondents	Question Items				Total X2
	X2.1	X2.2	X2.3	X2.4	
11	5	5	5	5	5
12	5	5	5	5	5
13	4	3	4	4	3.75
14	5	5	4	5	4.75
15	4	3	4	4	3.75
16	5	4	4	5	4.5
17	4	5	3	4	4
18	4	5	4	5	4.5
19	4	4	4	4	4
20	5	5	3	3	4
21	3	2	4	4	3.25
22	4	4	5	5	4.5
23	3	4	3	3	3.25
24	5	5	5	5	5
25	4	3	4	4	3.75
26	3	4	3	3	3.25
27	4	4	3	4	3.75
28	5	5	5	5	5
29	5	4	4	5	4.5
30	3	4	3	3	3.25
31	4	4	4	4	4
32	5	4	4	4	4.25
33	3	4	3	4	3.5
34	4	3	3	3	3.25
35	3	3	4	3	3.25
36	5	3	3	3	3.5
37	5	5	3	5	4.5
38	3	3	3	3	3
39	3	5	3	5	4
40	5	5	4	4	4.5
41	4	4	5	5	4.5
42	4	5	3	3	3.75
43	4	5	3	3	3.75
44	3	4	4	3	3.5
45	5	4	5	5	4.75
46	4	3	3	4	3.5
47	3	4	4	3	3.5
48	3	4	5	3	3.75
49	5	5	4	5	4.75
50	4	4	4	4	4

Respondents	Question Items				Total X2
	X2.1	X2.2	X2.3	X2.4	
51	5	4	4	5	4.5
52	4	4	4	4	4
53	4	4	4	4	4
54	2	4	4	4	3.5
55	5	5	5	5	5
56	4	4	3	4	3.75
57	5	5	5	5	5
58	4	4	4	4	4
59	4	5	5	5	4.75
60	4	4	5	5	4.5
61	5	5	5	4	4.75
62	5	5	4	4	4.5
63	4	3	4	3	3.5
64	5	5	5	5	5
65	4	4	4	4	4
66	4	3	4	4	3.75
67	3	3	3	3	3
68	5	4	5	5	4.75
69	3	5	3	3	3.5
70	5	5	5	4	4.75
71	4	4	4	4	4
72	4	4	4	4	4
73	5	5	5	5	5
74	4	5	4	5	4.5
75	5	3	5	3	4
76	5	5	5	5	5
77	3	4	5	4	4
78	5	5	4	5	4.75
79	4	4	5	4	4.25
80	4	3	4	4	3.75
81	5	4	4	5	4.5
82	4	3	4	4	3.75
83	4	3	5	5	4.25
84	3	4	4	4	3.75
85	4	4	3	3	3.5
86	3	5	5	3	4
87	4	4	3	4	3.75
88	3	4	3	3	3.25
89	3	4	4	3	3.5
90	4	4	4	4	4

Respondents	Question Items				Total X2
	X2.1	X2.2	X2.3	X2.4	
91	4	3	3	4	3.5
92	3	3	3	3	3
93	5	5	5	5	5
94	4	4	4	4	4
95	3	4	4	4	3.75
96	4	4	5	4	4.25
97	4	5	4	4	4.25
98	4	3	3	3	3.25
99	5	5	5	5	5
100	5	5	5	5	5

3. Utilization of Information Technology

Respondents	Question Items				Total X3
	X3.1	X3.2	X3.3	X3.4	
1	5	5	4	5	4.75
2	4	4	4	4	4
3	4	3	4	3	3.5
4	4	5	5	4	4.5
5	4	4	4	4	4
6	4	5	5	5	4.75
7	5	4	5	4	4.5
8	4	3	4	3	3.5
9	5	5	4	4	4.5
10	4	5	5	5	4.75
11	5	5	5	5	5
12	5	5	5	5	5
13	4	4	4	4	4
14	5	4	4	5	4.5
15	4	5	5	4	4.5
16	4	4	5	4	4.25
17	5	4	5	4	4.5
18	4	5	4	4	4.25
19	4	4	4	4	4
20	4	5	4	4	4.25
21	4	4	3	4	3.75
22	3	4	4	3	3.5
23	4	3	4	4	3.75
24	5	5	5	5	5
25	3	3	3	3	3

Respondents	Question Items				Total X3
	X3.1	X3.2	X3.3	X3.4	
26	4	5	5	5	4.75
27	5	4	5	4	4.5
28	5	5	5	5	5
29	3	4	4	4	3.75
30	5	5	5	5	5
31	3	4	4	4	3.75
32	4	5	4	4	4.25
33	5	4	4	4	4.25
34	4	4	4	4	4
35	4	4	4	4	4
36	4	5	5	5	4.75
37	5	4	4	5	4.5
38	3	3	4	3	3.25
39	5	3	4	5	4.25
40	4	4	4	4	4
41	4	4	4	4	4
42	4	4	3	4	3.75
43	4	3	3	4	3.5
44	3	4	4	3	3.5
45	4	3	4	3	3.5
46	3	3	4	3	3.25
47	4	4	4	4	4
48	4	3	4	4	3.75
49	3	4	3	3	3.25
50	3	5	3	3	3.5
51	3	4	4	4	3.75
52	4	5	4	4	4.25
53	4	5	5	5	4.75
54	3	5	3	3	3.5
55	4	4	3	4	3.75
56	4	4	4	4	4
57	5	4	4	5	4.5
58	3	3	3	3	3
59	4	4	5	4	4.25
60	5	4	4	5	4.5
61	5	4	4	4	4.25
62	4	4	4	4	4
63	3	4	4	4	3.75
64	4	4	4	4	4
65	5	4	5	4	4.5

Respondents	Question Items				Total X3
	X3.1	X3.2	X3.3	X3.4	
66	4	3	4	3	3.5
67	3	2	3	3	2.75
68	5	4	5	4	4.5
69	5	4	4	4	4.25
70	5	4	5	5	4.75
71	4	4	4	4	4
72	3	5	5	5	4.5
73	4	4	4	4	4
74	4	4	3	4	3.75
75	4	4	4	4	4
76	5	5	5	5	5
77	3	4	4	3	3.5
78	4	4	5	4	4.25
79	4	4	5	4	4.25
80	3	4	4	4	3.75
81	5	3	5	5	4.5
82	4	3	4	3	3.5
83	4	4	4	4	4
84	4	4	3	4	3.75
85	3	4	4	4	3.75
86	4	5	4	4	4.25
87	4	3	4	4	3.75
88	4	4	5	5	4.5
89	5	3	3	5	4
90	4	4	4	4	4
91	3	4	4	4	3.75
92	4	4	5	4	4.25
93	4	5	5	5	4.75
94	5	4	5	4	4.5
95	5	4	5	5	4.75
96	5	5	4	4	4.5
97	4	5	5	5	4.75
98	3	4	5	5	4.25
99	5	5	5	5	5
100	5	5	5	5	5

4. Sustainability Strategy

Respondents	Question Items				Total X4
	X4.1	X4.2	X4.3	X4.4	
1	5	4	5	5	4.75
2	4	4	4	4	4
3	3	4	3	4	3.5
4	5	4	5	5	4.75
5	4	4	4	4	4
6	5	5	5	5	5
7	5	4	5	4	4.5
8	3	4	4	4	3.75
9	5	4	5	5	4.75
10	3	3	4	4	3.5
11	4	4	4	4	4
12	5	5	5	5	5
13	4	4	4	4	4
14	4	5	4	4	4.25
15	5	4	5	5	4.75
16	4	5	4	4	4.25
17	5	4	5	4	4.5
18	4	4	5	5	4.5
19	4	4	4	4	4
20	4	5	4	4	4.25
21	3	4	4	4	3.75
22	3	4	4	4	3.75
23	3	4	4	3	3.5
24	5	5	5	5	5
25	5	4	3	5	4.25
26	5	4	5	5	4.75
27	4	5	4	5	4.5
28	5	5	5	5	5
29	3	4	4	4	3.75
30	4	3	4	4	3.75
31	4	4	3	4	3.75
32	4	4	4	4	4
33	4	4	5	4	4.25
34	4	4	4	4	4
35	3	5	4	4	4
36	4	5	5	5	4.75
37	5	4	3	3	3.75
38	3	3	4	4	3.5
39	3	5	4	4	4

Respondents	Question Items				Total X4
	X4.1	X4.2	X4.3	X4.4	
40	4	3	5	5	4.25
41	4	4	4	4	4
42	4	3	4	4	3.75
43	3	4	5	5	4.25
44	4	3	4	3	3.5
45	3	3	3	4	3.25
46	5	5	3	5	4.5
47	4	4	4	4	4
48	3	4	4	4	3.75
49	3	4	3	4	3.5
50	4	3	4	4	3.75
51	4	4	3	3	3.5
52	4	5	4	4	4.25
53	5	4	5	5	4.75
54	4	3	4	4	3.75
55	3	4	4	4	3.75
56	4	4	4	4	4
57	4	4	5	5	4.5
58	3	4	5	3	3.75
59	4	5	4	4	4.25
60	5	5	5	5	5
61	5	4	4	5	4.5
62	4	3	4	4	3.75
63	4	4	3	4	3.75
64	4	3	5	3	3.75
65	5	4	5	4	4.5
66	4	3	4	3	3.5
67	3	3	2	3	2.75
68	4	5	5	4	4.5
69	5	4	4	5	4.5
70	4	5	5	4	4.5
71	4	4	4	4	4
72	4	5	4	4	4.25
73	5	4	5	5	4.75
74	4	3	4	4	3.75
75	4	3	3	3	3.25
76	5	5	5	5	5
77	4	4	3	4	3.75
78	5	5	4	5	4.75
79	5	4	4	5	4.5

Respondents	Question Items				Total X4
	X4.1	X4.2	X4.3	X4.4	
80	4	3	4	4	3.75
81	4	3	4	4	3.75
82	3	4	4	4	3.75
83	4	4	4	4	4
84	4	4	3	4	3.75
85	3	4	4	4	3.75
86	4	4	4	4	4
87	4	3	4	4	3.75
88	4	4	5	5	4.5
89	4	3	4	4	3.75
90	4	4	4	4	4
91	5	5	3	5	4.5
92	5	5	3	5	4.5
93	5	4	5	4	4.5
94	5	4	5	4	4.5
95	3	4	4	4	3.75
96	5	4	5	5	4.75
97	5	5	4	4	4.5
98	3	3	4	3	3.25
99	5	5	5	5	5
100	5	5	5	5	5

5. SMES Performance

Respondents	Question Items				Total Y
	Y.1	Y.2	Y.3	Y.4	
1	5	5	5	5	5
2	4	4	4	4	4
3	4	3	4	3	3.5
4	5	4	5	5	4.75
5	4	3	4	4	3.75
6	5	5	5	5	5
7	5	4	4	4	4.25
8	3	4	3	4	3.5
9	5	4	4	4	4.25
10	5	4	4	5	4.5
11	5	5	5	5	5
12	5	5	5	5	5
13	4	3	4	3	3.5
14	4	5	5	5	4.75

Respondents	Question Items				Total Y
	Y.1	Y.2	Y.3	Y.4	
15	4	5	5	4	4.5
16	5	4	4	4	4.25
17	4	5	5	4	4.5
18	4	5	4	5	4.5
19	4	4	4	4	4
20	5	4	4	5	4.5
21	4	3	3	4	3.5
22	3	4	4	3	3.5
23	4	4	4	4	4
24	5	5	5	5	5
25	4	4	4	4	4
26	4	5	4	5	4.5
27	4	4	4	4	4
28	5	5	5	5	5
29	4	4	4	4	4
30	3	4	4	3	3.5
31	5	3	3	5	4
32	4	4	4	4	4
33	4	4	4	4	4
34	4	5	4	4	4.25
35	4	3	4	4	3.75
36	5	4	5	4	4.5
37	4	3	4	3	3.5
38	3	4	3	4	3.5
39	4	4	4	4	4
40	5	4	5	4	4.5
41	4	5	5	4	4.5
42	4	4	4	4	4
43	4	4	4	4	4
44	4	2	4	2	3
45	3	3	3	3	3
46	4	4	4	4	4
47	4	5	4	5	4.5
48	4	4	4	4	4
49	4	4	4	4	4
50	4	3	4	4	3.75
51	4	4	4	4	4
52	4	4	4	4	4
53	4	4	4	4	4
54	4	3	3	4	3.5

Respondents	Question Items				Total Y
	Y.1	Y.2	Y.3	Y.4	
55	4	5	5	5	4.75
56	4	4	4	4	4
57	5	5	5	5	5
58	3	4	3	4	3.5
59	3	5	3	5	4
60	5	5	5	5	5
61	4	5	4	5	4.5
62	5	3	5	5	4.5
63	4	3	4	4	3.75
64	5	4	5	5	4.75
65	4	4	4	4	4
66	4	3	3	4	3.5
67	3	3	3	3	3
68	5	5	4	4	4.5
69	4	4	4	4	4
70	5	4	5	5	4.75
71	4	4	4	4	4
72	4	4	4	4	4
73	5	5	5	5	5
74	4	4	4	4	4
75	4	4	4	4	4
76	5	4	5	5	4.75
77	4	4	4	4	4
78	5	5	4	5	4.75
79	4	4	4	4	4
80	5	4	4	4	4.25
81	5	4	4	4	4.25
82	4	4	4	4	4
83	4	5	5	5	4.75
84	4	4	4	4	4
85	4	4	4	4	4
86	4	3	4	4	3.75
87	3	4	4	4	3.75
88	5	4	5	5	4.75
89	4	4	4	4	4
90	4	4	4	4	4
91	4	3	3	4	3.5
92	3	4	4	4	3.75
93	4	5	4	5	4.5
94	5	4	4	4	4.25

Respondents	Question Items				Total Y
	Y.1	Y.2	Y.3	Y.4	
95	3	5	5	5	4.5
96	5	4	4	4	4.25
97	5	4	4	5	4.5
98	4	4	4	4	4
99	5	5	5	5	5
100	5	5	5	5	5

ATTACHMENT 3

RESULTS OF DESCRIPTIVE STATISTICAL ANALYSIS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Understanding Accounting	100	2.00	5.00	4.0500	.57844
Training Programs	100	3.00	5.00	4.0900	.57243
Utilization of Information Technology	100	2.75	5.00	4.1300	.51306
Sustainability Strategy	100	2.75	5.00	4.1300	.49170
SMES Performance	100	3.00	5.00	4.1700	.49349
Valid N (listwise)	100				

ATTACHMENT 4

RESPONDENT CRITERIA

1. Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	man	74	74.0	74.0	74.0
	woman	26	26.0	26.0	100.0
	Total	100	100.0	100.0	

2. Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<25 years	21	21.0	21.0	21.0
	25-45 years old	58	58.0	58.0	79.0
	>45 years	21	21.0	21.0	100.0
	Total	100	100.0	100.0	

3. Education

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA/MA/MAK	18	18.0	18.0	18.0
	Diploma	25	25.0	25.0	43.0
	Bachelor	57	57.0	57.0	100.0
	Total	100	100.0	100.0	

4. Domicile

Domicile

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bantul	15	15.0	15.0	15.0
	Gunung Kidul	8	8.0	8.0	23.0
	Kulon Progo	11	11.0	11.0	34.0
	Sleman	51	51.0	51.0	85.0
	Yogyakarta	15	15.0	15.0	100.0
	Total	100	100.0	100.0	

5. Position

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager	46	46.0	46.0	46.0
	Employee	36	36.0	36.0	82.0
	Owner	18	18.0	18.0	100.0
	Total	100	100.0	100.0	

6. Type of Business

Type of Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Food & Beverage	39	39.0	39.0	39.0
	Trade	21	21.0	21.0	60.0
	Service	18	18.0	18.0	78.0
	Manufacturing	9	9.0	9.0	87.0
	Technology	8	8.0	8.0	95.0
	Construction	3	3.0	3.0	98.0
	Creative	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

7. Business Age

Business Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<5 years	12	12.0	12.0	12.0
	5-15 years	43	43.0	43.0	55.0
	>15 years	45	45.0	45.0	100.0
	Total	100	100.0	100.0	

ATTACHMENT 5

DATA QUALITY TEST RESULTS

1. Validity Test

a. Understanding Accounting (X1)

Correlations

		X1.1	X1.2	X1.3	X1.4	X1
X1.1	Pearson Correlation	1	.485**	.417**	.526**	.796**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
X1.2	Pearson Correlation	.485**	1	.386**	.529**	.781**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
X1.3	Pearson Correlation	.417**	.386**	1	.420**	.712**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
X1.4	Pearson Correlation	.526**	.529**	.420**	1	.798**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
X1	Pearson Correlation	.796**	.781**	.712**	.798**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

b. Training Program (X2)

Correlations

		X2.1	X2.2	X2.3	X2.4	X2
X2.1	Pearson Correlation	1	.404**	.413**	.584**	.787**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
X2.2	Pearson Correlation	.404**	1	.310**	.423**	.698**
	Sig. (2-tailed)	.000		.002	.000	.000
	N	100	100	100	100	100
X2.3	Pearson Correlation	.413**	.310**	1	.538**	.741**
	Sig. (2-tailed)	.000	.002		.000	.000
	N	100	100	100	100	100
X2.4	Pearson Correlation	.584**	.423**	.538**	1	.830**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
X2	Pearson Correlation	.787**	.698**	.741**	.830**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

c. Utilization of Information Technology (X3)

Correlations

		X3.1	X3.2	X3.3	X3.4	X3
X3.1	Pearson Correlation	1	.212*	.400**	.572**	.722**
	Sig. (2-tailed)		.034	.000	.000	.000
	N	100	100	100	100	100
X3.2	Pearson Correlation	.212*	1	.422**	.487**	.699**
	Sig. (2-tailed)	.034		.000	.000	.000
	N	100	100	100	100	100
X3.3	Pearson Correlation	.400**	.422**	1	.551**	.774**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
X3.4	Pearson Correlation	.572**	.487**	.551**	1	.854**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
X3	Pearson Correlation	.722**	.699**	.774**	.854**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

d. Sustainability Strategy (X4)

Correlations

		X4.1	X4.2	X4.3	X4.4	X4
X4.1	Pearson Correlation	1	.324**	.354**	.553**	.771**
	Sig. (2-tailed)		.001	.000	.000	.000
	N	100	100	100	100	100
X4.2	Pearson Correlation	.324**	1	.200*	.444**	.668**
	Sig. (2-tailed)	.001		.046	.000	.000
	N	100	100	100	100	100
X4.3	Pearson Correlation	.354**	.200*	1	.423**	.680**
	Sig. (2-tailed)	.000	.046		.000	.000
	N	100	100	100	100	100
X4.4	Pearson Correlation	.553**	.444**	.423**	1	.812**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
X4	Pearson Correlation	.771**	.668**	.680**	.812**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

e. SMES Performance (Y)

Correlations

		Y.1	Y.2	Y.3	Y.4	Y
Y.1	Pearson Correlation	1	.216*	.542**	.503**	.711**
	Sig. (2-tailed)		.031	.000	.000	.000
	N	100	100	100	100	100
Y.2	Pearson Correlation	.216*	1	.540**	.645**	.778**
	Sig. (2-tailed)	.031		.000	.000	.000
	N	100	100	100	100	100
Y.3	Pearson Correlation	.542**	.540**	1	.485**	.810**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
Y.4	Pearson Correlation	.503**	.645**	.485**	1	.840**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
Y	Pearson Correlation	.711**	.778**	.810**	.840**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

2. Reliability Test

a. Understanding Accounting (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
.774	4

b. Training Program (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
.762	4

c. Utilization of Information Technology (X3)

Reliability Statistics

Cronbach's Alpha	N of Items
.757	4

d. Sustainability Strategy (X4)

Reliability Statistics

Cronbach's Alpha	N of Items
.707	4

e. SMES Performance (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.790	4

ATTACHMENT 6

CLASSICAL ASSUMPTION TEST RESULTS

1. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.28488771
Most Extreme Differences	Absolute	.054
	Positive	.037
	Negative	-.054
Test Statistic		.054
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

2. Multicollinearity Test

Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.277	.285		.971	.334		
	Understanding Accounting	.179	.066	.209	2.699	.008	.583	1.716
	Training Programs	.249	.063	.289	3.963	.000	.660	1.516
	Utilization of Information Technology	.249	.081	.259	3.070	.003	.495	2.022
	Sustainability Strategy	.272	.085	.271	3.203	.002	.490	2.042

a. Dependent Variable: SMES Performance

3. Heteroscedasticity Test

Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.497	.171		2.915	.004
	Understanding Accounting	-.027	.040	-.090	-.687	.494
	Training Programs	.009	.038	.029	.234	.815
	Utilization of Information Technology	.044	.048	.129	.910	.365
	Sustainability Strategy	-.092	.051	-.259	-1.819	.072

a. Dependent Variable: ABS_RES

ATTACHMENT 7

MULTIPLE LINEAR REGRESSION TEST RESULTS

1. Multiple Linear Regression Test

Coefficientsa

Type		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.277	.285		.971	.334
	Understanding Accounting	.179	.066	.209	2.699	.008
	Training Programs	.249	.063	.289	3.963	.000
	Utilization of Information Technology	.249	.081	.259	3.070	.003
	Sustainability Strategy	.272	.085	.271	3.203	.002

a. Dependent Variable: SMES Performance

2. Determination Coefficient Test (R2)

Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817a	.667	.653	.29082

a. Predictors: (Constant), Sustainability Strategy, Training Program, Accounting Understanding, Information Technology Utilization

3. Test F

ANOVAa

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16.075	4	4.019	47.515	.000b
	Residual	8.035	95	.085		
	Total	24.110	99			

a. Dependent Variable: SMES Performance

b. Predictors: (Constant), Sustainability Strategy, Training Program, Accounting Understanding, Information Technology Utilization

4. Test t

Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.277	.285		.971	.334
	Understanding Accounting	.179	.066	.209	2.699	.008
	Training Programs	.249	.063	.289	3.963	.000
	Utilization of Information Technology	.249	.081	.259	3.070	.003
	Sustainability Strategy	.272	.085	.271	3.203	.002

a. Dependent Variable: SMES Performance