

**THE EFFECT OF ONLINE ACCOUNTING APPLICATIONS,
ENTREPRENEURIAL COMPETENCIES, AND COMPENSATION ON THE
PERFORMANCE OF BOOKKEEPERS IN MSMEs IN SEMARANG CITY**

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Abstract

MSMEs have been proven to encourage national economic growth, as seen in MSME players who have the ability to prepare financial statements well and in accordance with financial accounting standards. The research aims to examine the effect of the benefits of online accounting applications, entrepreneurial competence, and compensation on bookkeepers in MSMEs in Semarang City. The research population was all MSMEs in Semarang City in 2020 – 2021. The sample used was 76 respondents. This research used primary data and secondary data in the form of performance assessments, attendance lists, and other supporting data that can be used to support primary data. Data were analyzed using Multiple Linear Regression Analysis. The research results show that online accounting applications, entrepreneurial competence, and compensation have a significant effect on bookkeeping performance in MSMEs in Semarang City. This has the implication that by using online accounting applications, entrepreneurial competencies, and good compensation, it is hoped that MSMEs will be able to make the right management decisions in improving good bookkeeping performance. Furthermore, good bookkeeping performance can be used to make appropriate decisions to increase business sustainability. With these findings, it is hoped that the government will support the development of MSMEs and that they can be managed well and in accordance with regulations set by the local government.

Keywords: *Online Accounting Application, Entrepreneurial Competencies, Compensation, Bookkeepers Performance*

INTRODUCTION

MSMEs are productive businesses owned by individuals or business entities that meet the criteria of micro businesses. According to Law No. 20 of 2008, MSMEs are differentiated according to their respective criteria, including micro-businesses, small businesses, and small and medium businesses. The MSME sector in Indonesia is one area that makes a significant contribution to spurring Indonesia's economic growth. This is because SMEs have a very large absorption capacity for labor and are close to the small people. MSMEs have been proven to

encourage and stimulate sustainable national economic growth (Hamzah and Agustien 2019). Seeing this important role, support from all parties is needed to develop and create advanced, independent and modern MSMEs. Simple bookkeeping is a term that is familiar to entrepreneurs. Every type of business, whether small to large scale, needs to understand financial bookkeeping, namely simple bookkeeping.

Simple bookkeeping contains all MSME financial reports to monitor or see company profits and company performance, a function of control/control over the flow of funds within the company, shows the value of company assets, the value of company liquidity, as well as the ability to handle all debt and receivable responsibilities (Pradnya Paramitha and Dharmadiaksa 2019).

Making financial reports in the MSME sector is very important because apart from being able to control business operational costs, you can find out business profits and losses, find out debts and receivables, and calculate taxes (Risal and Wulandary 2018). Financial reports are a form of accountability for MSMEs even though they are still in the micro business category. Financial statements are records of an entity's financial information that can describe the performance of MSMEs in an accounting period (Nirwana and Purnama 2019). Financial statements are created to present information regarding the performance of MSMEs and are useful for making business decisions (Malini and Herawati 2021). Various strategies need to be implemented so that the business you start can develop and be successful. One way that MSMEs must do this is by preparing financial reports that can produce financial reports that are relevant, reliable, comparable, and understandable.

The Indonesian Accountants Association (IAI) has issued Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) to help Indonesian MSMEs become more transparent, efficient and accountable. SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities) is a financial reporting standard for MSMEs that aims to make MSME financial reports more structured. Unfortunately, most MSMEs only focus on marketing activities and product development. Many MSMEs still think that bookkeeping is not very important.

Accounting is a tool used by humans to record their activities and lives related to finance. How human behavior in accounting must refer to the purpose of human existence on earth who is intended as a "Servant of God", so that the information system formulated must be in

accordance with reality which is carried out as a real embodiment of carrying out the mandate in conveying the truth (Septiarini 2013). Good and honest reports about an institution's finances and participating in enforcing sharia in the reported company (Latifah, Maika, and Masruchin 2017).

Human behavior in accounting must be based on the source of truth and sharia accounting values which originate from Allah SWT in accordance with the monotheism embraced by Islam (Septiarini 2013). Allah SWT is the source of truth, life guidance and source of guidance that will guide humans in all aspects of life, including submitting accountability reports when humans carry out the accounting process (Batubara 2019).

Financial reports are basically the results of the accounting process which can be used as a tool to communicate between financial data or activities of a company and parties who have an interest in the company's data or activities (Nurlaela 2015). An MSME actor or entrepreneur periodically needs a financial report for his business to understand the financial position and results of his company's operations (Yusuf, Askandar, and Junaidi 2021), knowing the source and use of the funds obtained (Sutjipto and Setiawan 2021), Develop plans and take corrective decisions (Efriyenty 2020).

The results of previous research show that the use of accounting software is influenced by the level of education, length of business and accounting training (Efriyenty 2020). Other research states that MSMEs are unable to make financial reports and are one of the factors that cannot develop, so access to funds from banks at relatively cheaper costs is quite difficult to obtain (Sutjipto and Setiawan 2021). From the research results (Yusuf, Askandar, and Junaidi 2021) interpret that partially the variable use of online accounting software has a significant effect on the quality of recording financial reports in MSMEs. These results are supported by research results from (Welly and Fatimah 2019), which states that the use of regional financial accounting information systems has a positive effect on the quality of financial reports.

Previous research about the role of competence on performance still remains controversial. One of them is research which states that human resource competence has a significant effect on employee performance (Ratu, Koleangan, and Kojo 2020). This result is reinforced by the results which show that competence has a positive and significant effect on employee performance (Alhashimi, M., Reyad, S., Hamdan, A., Badawi, S., Al-Sartawi, A., & Razzaque 2019). However, this contradicts research results, which state that competence has no effect on employee performance (Syafitri 2019).

LITERATURE REVIEW

Accounting Theory

Accounting theory is a methodology, speculation, framework, and basis for studying and understanding financial reports and financial principles in the accounting industry (Zyznarska-Dworczak 2017). Accounting theory is knowledge that studies financial information services before making economic decisions (et al. 2019). The structure and practice of accounting theory vary from country to country. This is because social, economic and political conditions vary greatly from one country to another. The practice and development of accounting theory is carried out according to where it is used (Ştefan 2011), so that the function of accounting theory practice can be used as a valid financial framework and reports.

Online Accounting Application

Companies need accounting software to help make their financial reports easier. The main cause of weaknesses in making financial reports is the lack of understanding of accounting officers in making, reading and carrying out financial reports. Using accounting software can make it easier for officers to carry out financial reporting (Nurlaela 2015). Online Accounting Software is an application that has just been born and is still in the development process, which is an application that supports recording financial reports that can be accessed online (Haryati 2021). According to Online Accounting Software, it is very important to provide a solution and is a fairly good tool in systems that are not yet optimal (manual) (Yusuf, Askandar, and Junaidi 2021). Online accounting software is very important for recording company finances because it can be easily managed in more detail and minimize errors (Sutjipto and Setiawan 2021).

One of the tools supporting transparency in financial reporting is an information system, measuring tools, accountability tools which have been known as Accounting or "Hasabah". Accounting from an Islamic perspective emerged in line with the emergence of Islamic economic, trade and banking systems (Batubara 2019). If this capitalist accounting concept is applied to institutions or transactions that are philosophically and conceptually different from Islamic concepts and philosophy, value inconsistencies will emerge which will ultimately lead to inconsistencies in perception and behavior (Ayumiati 2017). It can be concluded that Online Accounting Software is an application that supports the recording of financial reports, both

income and expenses, online and independently by accountants anytime and anywhere quickly.

Entrepreneurial Competence

Competency is a set of characteristics of knowledge, skills, attitudes, intelligence and views of a person's interests to carry out their duties efficiently and effectively (Venice, Rostina, and Sachio 2020). Competencies are defined as basic personal characteristics that are determining factors for acting successfully in a job or situation (Ngurah Astawan and Putra Suryanata 2020). Organizations must ensure that employees have the knowledge, skills and attitudes in accordance with the goals, objectives and values of the organization (Pitafi *et.al.*, 2018). Competency is the ability to carry out a job or task that is based on skills and knowledge and supported by the work attitudes required by the job. Thus, competency shows skills or knowledge that are characterized by professionalism in a particular field as the most important thing, as superior in that field.

In general, entrepreneurial competence can be divided into three categories, namely achievement competence, leadership competence, and business planning competence (Rifa'i, Suprihatin, and Agustim 2019). One of the competencies that entrepreneurs must have is the courage to take risks (Iriste and Katane 2020). The competencies or abilities that entrepreneurs must have are actually reflected in: the ability and willingness to start a business (start up), the ability to do something new (creative), the willingness and ability to look for opportunities (Luis-Rico *et al.* 2020).

Entrepreneurial Compensation

Compensation is everything received, both physical and non-physical (Mulia and Saputra 2019). Compensation also means overcoming the imbalance a worker/employee receives for the services received or the results of their work in a company/organization in the form of money or goods, either directly or indirectly (Sudibya and Utama 2012). This term is closely related to the imbalance (financial rewards) given to someone based on an employment relationship. The positive impact of providing compensation for both companies/organizations and employees is that employees are motivated to always excel and work diligently (Nurcahyani and Adnyani 2018). It can be concluded that compensation is all income in the form of money, direct or indirect goods received by employees as an imbalance in the services provided to the company. By providing compensation that provides compensation to employees, companies can maintain quality human resources to continue to advance the company (Edison, Anwar, and Imas

Komariyah. 2016).

Employee Performance

Employee performance is the level at which employees achieve job requirements. Performance is the work result achieved by a person in carrying out the tasks assigned to him based on skill, experience, seriousness and time. Performance is the result of work both in terms of quality and quantity achieved or employee performance is the ability to achieve job requirements, where a work target can be completed at the right time or without exceeding the time limit provided so that the goal will be in accordance with the company's morals and ethics (Pioh and Tawas 2016). It can be interpreted that performance is work performance (output) both quality and quantity in one period of time in carrying out work tasks in accordance with one's responsibilities. According to (Nurchayani and Adnyani 2018), performance results from the quality and quantity of work produced by employees or the real behavior displayed in accordance with the responsibilities given to them. From the definitions above, it can be concluded that employee performance is the ability to achieve job requirements, where a work target can be completed at the right time or without exceeding the time limit provided so that the goal will be in accordance with the company's morals and ethics.

RESEARCH METHODS

This research used a quantitative model approach. To test theories and hypotheses, the statistical testing tools use statistical data processing, starting from data collection, interpreting data, and presenting it in the form and model of numbers based on the results of statistical processing (Arikunto 2016). Research design is a framework for conducting a study that is used as a guide in collecting and analyzing data. Research using inferential statistics, can be described below:

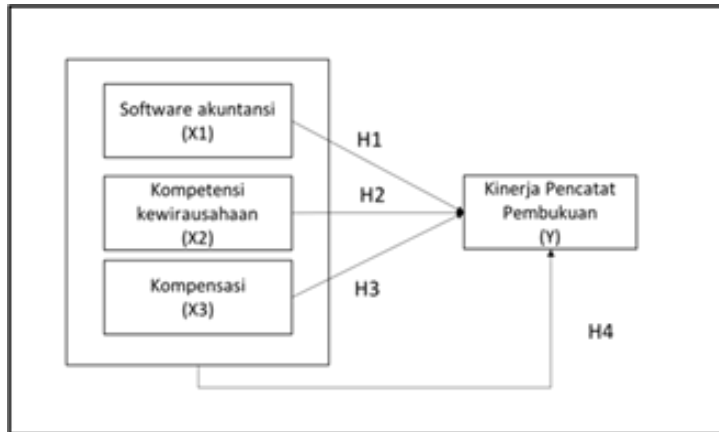


Figure 1. Theoretical Framework

This research took place in Semarang City. Determining the location of this research is intended to narrow the scope of discussion as well as to sharpen the social phenomenon that you want to study. Apart from that, the choice of location is due to several aspects such as the research's accessibility to the place of residence, available time, data support or ease of obtaining the required data.

Arikunto defines population as the entire research object (Arikunto 2016). According to (Sugiyono 2017); Population is a generalized area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population in this study is all MSMEs in Semarang City from 2020 to 2021. The sample is part of the number and characteristics of this population (Sugiyono 2017). Sampling explains matters relating to population size, number of samples taken, sampling method, sample location, and respondents who will be asked for data or information. Meanwhile, the number of respondents (sample) is determined using the Census technique, where the entire population is the sample (Sugiyono 2017).

The number of samples in this research was 76 MSMEs in Semarang City which were members of the Semarang City Cooperatives and MSMEs Department from 2020 to 2021. Primary data is data obtained directly from the source, then observed and recorded by researchers. This data was obtained from the results of a questionnaire using several written questions given to some respondents.

Apart from that, data supporting the implementation of research is in the form of documents regarding the number of employees, performance assessments, employee attendance lists, and other supporting data. Two data collection techniques are used in this research, namely

documentation and questionnaires. Documentation is a method used to search for data about things or variables in the form of notes, lists of values, books, newspapers, meeting minutes, agendas, and so on that are in accordance with the variables studied, namely the use of accounting software (online accounting application), competence, compensation, and bookkeeping performance.

RESULTS OF RESEARCH AND DISCUSSION

Validity Test

Validity testing was carried out using product moment correlation analysis. Between the factor score correlation and the total score being positive and having a value above the r table value ($n=76$) = 0,223, it can be said to have a strong construct in terms of the validity of the instruments that can be used. The results of instrument testing with validity tests are presented in Table 1.

Table 1. Validity Test Result

Variable	Items	r count	Information
Online Accounting Software	X1_1	0.537	Valid
	X1_2	0.602	Valid
	X1_3	0.430	Valid
Entrepreneurship Competency	X2_1	0.547	Valid
	X2_2	0.538	Valid
	X2_3	0.517	Valid
Compensation	X3_1	0.576	Valid
	X3_2	0.341	Valid
	X3_3	0.523	Valid
	X3_4	0.556	Valid
Bookkeeping Performance	Y1	0.677	Valid
	Y2	0.521	Valid
	Y3	0.666	Valid
	Y4	0.437	Valid
	Y5	0.589	Valid
	Y6	0.529	Valid

Based on Table 1, the results show that the instruments used in the research consisting of Online Accounting Software (X1), Entrepreneurial Competence (X2), Compensation (X3), and Bookkeeping Recording Performance (Y) have a factor score correlation with the total score which is positive and large more than r table, namely 0.223. This means that all statement items in this

research questionnaire are valid.

Reliability Test

Reliability testing is carried out on a questionnaire with construct data that has been tested using a validity test. Data that does not pass the validity test cannot be tested for reliability. It could be said that the validity test and the reliability test are mutually continuous.

Table 2. Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	Information
Online Accounting Software (X1)	0.702	Reliable
Entrepreneurship Competency (X2)	0.712	Reliable
Compensation (X3)	0.705	Reliable
Bookkeeping recording performance (Y)	0.807	Reliable

Based on Table 2, the results of the reliability test show that the Cronbach's Alpha value of each variable has a value greater than 0.7. This means that all statements in the research questionnaire are declared reliable and good.

Normality Test

The normality test is needed to determine the level of normality of the residual data distribution that has been obtained. If the data that has been obtained shows normal symptoms (distribution), it can then be used as a tool to draw conclusions. Testing was carried out using SPSS 26 software using graphs and the One-Sample Kolmogorov-Smirnov Test technique. The results of the residual data normality test can be shown in the following image:

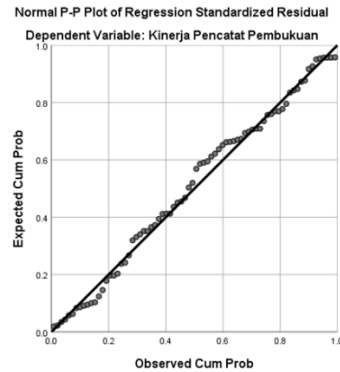


Figure 2. Data Normality Test Diagram

Hasil Uji Normalitas
One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		76
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.92186964
Most Extreme Differences	Absolute	.075
	Positive	.059
	Negative	-.075
Test Statistic		.075
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

Figure 3. Data Normality Test Results

Multicollinearity Test

The Multicollinearity Test aims to test whether a correlation is found between the independent variables in the regression model. If correlation occurs, then it is called a multicollinearity problem. A good regression model should have no correlation between independent variables. To detect multicollinearity, it can be seen from the VIF (variance inflation factor) and tolerance.

Table 3. Multicollinearity Test Results

Hasil Uji Multikolinieritas

	Collinearity Statistics	
	Tolerance	VIF
Software Akuntansi Online	.405	2.467
Kompetensi Kewirausahaan	.389	2.569
Kompensasi	.826	1.210

The variables Online Accounting Software, Entrepreneurial Competence, compensation have a VIF value of less than 10, and a Tolerance value above 0.1. It can be concluded that there is no multicollinearity problem.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the effect of the independent variable on the dependent variable. This research analyzed multiple linear regression using the SPSS statistical program series version 26.0. The results of multiple linear regression analysis can be presented in the following table.

Table 4. Multiple Linear Regression Test Results

Hasil Analisis Regresi Linear Berganda						
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	6.447	2.249		2.866	.005
	Software Akuntansi <i>Online</i>	.412	.180	.296	2.293	.025
	Kompetensi Kewirausahaan	.545	.245	.293	2.225	.029
	kompensasi	.393	.127	.280	3.095	.003

Simultaneous Test (F Test)

Table 5. Simultaneous Test Results (F Test)

Hasil Uji Simultan (Uji F)						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	292.139	3	97.380	25.310	.000 ^b
	Residual	277.019	72	3.847		
	Total	569.158	75			

a. Dependent Variable: Kinerja Pencatat Pembukuan

b. Predictors: (Constant), Kompensasi, Software Akuntansi *Online*, Kompetensi Kewirausahaan

Coefficient of Determination

To determine the magnitude of the contribution of the independent variables, namely *Online Accounting Software*, *Entrepreneurship Competence*, and *compensation to bookkeeping performance*, it can be seen in the value of the coefficient of determination (R^2). The results of calculating the coefficient of determination value can be presented as follows:

Table 6. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.716 ^a	.513	.493	1.96150

a. Predictors: (Constant), kompensasi, Kompetensi Kewirausahaan, Software Akuntansi *Online*

Table 6 shows that the R^2 value obtained is 0.513. This means that the influence of online

accounting software, entrepreneurial competence, and compensation on bookkeeping performance is 51,3%. Meanwhile, the remainder (48,7%) can be influenced by other variables not included in this research model.

Using online accounting applications can improve the performance of bookkeepers. This is because online accounting applications are very important for recording company finances so that they can easily organize in more detail and minimize errors in recording company finances (Sutjipto and Setiawan 2021). Online accounting applications have become a necessity for MSMEs in the current digital era, where information spreads quickly and requires an immediate response such as information, business moves and develops rapidly. In order to comply with accounting principles, recording, managing and storing financial activities needs to be done immediately and can be presented in real time via an online accounting application.

The results of this research align with previous research by Murapi (2020) that the implementation of SAKD will improve procedures for implementing regional government financial reporting. Other research by Yusuf, et al. (2021) gives results that the use of online accounting software has a significant effect on the quality of recording financial reports for MSMEs. Welly & Fatimah (2019) concluded that the use of regional financial accounting information systems has a positive effect on the quality of financial reports.

Software is said to be portable if the cost of moving it to new transport is smaller than that of building the software from scratch. Reusability means software is considered good reusable if its modules can be reused for other applications. Interoperability is the ability of software to work with other software without experiencing difficulties (Bachtiar, Dharmayanti, & Kania, 2011).

Competencies are needed to help organizations create a high-performance culture, including bookkeeper performance. According to Hanifah (2016) competence is a characteristic of a person that can be seen from the skills, knowledge and abilities he has in completing the tasks assigned to him. If a financial manager does not have competence, he will not be able to complete his work efficiently, effectively and economically. With competence, time for preparing financial reports will be saved, this is because the financial manager already has knowledge and understanding of the things that must be done, so that the financial reports prepared can be completed and presented on time.

The results of this research are supported by the results of previous research by (Ikhsan et al., 2019) that the performance and effectiveness of employees in carrying out their duties is largely

determined by the competencies required by their field of work. Other research results also state that competence has a positive and significant effect on employee performance (Alhashimi, M., Reyad, S., Hamdan, A., Badawi, S., Al-Sartawi, A., & Razzaque, 2019). Penelitian Ratu, Koleangan, & Kojo (2020) concluded that work experience and human resource competence have a significant effect on employee performance.

Processing questionnaire data and the results of hypothesis testing on the influence between variables can show that partial compensation has a significant effect on the performance of bookkeeping officers in Semarang City MSMEs. The effect of compensation on the performance of bookkeeping officers shows a positive direction. This is proven by the results of data processing using multiple regression analysis which shows a calculated t value of $3,095 > t$ table $1,993$, and a significance level of $0,003 < 0,05$. The regression coefficient is 0.393 , indicating that the influence of compensation on the performance of bookkeeping officers has a positive direction. Therefore, the decision is that H_0 is rejected and H_a is accepted, so that the third hypothesis can be accepted. This means that the more appropriate the compensation, the performance of the bookkeeping officer tends to increase.

Compensation is any form of appreciation given to employees as remuneration for the contributions they make to an organization or company (Pioh & Tawas, 2016). Providing compensation also indicates that the company is fair to its employees (Mulia & Saputra, 2019). By providing compensation to employees, companies can maintain quality human resources including bookkeepers to continue to advance the company (Edison et al., 2016). If there is compensation that is appropriate to their workload, officers will be more enthusiastic about their work, so that the resulting performance will also be better.

The results of this research are in line with previous research by Rozali & Kusnadi (2020) that compensation has a positive and significant effect on employee performance. This means that compensation is the main driver for employees to work, because compensation in the form of employees can meet their needs. Pitriyani & Halim (2019) in their research concluded that compensation has a positive and significant effect on HR performance.

The findings of this research show that the most dominant compensation indicator is the Incentive indicator (average $4,13$). This means that the bookkeeping officers feel that the incentives given are sufficient and in accordance with their job duties, so that the officers feel more satisfied with

what they get from the company. Having better compensation will encourage employees to work optimally to achieve targeted achievements.

Other findings show that the lowest compensation indicator is benefits (3,93). This means that it is felt that the allowances provided by the company are still not in line with the expectations of the bookkeeping officer. This could be because allowances are generally only given at certain moments, for example giving allowances during the Eid al-Fitr holiday.

Based on the results of the regression analysis and based on the results of hypothesis testing of the influence between variables simultaneously, it can be seen that online accounting applications, entrepreneurial competence and compensation together have a significant effect on the performance of bookkeepers in MSMEs in Semarang City. This is proven by the results of data processing using multiple regression analysis which shows the calculated F value is $25,310 > F$ table $2,730$, and the significance level is $0,000 < 0,05$. Therefore, the decision is that H_0 is rejected and H_a is accepted, so that the fourth hypothesis can be accepted. This means that the factors of online accounting applications, entrepreneurial competence and compensation simultaneously have a significant effect on the performance of bookkeepers.

Several previous studies have explained the relationship between online accounting applications and the performance of bookkeepers. Yusuf, Askandar, and Junaidi (2021) stated that the use of online accounting software has a significant effect on the quality of recording financial reports for MSMEs. Alhashimi, M., Reyad, S., Hamdan, A., Badawi, S., Al-Sartawi, A., & Razzaque (2019) reported that competence has a positive and significant effect on employee performance. Compensation has a significant effect on employee performance (Rozali & Kusnadi, 2020). Therefore, these three variables together can have an influence on the performance of bookkeepers. A good online accounting application, supported by the competence of officers, and providing appropriate compensation will be able to encourage the performance of MSME bookkeepers.

CONCLUSIONS AND ADVICE

After conducting research that tests the hypotheses contained in this research, conclusions can be drawn from these hypotheses. The conclusions regarding the research results are as follows:

1. Online accounting applications have a positive and significant effect on the performance of bookkeepers in Semarang City MSMEs. These results mean that if the content of the online accounting application gets better, the performance of the bookkeeper will increase. This

result is proven by the data analysis results showing a calculated t value of $2,293 > t$ table $1,993$, and a significance level of $0,025 < 0,05$. The regression coefficient is $0,412$, indicating that the effect of online accounting applications on the performance of bookkeepers has a positive direction.

2. Entrepreneurial competency has a significant effect on the performance of bookkeepers in Semarang City MSMEs. These results mean that with better entrepreneurial competence, the performance of bookkeepers will increase. This result is proven by the data analysis results showing a calculated t value of $2,225 > t$ table $1,993$, and a significance level of $0,029 < 0,05$. The regression coefficient is $0,545$, indicating that the effect of entrepreneurial competence on the performance of bookkeepers has a positive direction.
3. Compensation has a positive and significant effect on the performance of bookkeepers in Semarang City MSMEs. These results mean that if the compensation is better, the performance of the bookkeeper will increase. This is proven by the data analysis results showing a calculated t value of $3,095 > t$ table $1,993$, and a significance level of $0,003 < 0,05$. The regression coefficient is $0,393$, indicating that the effect of compensation on the performance of bookkeepers has a positive direction.
4. Online accounting applications, entrepreneurial competence, and compensation simultaneously have a significant effect on the performance of bookkeepers in Semarang City MSMEs. This result is proven by the analysis results, which show the calculated F value is $25,310 > F$ table $2,730$, and the significance level is $0,000 < 0,05$. This means that entrepreneurs with online accounting applications and good entrepreneurial competence, supported by appropriate compensation, will improve the performance of bookkeepers.

Based on the research results that have been obtained, the following suggestions are presented for companies and for further research.

1. Research findings in descriptive analysis show that the product operation indicator is the online accounting application factor with the lowest mean value. This means there are still obstacles in operating the application, making it less efficient. Therefore, training can be carried out for bookkeepers to be able to overcome various problems when using this application.
2. Research findings in descriptive analysis show that the entrepreneurial competency factor with the lowest mean value is the creative indicator. This shows that entrepreneurs' ability to run

a start-up business is quite good, but they are still lacking in creativity in developing their business. For this reason, entrepreneurs need to carry out various innovations, such as using more modern accounting applications to make the task of bookkeeping easier.

3. Regarding compensation, based on research findings, it is known that the benefits indicator is the indicator that has the lowest mean. This means that it is felt that the allowances provided by the company are still not in line with the expectations of the bookkeeping officer. Therefore, employers can increase the intensity of giving or the number of allowances to employees to provide more enthusiasm for work.

4. For further research. This research only uses three independent variables, namely online accounting application variables, entrepreneurial competence and compensation as variables that influence the performance of bookkeepers. Meanwhile, many variables can still influence bookkeepers' performance, such as accounting understanding, training, job satisfaction and so on.

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