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EXPERIMENTAL STUDY: IMPROVED FINANCIAL PERFORMANCE OF SMES THROUGH KNOWLEDGE DEVELOPMENT AND TRAINING USING ACCOUNTING INFORMATION (A Case Study PIK Pulogadung - East Jakarta)

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Abstract: This study aims to measure the impact of the development of knowledge and trainingsimple accounting of the financial performance of SMEs. Measurements were made using an experimental method. Experiments were carried out in the form of treatment that is mentoring, and training tutorial to organize and use of accounting information based on its financial statements for SMEs in the field of garment in Pengusaha Industri Kecil (PIK) Pulogadung East Jakarta for six months. Based on these results it can be seen how the improved financial performance of SMEs be enhanced through the ability of SMEs to use accounting information. The method used is the experimental method, with by using experimental design was a two-group posttest-only design. The effect of treatment on the Financial Performance of SMES is measured through testing to compare the financial performance of the group I and group II. The results of t-test showed that there is a statistically significant difference between financial performances (after the treatment) group I and group financial performance II. Thus it can be said that there is influence between knowledge development and training of accounting on the financial performance of SMEs.

Key words: SMEs, the development of knowledge, training of accounting, financial performance

INTRODUCTION

1. Background Issues

Indonesia's economic growth at 42.1% contributed by large corporations, it is only about 0.01%. In other words, there are approximately 99.99% of other companies; it should be able to make greater contributions. Overall, there is about 57.9%

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contribution to the GDP of the companies that has great potential to support the economy of Indonesia, namely SMEs (BPS data in 2010). The role of SMEs in the economy includes many aspects, such as there are including creating jobs, precisely about 91.8 million people or 97.20% million (BPS data in 2010). This is also supported in the empirical study of SMEs that Indonesia's economy is erratic, making small and medium businesses into a good vehicle for the creation of productive employment for industrial production processes in small and medium-scale industries generally labor intensive (Ria & Aries), it is similarly stated by Alam that the SME sector also proved to be more resistant to shock crisis, and able to act as a cushion in the employment and economic growth at a time when the crisis hit the big business sector (corporations), (Aries Muftie, 2013).

Meanwhile, the data also show that the growth of SMEs in Indonesia is still very slow at only 0.18%, whereas for an independent state at least the required growth of 2% (Juniati, 2010). Based on the results of previous studies are many factors that cause the slow growth of SMEs, such as ranging from lack of capital, low level of education of entrepreneurs, lack of understanding and lack of reliability of the information technology characteristics of financial statements (Pratama, 2011). Associated with the existence of the financial statements must be recognized that SMEs generally does not have sufficient knowledge, they even have the perception that the financial statements are too complicated and unimportant (EkaDeswira, 2012). SMEs prefer using instinct and experience to making decisions.

The perception certainly is not appropriate, because the absence or lack of record-keeping and financial management is accountable, then it is no reliability of financial information that would make it difficult for SMEs alone. Not only for internal decision-making, but also to the development of banking capital requires the financial statements according accounting standards.

Furthermore, there have been many previous studies that attempt to measure the level of understanding and knowledge and perception of SMEs on the financial statements. It is also similarly, studies have attempted to identify factors that affected the performance of SMEs. The fact recently, the growth of SMEs is still be considered slow, compared to growth in other countries. So, it does not seem real effort or follow-up on the results of these studies were implemented to support the growth of SMEs.

Therefore, the researchers would like to develop the results of previous research in this case, so it will look the real role of the financial statements to support the growth of SMEs. This study seeks to measure the performance of SMEs in the real improvement in SMEs through increasing knowledge and training to use simple accounting financial statements. For those reasons, this study focused on Experimental Study: Improved Financial Performance SME Development through

Knowledge and Training Use of Accounting Information (A Case Study of East Jakarta PIK Pulogadung).

2. Formulation of the Problem

Is there any difference in the financial performance of SMEs in the group receiving treatment (development of knowledge and training of simple accounting) compared with the group not on-treatment?

3. Outcomes Research

The outcomes of this study are expected to contribute to the growth of SMEs through improve the financial performance by encouraging organized and optimal use of accounting information. By knowing the real impact of the increasing in the financial performance, is expected to be 'open the eyes' of SMEs on the importance of good accounting records, not only for internal decision-making, but also to fulfill the obligation to provide information to the tax and banking related to additional capital disbursement.

Further research is also expected to be developed to produce a method of development of knowledge and effective training for SMEs. As known to this day there are many SMEs that cannot implement proper accounting, although they have the perception that the implementation of accounting is needed to support the business. Thus, the hope of establishing economic growth through an increase in the contribution of SMEs can be achieved.

LITERATURE REVIEW

1. Accomplished Research Review

Some of the results of the previous studies that measured the level of understanding or perception of SMEs in various locations different studies show that the majority of SMEs do not understand the purpose of his efforts in the use of accounting information. Meanwhile, most SMEs that others have had a positive perception about the importance of the financial statements as accounting information, but they have not been able to apply accounting for the implementation of the financial statements considered as a complicated thing.

In fact, generally SMEs and in particular micro and small entrepreneurs have not been held and the maximum use of accounting information in the management of its business. Small traders in traditional markets Banyumas not organize accounting, so that their business decisions are based more on non-financial information (Pinasti, 2001). Similar results were also found in the study Marbun (1997) that the weakness of small businesses in Indonesia is due to SMEs

not control and is not able to implement adequate financial system. Meanwhile, K. (2000) stated that SMEs see accounting as something that is difficult to apply in their small businesses, in other words, they considered that the small business can still generate profits without the financial statements.

Pinasti study (2007) showed that the implementation and use of accounting information empirically proven in the research of this experiment have an influence on perception of small entrepreneurs on accounting information. Similarly, the results of research Ria Nita Sari, where it is known that the perception and knowledge of accounting small and medium business owners in Depok is good enough that is equal to 87% of 39 SMEs where SMEs began to implement simple income statement.

Still related to the measurement of the level of understanding of accounting SMEs (Junita, 2009), showing SMEs do not have an adequate understanding of the needs of the financial statements, so that SMEs do not understand the function of an audit of financial statements as well as SMEs do not understand the need for an audit of financial statements. Perception owned by the SMEs are still modest, these perceptions have not reached the stage of analyzing the audit of financial statements.

2. Accounting Knowledge

There are various opinions about the accounting sense, Ahmed RiahiBelkaoui (2006: 50) states that accounting is an activity of service that provides information about the company's financial position that is useful for making economic decisions within the company. According to Al HaryonoJusup (2005: 5) accounting is the process of recording, classifying, summarizing, and reporting and analysing financial data of a company.

Accounting generates information that is presented in the form of financial statements. Information is data that is presented in a way that has meaning for the wearer. Information would be meaningless if it can improve the knowledge and confidence of users in making decisions (Astika, 2010: 25). Accounting information can be divided into financial accounting information and management accounting information. Financial accounting information is information that presents statements of financial position of a company which can be used by outside entities in making economic decisions (Abdul Halim, 2009: 3). Meanwhile, management accounting information is financial information that is created for the benefit of the company's management. Management accounting information consists of various reports such as budgets, sales reports, reports of production costs, and others (Hansen & Mowen, 2009: 7).

3. Accounting Training

Training is “a systematic process to change the behavior of a work / group of employees in an effort to improve the performance of the organization”. Training related to the skills and abilities required for the job is now done. Training oriented to the present and help employees to master the skills and abilities (competencies) that are specific to succeed in the workplace. This definition as that raised by Wexley and Yulk in Mangkunagara (2009) that:

“Training and development are terms is referring to planned efforts designed facilitate the acquisition of relevant skills, knowledge and attitudes by Organizations members. Development focuses more on improving the decision making and human relations skills and the presentation of a more factual and narrows subject matter”.

Opinions Wexley and Yulk explained that training and development is something that refers to things that is connecting with planning efforts undertaken to reach the mastery of skills, knowledge, and attitudes of the employees or members of the organization. Increasing more focus development skills in making decisions and (human relations). Training specifically described as an educational process is relatively short-term time span and using a systematic and organized procedure so that employees learn to learn the knowledge and technical skills in the limited purpose (Martoyo, 1996). Mathis (2002) have the same opinion in defining the training, which is a process by which people attain a certain ability to help achieve organizational goals. Therefore, the process is tied to a variety of organizational goals.

Building on some of the experts above definition, so in this study action precisely training accounting training. Accounting training is meant is the learning process of accounting for SMEs where the learning process is done through workshops followed by a process of coaching and mentoring in the application of simple accounting and use of information from the financial statements.

4. SME Performance Measurement

Performance is the result that has been achieved from what has been done by the owner or manager in running the business. According to Cameron (1978) measure and multi-dimensional performance that is the result of an organization's crimes. Business performance can be measured by measuring incorporation of each function, namely the function of manufacturing, marketing and finance (Cleveland et al, 1988). Performed operating functions measured by cost, quality, load capability, productivity, efficiency and flexibility. Performance marketing function is measured by customer satisfaction and market growth rate / amount of sales. The financial performance is measured by return on assets (ROA), return on

investment (ROI), and total assets. Business performance can be measured by cost, quality and flexibility (Stonebaker and Leong, 1994).

Similar opinion cited in Robbins (2008) is another term that the success of the performance, as such performance is the level of efficiency and effectiveness and innovation in achieving the objectives by the management and the divisions that exist within the organization. Performance is quite good and successful if the desired goal can be achieved by either. Furthermore Yuniarti (2007) confirmed by findings that the performance of the individual is the basis of the group's performance and the performance of the group became the basis of the performance of the organization as a whole.

The success and development of small enterprises are generally measured based on corporate performance and competitive advantage. Some measurements such as return on investment, growth, volume, profit and labor on the company's common known by company performance (Jeaning and Beaver, 1997). But as cited by Suharto (1996, in Hatmoko, 2000) that the different criteria for measuring the performance of the company is actually dependent on the measurement of the performance itself. Benchmark is unique, because of the particularity in every business, among other fields of business, background, legal status, level of capital, growth rate and level of technology. These differences will affect the behavior of business entities, and consequently also affect the performance and benchmarks used.

From the point of view of organization theory and strategic management can be developed performance measurement. In the organization theory, there are three fundamental approaches to measure organizational effectiveness. Goal-based approach shows that an organization is evaluated through the goals set for him (Ezioni, 1964). Furthermore, the perspective of this theory outlines financial performance, which is the core of the field of effectiveness organizational (Venkatraman and Ramanujam, 1986). Lastly, is the measurement of operational performance, the size is based on product quality and market share, which explains the wider conceptual about organizational performance by focusing on the factors that led to the financial performance (Hofer, 1987; Kaplan, 1983).

The researchers recommend that the sales growth (sales growth), employment growth (employment growth), the growth of income (income growth) and growth in market share (market share growth) as a performance measurement of small companies the most important (Kim and Choi, 1994; Lee and Miller, 1996; Luo, 1999; Miles et al, 2000; Hadjimanolis, 2000). Pelham and Wilson (1996) defines the performance of the company as a successful new product, which is measured through the development of new products, and market development, growth share as measured through sales growth and market share, profitability, measured by

operating profits, profit to sales ratio, cash operation flow, return on investment, return on assets, and the quality of the product.

Empirical support has been shown by many researchers in the use of small companies performance indicators (Olson and Bokor, 1995; Hadjimonalis, 2000; Hadjimonalis and Dickson, 2000) using a sales growth rate, employment growth, return on assets (ROA), market share profitability, and size as an indicator in measuring the company's performance. According to Miles et al (2000) measuring the performance subjectively selected from the measurement objective for several reasons. First, small companies are often very cautious and maintain a strong financial data information company. Therefore subjectively performance information will be more easily obtained than objective information. Secondly, financing data objective of small firms not published accurately and sometimes not available, it makes no possible to check the accuracy of the reported financial performance. Third, assuming a small company financial data is reported, data are largely difficult to interpret. Finally, at the time of the company in general in environmental conditions that competition is tight and performance tend to decrease, a subjective assessment by comparing the performance of other companies similar in general would be more appropriate to use. Previous studies indicate that the performance subjectively can be consistent with objective measurements and can enhance the reliability and validity of the study (Des and Robinson, 1984).

Precise measurement of the performance of SMEs has been no agreement and previous researchers generally focus on the variables where the information is easy to obtain (Cooper, 1995). In anticipation of the unavailability of data in an objective business performance in a particular study of SMEs, it is possible to use performance measures are subjective, based on the perception of the manager / owner (Beel, 2000; Covin & Covin, 1990; Covin & Slevin, 1989).

Based on the results of previous studies are described in a few paragraphs above. So, in this study is to measure the financial performance of SMEs with some approach from previous research and the underlying theory. The performance measures chosen by the researchers are: 1) The level of sales, 2) The level of net income, 3) The level of efficiency of production costs, 4) The level of inventory turnover and 5) The level of recycle of the raw materials. Through these measures it is expected to provide an overview of how an SME can implement a simple accounting and use it as the basis for operational decisions.

RESEARCH METHODS

The method used in this study is the experimental method. Consideration of the use of the experimental method is; (1) The results of previous studies indicate that SMEs have a positive perception of the accounting records, but the difficulties in

applying it, (2) the experimental method used to maintain the uniformity of the process of knowledge development and training of accounting (as independent variables were manipulated) as defined in this study, (3) the experimental method is expected to obtain the results of the study with a fairly high internal validity.

1. Location Research

The location of this research is done on SMEs engaged in manufacturing garment industry is located in the Village of Small Industries (PIK) Pulogadung, East Jakarta. Research carried out for six months with the implementation of the SME treatment for three months, are subsequently measured the impact of treatment carried out.

2. Experimental Design Methods

This research used experimental method approach with the design of two-group post test only (Nahartyo, 2013) is formulated as follows:

$R \times O_1$

$R O_2$

R = research subjects have been placed randomly into groups.

O = measurement or observation activity.

X = indicates the emergence of an experimental stimulus into the group.

In accordance with the experimental design, executions of experiments in this study are as follows: The subjects of experiments (i.e. SMEs were selected as the sample) were divided into two groups: the experimental group (group I) and control group (group II). Group I was given treatment, which is done mentoring, leading and the training to organize and use information in its financial accounting for three months. Consideration investigators three months considered sufficient to determine the impact of the application of accounting information in business decisions, in group I were getting treatment, so the impact on the financial performance is expected to have observable. Meanwhile, the second group did not receive any treatment.

After three months, carried out observations of the group I and group II, regarding to the financial performance of SMEs. These observations indicated in the above formula with the symbol O_1 and O_2 . The impact of the (treatment) can be determined experimentally by measuring the difference between O_1 and O_2 .

Shadish et al (2002) in Nahartyo (2013) states that randomization (randomization) to the subject of research is the best method capable of generating three advantages, namely; their high confidence in drawing conclusions causality, generating

error terms are not correlated with the manipulation and the last of equivalence among groups of subjects. Randomization was done through randomization of the research subjects were placed in group I and group II. By seeking placement subjects, then have the meanings that the subjects of the experiment has the same probability to be placed in Group I or Group II. In doing this randomization, researchers still consider the similarity of line of business and business location. So expect external influences (history) and maturation (maturation) is eliminated by making the control group (group II) as a comparison experiment group (group I).

According Nahartyo (2013), this experimental design approach where the group II as a control group did not receive manipulation at all, making this study is limited to a comparison between manipulations with the condition without manipulation. While Neuman (2000) in stating that without pre-test experimental design used in this study, has the disadvantage of the possible outcome posttest differences that emerged between the two groups due to the existing differences between groups before the experiment, and not as a result because the treatment is done. This study did pretest with consideration to avoid asking the level of knowledge of a person against the same thing more than once. Meanwhile, efforts to overcome the weaknesses of the design without pretest is to test the equivalence of the two groups before the experiment, to ensure that differences in posttest results really caused by the treatment were conducted in the experimental group.

3. Stimulus identification (Treatment) and Outer (Outcomes)

Stimulus (treatment) or independent variables are manipulated in this experiment is the development of knowledge and training of accounting for SMEs. Development of knowledge and training accounting which is intended in this research is the implementation of workshops and mentoring process to keep records of business activities / transactions into accounting records. Furthermore, given the knowledge as well how to use accounting information derived from the accounting records in making business decisions.

Group I on this experiment will acquire treatment for increase their knowledge in the form of implementation of the training (workshops) accounting with an emphasis of matter on the application of simple accounting for SMEs. Furthermore, after a workshop held for 2 weeks in a row, then the next step is to organize assistance simple accounting records. Simple accounting records will begin with the creation of specialized journals followed by ledger. Furthermore, based on the ledger is organized simple accounting report, that the calculation of profit and loss and balance sheet preparation. Guidance will be followed by providing knowledge on the subject of research for the use of financial statements as information in making business decisions.

Outcomes or dependent variable in this experiment is the financial performance of SMEs. There are five types of SME performance is measured, namely: (1) the level of sales, (2) the level of net income, and (3) the level of efficiency of production costs, (4) the level of inventory turnover, and (5) the level of residual recycle raw materials. Measurements will be performed on each group after three months of treatment carried out. Sales measured by ordinal scale of 1 to 7. Skala1 showed very low sales, then SMEs tend not take the real benefits of the development of knowledge and training in accounting. Instead, 7 scale showed very high sales, which means that SMEs obtain the real benefit of the development of knowledge and accounting training, thus improving its financial performance.

The same thing applies to outcomes at net income, the level of production cost efficiency, inventory turnover, and the recycle rate of the rest of the raw material by using an ordinal scale of 1 to 7.

4. Population and Sample

A population research subject in this study is SMEs in PIK Pulogadung in East Jakarta. Samples were taken to be the subject of experimentation. Sampling was done by a two-stage random sampling method. Purposive sampling method applied for the experimental research is needed intensive interaction with research subjects, research subjects were selected based on judgment (judgment) subject and investigators regarding the location of the subject's willingness to participate in this study.

The first stage is the chosen subject is engaged in the same business, namely garment, and not restricted the specifications. Furthermore, the second stage is linked to the willingness of subjects, especially the subject of the first group are to follow the accounting workshops and guidance as well as guidance in the application and use of accounting for the business.

At the end of the selected sample is SMEs in PIK Pulogadung and engaged garment, with various specifications. Garment in the field of jeans, shirts, jackets and women's clothing, and so forth. A sample of 60 SMEs which are further divided into two groups, so that each group consisted of 30 SMEs.

5. METHOD OF COLLECTING DATA

5.1. Data Source and Collection Techniques

The data used in this study are primary data and secondary data. Primary data is data obtained directly by researchers of the research object of the study sites, namely questionnaires from a number of respondents. Secondary data is data that is already available at the time of the study, which collected and official

documentation relating to accounting records which are applied by SMEs in PIK Pulogadung in East Jakarta, ranging from profiles to evidence used simple transaction.

The collection of data used in this study using the following techniques:

1. Library Studies, conducted a study of the theory and previous relevant studies.
2. Questionnaires, data collection using a list of questions used to determine the level of understanding of SMEs to variable accounting knowledge development and training.
3. Interviews, collecting data by conducting a question and answer directly to the SMEs related with information that is not accommodated questionnaire.
4. Observation, the documents or evidence and simple transaction used in SMEs.

6. DATA ANALYSIS TECHNIQUES

6.1. Validity and reliability of data

Validity test used to indicate the extent to which a question on a questionnaire able to express something that will be measured by the questionnaire. This validity test ensures that each question will be classifiable in variables that have been set (construct validity). If a question is able to express something that will be measured by the questionnaire then the data is valid.

Reliability Test is used to measure whether the respondent answers a consistent or stable over time. If the respondents are consistent in answering the questions in the questionnaire, the data is reliable. A construct or variable said to be reliable if the SPSS statistical test value $\alpha > 0.60$ (Ghozali, 2005).

6.2. Free Sample t Test (Independent t Test)

The analysis of this study is using a different test. Different test to determine the effect of treatment (development of knowledge and training of accounting) to the outcomes (performance SMEs) is tested by comparing the level of the financial performance of the experimental group I subject to the level of financial performance subject group II after treatment is given. Previous equivalence group I and group II before the experiment was tested by ANOVA on the data characteristics of the subject of SMEs, for some of the following; long standing efforts, the level of sales turnover, number of workers, education and age.

Independent samples t test was used to compare the average of two groups / independent cases (Sarwono & Budiono, 2012). In this study the group in question is the first group as the group receiving treatment and group II is the group that did not receive treatment.

RESULTS AND DISCUSSION

1. Research Object Description

The study was conducted on SMEs in PIK Pulogadung now under the management of the Department of Cooperatives, SMEs, Trade and DKI Jakarta right in the Unit Area Management Development Center Micro, Small and Medium Enterprises and Pulogadung settlement, which is currently led by Mr. Surya Sinaga.

1.1. Background the establishment of PIK Pulogadung

In 1966 industries in Jakarta is no longer able to operate in full as a result of the economic situation at that time. Production levels they estimated that only about 30% of the maximum capacity. Industry conditions such as these do not correspond anymore to the position of Jakarta who already does not have the resources to be processed agriculture. Most of the income of the area depends on the results of industry, trade and services.

The development of industries types in Jakarta, which is turned out to require a lot of variety of coaching-leader separate. Certain industries in Jakarta are growing rapidly, such as craft industry, the timber industry and the maritime industry. In the tenure of Governor Ali Sadikin, the corresponding master plan of Jakarta 1965-1985 in the Regional Gazette No. 38 / 1967 dated May 3, 1967, adopted a policy of industrial relocation in Jakarta by providing special areas some + 8000 Ha. Assign to the maritime industry throughout the Ancol area and Tanjung Priok. Craft industry in Cilandak, batik industry around KaretKuningan and Palmerah area. Timber industry in Marunda, as well as other industries is set in Pulogadung, Gandaria, Pulomas, Pluit and Cengkareng.

The purpose of setting the locations of these industries are expected to facilitate the development of the businesses in addition to absorbing a lot of manpower in locations that have the potential of developing industry.

2. Knowledge Development and Accounting Training

Treatment is done in group I of the subjects that have been as many as 30 SMEs in the field of garment. While the group II as well as 30 SMEs in the field of garment from different subjects. This group does not get treatment.

Treatment is done in the form of the development of knowledge and training of accounting. Starting with the implementation of a two-week workshop contains of materials emphasis on the introduction of simple accounting. The forms of financial statements are to calculate profit / loss. As well as recording expenses to calculate the costs related to the establishment of production and the selling price. The training also explains the importance of maintaining an economical inventory levels so there is no buildup of inventory shortages or vice versa. The final part of the training also touched on the need to improve the efficient use of raw materials and optimize the rest of the raw materials to be recycled or used as a by product.

After trained, then followed by a phase of assistance and guided tentative for a period of three months on each of the subjects in group I. This phase is intended to help SMEs in the implementation of accounting and overcome difficulties in the early stages of recording as usual constraints of accounting records. At the end of the measurement is made after three months later, with the consideration that the impact of training and development can be measured.

3. Test Equivalence - Anova

As has been described in research methods, that prior to the treatment in group I, the equivalence test in group I as an experimental group and the group II as a control group. This equivalence test is using ANOVA. To compare the characteristics of these two groups. Things were tested equivalence is characteristic of research subjects in each group, which includes long standing efforts, the level of sales turnover, number of workers, education and age. Testing is done to ensure that differences in outcomes that appear not caused by differences in the characteristics of the group before the experiment.

Based on the results of the ANOVA test to test the equivalence on the individual characteristics of research subjects in group I and group II are presented in Table 1, indicate that there is no significant difference. In other words, the characteristics of the perpetrators of SMEs in the first group (experimental group) and group II (control group) was equivalence. This means that the results can avoid biased results. So the difference in outcomes that occur not solely due to differences in the characteristics of the group before the experiment, but the impact of the development of knowledge and training of accounting.

4. Treatment Effect of Knowledge Development and Training Accounting

The next testing phase is to use different test. Different test to determine the effect of treatment (development of knowledge and training of accounting) to the outcomes (performance SMEs) is tested by comparing the level of financial performance group I with a level of financial performance II after the treatment was given. The

results of independent samples t-test to measure the financial performance of each group are presented in Table 2.

Independent samples t-test results indicate that there are significant differences between the financial performance of the group I and group II financial performance. This shows that the treatment of accounting knowledge development and training has an influence on the financial performance of SMEs. Because through ANOVA test has proved that the two groups are equivalent, so the difference in the results of independent samples t-test was not because of differences in the characteristics of each group.

The test results showed that the development of accounting knowledge and experience of accounting training for SMEs through treatment increases the ability of SMEs to increase the 'policy' business in order to increase sales. This is based because SMEs have information related to the level of sales each month, so that they can take decisions directed to increase sales, maintain a minimum, so as not to decrease.

The same thing happened on the performance of the rate of profit, the level of efficiency of production costs and the turnover rate of profit. But for the rest of the recycle rate of raw materials although there are significant differences, test results also showed that there is no big difference in the range as well as other performance measures. According to researchers, this is possible because of the training and mentoring process is not optimal in this section due to time constraints of the study. As well as the measurement of the subject is also in a relatively short time span, only six months, so it has not really seen significant changes to the membership of SMEs in regulating recycle rest of their raw materials.

CONCLUSIONS AND SUGGESTIONS

1. Conclusion

This study aims to measure the impact of the development of knowledge and training of simple accounting on the financial performance of SMEs. Measurements were made using an experimental method. Experiments were carried out in the form of treatment that is mentoring, leading and training to organize and use accounting information based on its financial statements for SMEs in the field of garment in the Village of Small Industries (PIK) PuloGadung in East Jakarta for six months.

Experimental method in this study is using two-group experimental design posttest-only. Prior to treatment with Anova equivalence test against group I and group II relating to the characteristics of the data subjects are SMEs. Where the determination of the subjects of each group is done by purposive sampling, which

is only for SMEs in the field of research garment. Hypothesis tested by comparing the financial performance of the group I (after treatment) with the financial performance of the group II were not getting treatment. Tests using independent samples t test.

Based on the results of the study showed that improve of financial performance of SMEs can be enhanced through the ability of SMEs to use the accounting information, after getting knowledge development and training of accounting. It is shown from the results of independent samples t test that there is a statistically significant difference between financial performances (after the treatment) group I and group financial performance II. Thus it can be said that there is influence between knowledge development and training of accounting on the financial performance of SMEs.

2. Suggestion

Based on the research results can be given some of the following suggestions:

1. Provide an input for the parties involved in efforts to enhance the growth of SMEs. That based on this result finding known accounting through training and coaching programs intensive is very necessary, considering that the SMEs are not unwilling to apply accounting in business, but not done. So, by improving its ability in accounting will drive business success. By SMEs are thus expected targets government to reach at least 2% the number of entrepreneurs in Indonesia can be achieved.
2. For academics could contribute to develop a simple accounting suitable for SMEs because SMEs are not necessary for a complex accounting. So it will further encourage SMEs to be able to understand it, further to implement in business.
3. This study could be developed further with the survey method, so the results can be generalized. As we know the limitations of the experimental method is the external validity, so the results cannot be generalized.

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