ANALYSIS OF MSME DEVELOPMENT IN PEMATANGSIANTAR CITY

ANALISIS PENGEMBANGAN UMKM DI KOTA PEMATANGSIANTAR

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Abstract

UMKM has an important role'scause can be able to create business fields to support daily economic needs. Accounting knowledge and business experience is one of the factors in developing a business. This study aims to determine whether accounting knowledge and business experience affect the development of UMKM in Pematangsiantar City. This study uses primary data and secondary data. Primary data was obtained by distributing questionnaires to business actors in Pematangsiantar City, while secondary data was obtained through various literature studies and official websites. The respondents in this study amounted to 117 entrepreneurs. In this study, the researcher used a quantitative approach and processed the data obtained from the questionnaire which was transformed through a Likert scale. While the analysis used in this study is multiple linear regression with a significant level of 5%. From the results of the research conducted, it can be concluded that: 1) There is a positive influence between accounting knowledge and the development of UMKM in Pematangsiantar City, where the value of t.count is 3.994 > ttable of 1.65833. 2) There is a positive influence between business experience on the development of UMKM in Pematangsiantar city, where the tcount value is 2.631> ttable is 1.65833. 3) There is a positive influence between Accounting Knowledge and Business Experience on UMKM Development in Pematangsiantar City by 25.4%. This is evidenced by the value of the coefficient of determination R Square of 0.254.

Keywords: business development; accounting knowledge; busines experience

Abstrak

UMKM memiliki peranan yang penting karena mampu menciptakan lapangan usaha dalam menunjang kebutuhan ekonomi sehari-hari. Pengetahuan Akuntansi dan Pengalaman usaha merupakan salah satu faktor dalam mengembangkan usaha. Penelitian ini bertujuan untuk mengetahui apakah pengetahuan akuntansi dan pengalaman usaha berpengaruh terhadap pengembangan UMKM di Kota Pematangsiantar. Penelitian ini menggunakan data primer dan data sekunder. Data primer yang diperoleh dengan menyebarkan kuesioner kepada pelaku usaha yang ada di Kota Pematangsiantar, sedangkan data sekunder diperoleh melalui berbagai study literature dan websiute resmi. Adapun responden di dalam penelitian ini berjumlah 117 pengusaha. Dalam penelitian ini, peneliti menggunakan pendekatan kuantitatif dan mengolah data yang diperoleh dari kuesioner yang ditransformasikan melalui skala likert. Sedangkan analisis yang digunakan di dalam penelitian ini adalah regresi linear berganda dengan taraf signifikan 5%. Dari hasi penelitian yang dilakukan, maka dapat dibuat kesimpulan bahwa: 1) Terdapat pengaruh positif antara pengetahuan akuntansi dengan pengembangan UMKM di Kota Pematangsiantar, dimana nilai t.hitung sebesar 3,994 > ttabel sebesar 1,65833. 2) Terdapat pengaruh positif antara pengalama usaha terhadap pengembangan UMKM di kota Pematangsiantar, dimana nilai thitung sebesar 2,631>ttabel sebesar 1,65833. 3) Terdapat pengaruh positif antara Pengetahuan Akuntansi Dan Pengalaman Usaha Terhadap Pengembangan UMKM di Kota Pematangsiantar sebesar 25,4%. Hal ini dibuktikan dengan nilai koefisien determinasi R Square sebesar 0,254.

Kata kunci: *pengembangan usaha; pengetahuan akuntansi; pengalaman usaha*

A. INTRODUCTION

In developed countries, MSMEs are an innovation from the development of production and technology, as well as the advancement of creative and innovative entrepreneurs in creating a skilled and flexible workforce (T. Tambunan, 2019). In Indonesia, the existence of MSMEs is one of the backbones and important pillars of economic growth. According to the Department of Cooperatives and SMEs-RI data, the Economic Census from BPS shows the large contribution of MSMEs, which absorb 89.2% of the workforce, providing 99% of the entire field. Work. MSMEs supported 64% of Indonesia's Gross Domestic Product (GDP) in 2019.(Setiawan, 2020) In North Sumatra, MSMEs totaled 1,453,063 SMEs, small businesses amounted to 698,666 units, and medium-sized businesses amounted to 136,574 units. This number increased by 2.8 million business units. This can make a good contribution to economic growth in North Sumatra (Diskominfo, 2021).

The important role of MSMEs in creating jobs in an area in Pematangsiantar City, the number of MSME actors has decreased from 2017-2019. This indicates that many MSMEs have failed to manage their businesses. The following is the number of MSMEs in Pematangsiantar city in the period (2017-2019) based on industry groups(BPS, 2020).

Table 1.
Number of MSMEs in Pematangsiantar City in the Period (2017-2019) by Industry Group

Industry Group	Quantity		
	2017	2018	2019
Food, Beverage And Tobacco	175	208	167
Textiles, Garments	448	48	48
Wood Industry	26	35	36
Printing Industry	-	65	60
Chemical Industry	12	50	48
Non-Metal Minerals	4	-	-
Base Metals	-	-	-
Other Processing	-	28	21
Total	**641**	**434**	**380**

Source: BPS Kota Pematangsiantar

Based on the table, there has been a decrease in the number of MSMEs. It is not as potent as expected. In response to this, of course, some reasons become obstacles in the development of Pematangsiantar SMEs. The level of the entrepreneur's ability and experience in running his business is also very important. Therefore, to support the development of MSMEs in an area, it is necessary to have various pieces of training held by local governments for MSME actors to increase knowledge and skills in business management.

With regard to accounting knowledge, researchers have conducted preliminary research on 5 MSME actors engaged in the food sector, with the duration of their business being more than three years. It was found that some business actors have not applied accounting knowledge in running their businesses. Some of the questions asked by researchers to MSME actors, such as recording every transaction regularly, the importance of obtaining proof of payment and purchasing raw materials/goods, and their opinions on accounting science, can help increase income from the business.

Based on this initial research, only 40% of MSMEs practice recording transactions regularly, understand the importance of proof of payment for goods/raw materials and consider that by recording each transaction, it is important to separate

personal finances from business finances, which will help in evaluating their business. At the same time, the other 60% think that recording every business transaction will not affect the development of their business. Some business actors do not wish to be named; in running their business for more than three years, they do not record every transaction made, only relying on their memory in terms of using the amount needed to run their business. This is because the types and needs needed in their business do not change. In addition, many MSME actors have gone bankrupt, or their business has stagnated due to implementing one-drawer management, where they combine each of their business income to be used for daily purposes regardless of the turnover obtained for their business. In addition, it is important to conduct training and socialization of accounting knowledge for business actors, such as those related to cash flow.

The author is interested in conducting a study entitled "The Effect of Accounting Knowledge and Business Experience on the Development of MSMEs in Pematangsiantar City.

B. LITERATURE REVIEW

1. Knowledge of Accounting

a. Understanding Accounting

Knowledge is a view, information or lesson maintained continuously by civilization and is factual. While accounting is defined as the process of identifying, measuring, recognizing, classifying, combining, summarizing, and presenting financial data that occurs as a result of economic events or transactions on the operating activities of an entity with certain procedures to produce relevant information for those who use the report finance to make a decision.

To create quality resources, education has an important role. Education is a basic need for humans. In economics, education affects productivity and can also be used as a basis for making humans faster, more understanding, and ready to face changes that are bound to happen at any time (Harahap, 2016). Accounting knowledge can be defined as a branch of knowledge that is clear on facts or information about the process of recording, grouping, and summarizing economic events into an orderly and logical form and serves to present financial information.

The use of accounting information is used by many parties or based on their respective interests. For the business world, the uses of accounting are as follows:

1. Informing in the collection of provisions for capital and credit;

2. To inform matters relating to users of financial statements;

3. As an evaluation for the company to generate profits and cash flow;

4. It is the responsibility of management to carry out its performance;

5. Describe the state of the company at a certain time.

The objectives of accounting are:

1. The basis for making decisions related to the use of human resources and natural resources and determining goals and objectives

2. To direct and control the HR organization

3. Taking care of HR maintenance

4. Provide social and control functions (Ardhianto, 2019)

Accounting can play a role in managing funds because accounting produces financial records. MSMEs aim to provide information about their business that is useful for users in making economic decisions. The problem in managing funds in MSMEs is the lack of correct accounting practices (Warsono, 2010). An organization needs to have reliable information because, without information, the organization will not run perfectly (Nurbaiti, 2019). That is, the role of accounting records is very important in creating information to describe a business.

b. Indicators of Accounting

Knowledge two indicators can be used as benchmarks to determine accounting knowledge, namely Declarative Knowledge, which is the acquisition of knowledge that occurs when new knowledge can stimulate knowledge that has been stored. In cognitive psychology, this knowledge is defined as "Knowing That" (Krathwohl, 2011), and procedural knowledge is knowledge related to doing something and not needing to remember it in long-term memory. Procedural knowledge is "the knowledge of how to make something" Generalization is a process that can extend the procedure of applying pattern recognition.

c. Supporting Factors of Accounting Knowledge

1) Business Owner Education

The ability of business owners greatly affects business owners in preparing and using accounting information. The ability of MSME owners can be determined by the formal education that has been taken. If the owner's formal education level is low, it will also be lower in preparing and using accounting information compared to a high level of formal education for MSME owners. This is because accounting teaching materials will be higher than those with lower education (Riadi, 2018).

2) Accounting Training

Accounting training will determine how well a business owner can master accounting techniques. The more often the owner attends accounting training, the better his ability to use accounting information. Research by Holmes and Nicholls shows that training is positively related to accounting knowledge in making decisions to run a company.

d. Accounting in Islam

In Islam, Accounting is explained in QS. Al-Baqarah verse 282 instructs to record every business transaction. Islam views accounting as not only a branch of science for recording and reporting but also as a tool for carrying out Islamic values (Nurhayati, 2013). Allah Swt. has given rules to debtors and debtors, such that people who give debts may not take usury, and people who owe are required to pay their debts based on the agreed time (Gade, 2008). The essence of this verse commands every human being to maintain assets by writing debts and credits, even if they testify a little (Sitompul, 2015). A person's perspective on his relationship with Allah Swt. is very important. Especially for an entrepreneur/entrepreneur needs God in his life. Every entrepreneur can ask Allah's permission to manage his business (Soemitra, 2015).

2. Business Experience

Staw believes that experience is one of the best factors for the success of a business. Especially if the business is related to previous experience. The need for business processing experience is increasingly needed with the increasing complexity of

the environment (Sugianto, 2014). The information owned by small entrepreneurs is different from to describe of accounting information. A real experience will provide a clear picture of accounting information, with the learning process and experience in understanding accounting information (Lestanti, 2013).

3. Business Development

Development is defined as increasing knowledge that can be used for future purposes. Every effort can be improved through the development of work implementation. Converting information can affect employers, and their expertise also increases. So it can be interpreted that development is a way that can change how work is carried out in providing information, direction, arrangements and guidelines for developing a business that is valid now and in the future.

4. Micro, Small and Medium Enterprises

In Indonesia, the definition of MSMEs is regulated in the RI Law no. 20 of 2008 concerning SMEs (T. T. H. Tambunan, 2009). The criteria for MSMEs in Article 6 of the Law are:

1. A micro business is a business with a net worth of Rp. 50 million - Rp. Five hundred million and does not include fixed assets of the business. And total sales around Rp. 300 million.

2. Small business is a business whose assets are Rp. 50 million - Rp. Five hundred million, and it is not a business fixed asset. And total sales around Rp. 300 million-Rp. 2.5 billion.

3. Medium business is a business whose assets are > Rp. 500 million - Rp. 1 billion, not including fixed assets of the business. Moreover, the total annual sales are around Rp. 2.5 billion-Rp. 50 billion.

In addition, the criteria for MSMEs can be grouped into 4, namely:

1. Livelihood activities are MSMEs run as job opportunities to earn a living. For example, PKL / Street Vendors.

2. Microenterprise is an MSME that produces work but is not entrepreneurial.

3. Small dynamic enterprise is an MSME that has been able to conduct a business and run it well in the regional and national fields.

4. Fast-moving enterprise, an MSME that is about to transform into a big business (Mustaqfiroh, 2016).

In addition, an entrepreneur must have characteristics that have been determined in Islam, namely having a high (creative) work ethic, being able to compete in a sporty (productive) manner, being able to produce something new, and being required to be brave in taking risks (Hasibuan, 2019).

In addition, there are still two factors that become weaknesses and obstacles for SMEs, namely:

1. Internal factors, namely: the ability of human resources, marketing products, the number of people who do not believe in the quality of small industry products, and capital problems.

2. External factors, namely: a problem that arises because outside parties/MSME coaches are not on target. For example, the solutions provided are inappropriate, there is no monitoring and overlapping programs.

5. Previous Research

Previous researchers have carried out several studies on almost the same topic:

a. Inova FitriSiregar et al., (2021), with the title "The Influence of Understanding of Accounting Science and Business Experience on Business Success for Young Micro and Medium Enterprises in Pekanbaru City", the results showed that 76.4% of young entrepreneurs kept a simple record of their business, although just bookkeeping. This shows that respondents are aware that their recording will impact the development of the investment they are currently making.

b. Formaida Tambunan (2021), with the title "The Influence of Business Experience and Accounting Knowledge on Business Development Using Accounting Information as an Intervening Variable", shows that accounting knowledge and business experience simultaneously affect the use of accounting information. Then accounting knowledge indirectly affects business development.

c. Riadi (2018), entitled "The Influence of Business Experience and Accounting Knowledge on Business Development Using Accounting Information as an Intervening Variable", the results of the study show that business experience, accounting knowledge, and use of accounting information have a partial and simultaneous effect on development. Only business for SMEs.

d. Choirul Hudha (2017), entitled "The Influence of Education Level, Accounting Knowledge and Accounting Training on the Use of Accounting Information Moderated Uncertainty in the Small and Medium Business Environment", the results show that accounting knowledge and accounting training has a significant effect on the use of accounting information in SMEs. Environmental uncertainty as a moderating variable affects the level of education, accounting knowledge and accounting training on the use of accounting information.

e. Ria Nita Sari & Aris Budi Setyawan (2013), Owner's Perception and Accounting Knowledge of Small and Medium Enterprises on the Use of Accounting Information. The results showed that most small and medium business owners recorded simple transactions in their daily business activities, with a percentage of 87% with 39 SMEs. The form of financial statement used by SME owners is an income statement.

6. Framework of Thought

The framework is a picture that relates the variables contained in this framework:

Figure 1. Framework
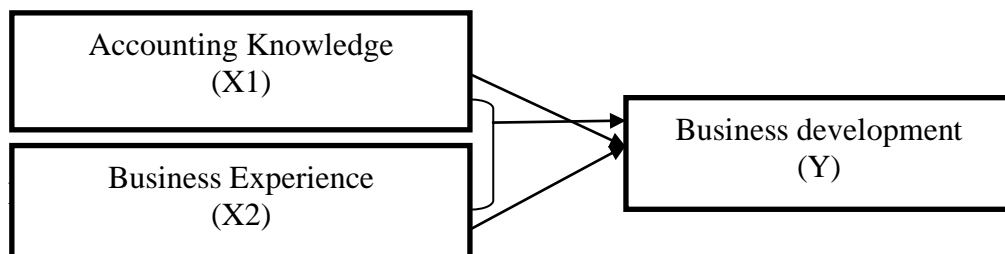
7. Hypothesis

A hypothesis is a provisional statement. It could be right, and it might be wrong. Based on the description above, the hypotheses in this study are:

H1: There is a positive influence between accounting knowledge on business development.

H2: There is a positive influence between business experience on business development.

H3: There is a positive influence on business development between accounting knowledge and business experience.

C. METHODS

The approach is a "quantitative approach", and the analysis used is multiple regression analysis. Researchers surveyed to obtain information. *Survey research* is field research conducted on several samples from a certain population whose data collection is carried out using questionnaires (Sugiyono, 2008). As for the location of the research, it was carried out at the MSMEs of Pematangsiantar City. At the same time, the research was carried out from March 2021 to August 2021.

The population in this study is MSMEs who run their business in the food, beverage and tobacco sectors, totalling 167 in 2019 in the city of Pematangsiantar. The sample is the number of some of the population with characteristics (Rahmani, 2016). The researcher uses the purposive random sampling method in determining the sample. *Purposive random sampling* is a sampling method that has been adjusted to certain criteria.

The characteristics determined by the researchers in determining the sample for MSME actors are:

1. Business age 0-5 years

2. Business actors, including SMEs

3. The business runs processed food and ready-to-drink/junk food.

4. Education level of entrepreneurs is SMA and S1

5. The business location is around the Districts of North Siantar, West Siantar, and East Siantar. This is because most industrial and trade activities occur in the three sub-districts.

Based on the sampling technique and the characteristics used by the researcher, the number of samples in this study amounted to 117.

The technique for collecting data used by researchers is Field Research. While the questionnaire used is according to the Likert scale and the test tool used in SPSS 21.

D. RESULTS AND DISCUSSION

Normality test can be used to determine the normality of the dependent and independent variables. Are these variables normally distributed, close to normal or not. The requirement to be a good regression is, if the data from these variables is close to normal. This can be seen if the spread of data through the P-Plot graph spreads around the diagonal line (Husein Umar, 2011).

Based on the calculations with the test equipment, the results of the normality test are shown in the normality graph and the following P-Plot:
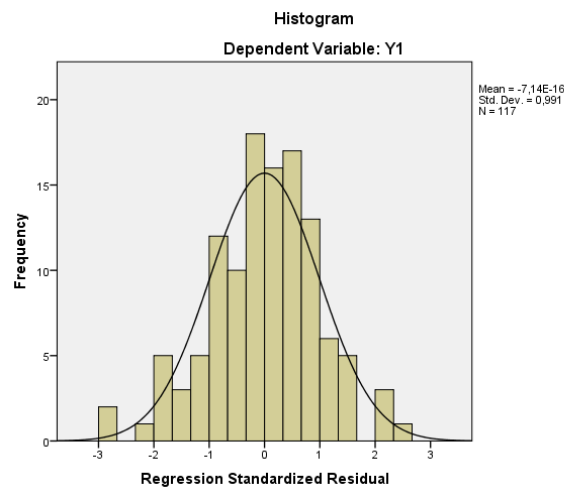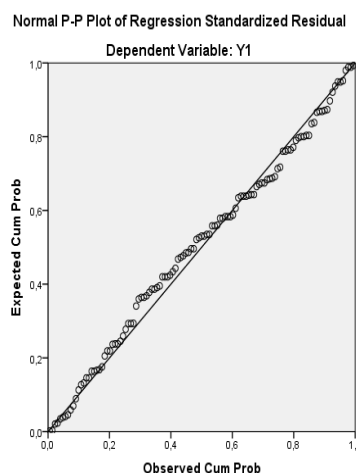
Figure 2 P-Plot

Figure 3 P-Plot

The picture above shows that the data spread around the diagonal line, so the conclusion is that the data in this study is normal.

Multicollinearity Test

The multicollinearity test tests the variables and whether there is a correlation between the independent variables. To test whether a regression has a multicollinearity problem, one looks at the tolerance value and its opposite and the Variance Inflation Factor (VIF).

The characteristics of the multicollinearity test, by looking at the tolerance value and the Variance Inflation Factor (VIP), if:

a) Tolerance value <0.10 and VIF value> 10.00, then multicollinearity occurs

b) Tolerance value> 0.10 and VIF value < 10.00, then there is no multicollinearity

The following are the results of research calculations using SPSS 21.

Table 2. Multicollinearity Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	16,802	1,584		10,606	,000		
	X1	,187	,047	,357	3,994	,000	,818	1,222
	X2	,172	,065	,235	2,631	,010	,818	1,222

a. Dependent Variable: Y1
Source: Calculation Results with SPSS

From the data shown in the table above, it can be seen that the tolerance value of the X1 variable, namely Accounting Knowledge and X2 Business Experience is 0.818> 0.10 while the VIF results. 1.222<10.00. So it is concluded that all variables in the study do not experience multicollinearity.

Heteroscedasticity Test

This test is used to determine whether a study has an inequality of variance. If all the variances of the residuals are fixed, it can be said to be homoscedasticity; on the other hand, if the variances are different, it is said to be heteroscedasticity. The requirement to be a good regression is if there is no heteroscedasticity (Pratamy, 2017).

In looking at a study of whether there is heteroscedasticity, you can use the Glaser test. The absolute value of the residual is the Glejser test on the independent value if the significance probability is > 0.05% (Rahmani, 2016).

The test criteria are:

a) Significance value> 0.05, meaning that there is no heteroscedasticity.

b) Significance value <0.05, meaning heteroscedasticity occursin good regression if there is no heteroscedasticity.

Below are the results of research calculations carried out using SPPS 21.

Table 3. Heteroskedastisitas Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,223	1,051		3,067	,003
	X1	-,051	,029	-,172	-1,753	,082
	X2h	-,030	,042	-,069	-,705	,482

a. Dependent Variable: RESUC

Source: Calculation Results With SPSS 21

The table above shows that the significance of X1 is 0.082 and X2 is 0.482. So the conclusion is that the two variables are worth> 0.05, so the variable does not occur heteroscedasticity.

Multiple Regression

Multiple regression model can be formulated as follows:

$Y = \alpha + b1X1 + b2X2 + e$

The results of calculations using SPSS, namely:

Table 3.

Multiple Linear Regression Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	16,802	1,584		10,606	,000
1 X1	,187	,047	,357	3,994	,000
X2	,172	,065	,235	2,631	,010

From the multiple linear regression test using SPSS, where b1 = 0.124 and b2 = 0.248 so it can be seen that the regression equation is: Y = 16,802 + 0.187 X1 + 0.172 X2 + e, meaning that there is a positive influence between the X1 and X2 variables on Y. Based on the regression results, it can be concluded:

1. The constant is 16,802, which indicates that the variable of accounting knowledge and business experience is 0 or constant, so there will be an increase in business development of 16,802.

2. The value of accounting knowledge = 0.187, which means that if there is an increase in accounting knowledge, then business development will increase by 0.187 with the assumption that other variables are constant.

HYPOTHESIS TESTING

t-test

The t-test is useful to see the magnitude of the influence of the independent variable on the dependent variable with a significant 5%, and it is said to be significant if tcount>t.table, meaning that H0 is rejected while Ha is accepted. The results of the calculation of count using SPSS are as follows:

Table 4. t-Test Result

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16,802	1,584		10,606	,000
	X1	,187	,047	,357	3,994	,000
	X2	,172	,065	,235	2,631	,010

a. Dependent Variable:Y1

Source: SPSS 21 Calculation Results

From these results, the value of count at X1 is 3.994> table, with df = n-k (117-3 = 114) of 1.65833, then H0 is rejected, so that accounting knowledge has a positive effect on business development in MSMEs in Pematangsiantar City. 2.631 is greater than the t table with df = n-k (117-3 = 114) of 1.65833, then H0 is rejected, so that business experience has a positive effect on business development in Micro, Small and Medium Enterprises in P. Siantar.

F Uji test

This test, also known as the ANOVA test, is used to assess the correctness of the regression model. The conditions for this test are if Fcount> Fable. Below is a table of F test results:

Table 5. F Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64,438	2	32,219	19,459	,000^b
	Residual	188,758	114	1,656		
	Total	253,197	116			

a. Dependent Variable: Y1
b. Predictors: (Constant), X2, X1
Source: SPSS 21

The table shows a Fount of 19.459 while Ftable with a significance of 0.05 using the formula (k; n-k = 2; 117-2= 115) will produce 3.08. Comparison of the two results: (Fcount>Ftable = 19.459>3.08) while if it is seen from the sign where the value is sig.0,000<0.05. This means that overall accounting knowledge and business experience positively and significantly influence the development of MSMEs in Pematangsiantar city.

Coefficient of Determination Test (R2)

This test is used to see the extent to which a test explains the variation of the dependent variable, where the value of this test is between zero and 1. A value of 1 or close means that the independent variables can provide almost all useful information in predicting the dependent variable.

Below are the results of the coefficient of determination test:

Table 6.

Results of the Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,504ª	,254	,241	1,28677

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y1

The table above, r = 0.504, so that it is said that there is a positive relationship between Accounting Knowledge and Business Experience in MSME Development in Pematangsiantar City. These results are in line with the test criteria in table 3.3. In addition, the coefficient of determination R square 0.254, which means that whether or not the development of MSMEs in Pematangsiantar City can be explained, 25.4% is due to accounting knowledge and business experience. In comparison, 74.6% can be caused by other factors, including marketing strategies. The researcher does not explain a product, managerial, production, and various factors.

Discussion

1. **Effect of Variable (X1) Accounting Knowledge on (Y) MSME Development in Pematangsiantar City**

   Based on the results between the variable X1 accounting knowledge to Y (MSME development), the value of t.count is 3.994> table of 1.65833. So it can be interpreted that accounting knowledge has an influence on the development of Micro, Small and Medium Enterprises in Pematangsiantar. Accounting knowledge is important in running and developing a business. Because accounting is useful for generating information that describes business conditions from one period to the next, it can be used as a basis for evaluating a business; the accounting knowledge possessed by business actors can be reflected through the practices carried out by business actors in managing their business.

   In this study, accounting practices applied by business actors, such as being aware of the transaction recording function, can increase operating income by 67% of respondents agreeing to this. And the statement that is looking at accounting records will be useful for decision-making for businesses, 43% agree with the statement.

However, there were no respondents who disagreed with this assumption. So this opinion is in accordance with what Sitorus said in the Adiargo Aridza Accounting Journal that accounting knowledge in the process of recording economic transactions is useful for making a decision for a business (Aridza, 2017).

2. **The Effect of Business Experience Variables (X2) on (Y) MSME Development in Pematangsiantar City**

The test results between X2 against Y in Pematangsiantar City obtained a count of 2,631 > table of 1,65833. So it can be said that there is a positive influence between business experience on the development of MSMEs in the city of Pematangsiantar. Business experience is a factor in developing a business because of the time an entrepreneur runs his business; business actors will increasingly face complex business problems so that entrepreneurs can find out how to overcome these problems. Alternatively, it can be interpreted that MSME actors can take lessons to develop their business by taking a decision obtained through experience in running their business.

Evidence of business experience influencing the development of MSMEs in Pematangsiantar City can be seen through respondents' statements that the length of running a business is able to develop strategies in running a business, there are 56% of respondents agree with the statement. This fact is to the theory expressed by Staw that in running a business, experience is the best factor for running a business, especially if the business is related to the experience of previous entrepreneurs. Experience in managing a business is very necessary if the complexity of activities in running a business increases (Riadi, 2018)

3. **Effect of Variable (X1) Accounting Knowledge and Business Experience (X2) Against (Y) MSME Development in Pematangsiantar City**

The magnitude of accounting knowledge and business experience that results in the development of MSMEs in Pematangsiantar City is 25.4%. This is indicated by the coefficient of determination R square, which is 0.254. That is, the development of MSMEs in Pematangsiantar City 25.4% is explained by accounting knowledge and business experience. The other 74.6% is explained by product marketing strategies

and managerial, production, and environmental conditions, which are not mentioned in this study.

This result is in line with the research conducted by Adiargo Aridza in the Journal of Accounting through Sitorus' opinion. Moreover, in the research conducted by Riadi in his thesis through Staw's opinion that accounting knowledge in the process of recording economic transactions is useful for deciding on a business while running a business, experience is the best factor for running a business. That experience in managing a business is necessary if the complexity of business activities increases (Riadi, 2018).

E. CONCLUSION

The final results obtained after conducting a study on MSMEs in Pematangsiantar City and in accordance with the results of data analysis as evidenced by the hypotheses explained regarding accounting knowledge and business experience. So that researchers can draw the conclusion that the proposed hypothesis can be accepted. The conclusions of this research are as follows: 1) There is a positive influence between accounting knowledge on the development of MSMEs in Pematangsiantar City. It is proven that the tcount of accounting knowledge is 3.994 while the ttable is 1.65833, which means that H0 is rejected so that H1 is accepted. 2) There is a positive influence between business experience on the development of MSMEs in Pematangsiantar City. It is proven that tcount on the business experience variable is 2,631 > from ttable 1,65833, it can be concluded that H0 is rejected so H1 is accepted. 3) The effect of accounting knowledge and business experience on the development of MSMEs is the coefficient of determination R square of 25.4%, indicated by the value of the coefficient of determination R Square, which is 0.254, which means that the development of MSMEs in Pematangsiantar City is good or bad, 25.4% is caused by accounting knowledge and business experience, while 74.6% can be caused by other factors including product marketing strategy, managerial, production and other factors not described in this study.

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