Development of entrepreneurship, especially MSMEs (Micro, Small and Medium Enterprises) in Indonesia is seen as a strategic step in tackling the economic problems of the nation. Entrepreneurship gives a solution of how to innovate independently and to produce. According to the Minister of Cooperatives, Small and Medium number of entrepreneurs reached 0.24% of the total population of Indonesia. Economists declared to be able to advance the national economy; it takes minimum 2% of entrepreneurs of Indonesia population. One of the efforts made by the government is to provide loan assistance Micro Business Financing (KUR). The government hopes that this type of financing can help to solve the problems faced by SMEs in terms of capital. However, the government's expectations have not been entirely successful. This is due to the unavailability of complete accounting information or lack of accounting practices carried out by SMEs as one of the requirements for obtaining KUR. This study aims to analyze the extent of the contribution of accounting practices on access KUR by SMEs and to analyze how perceptions of SMEs to access KUR. This study used survey method, the research sample of 300 SMEs using statistical correlation analysis and statistical description. The results showed the accounting practices contribute to KUR access by SMEs means that with good accounting practices have an impact on the ease of gaining to access KUR. The study also found that the better application of accounting practices in SMEs the easier to access the KUR. A conclusion of this research is that SMEs need to have a standard accounting practices for the ease of obtaining loans KUR. The contribution of this research is in the form of advice to the government to impose regulations, standards related to the accounting practices for SMEs.

Keywords: Accounting Practices, Small Medium Enterprise, Micro Business Financing (KUR)

1. INTRODUCTION

The development of entrepreneurship, especially for MSMEs (Micro, Small and Medium Enterprises) in Indonesia is one of strategic planning to solve national economic problems of the nation. Entrepreneurship gives a solution how to innovate independently and efficiently. Economic growth is driven by the economic activity carried out by the business world. According to the Minister of Cooperatives, Small and Medium Enterprises, the number of businessmen / entrepreneurs reached 1.65% of the total Indonesia population. Compared to other countries in Southeast Asia (ASEAN) this amount is far less than Singapore which is reached 7% (of the population), Malaysia 5%, and 3% for Thailand. Government efforts to develop and promote SMEs in Indonesia, has been done in various ways. One of them is to give citizen loans for
entrepreneurship (KUR loans) in various banks in Indonesia. The government hopes it can help the problems faced by SMEs in terms of capital by provide lower interest rates than other types of loans, and do not charge provision and administrative costs.

Expectations of government in promoting SMEs in Indonesia through the KUR has not been entirely successful. the majority of SMEs, especially in Palu city, Indonesia still faced with problems of low productivity and lack of access to productive resources, especially to capital as main problem. Along with the development of the Bank in Indonesia at this time that its condition can solve the problem capital of SMEs through the help of various financial institutions that exist for SMEs is still limited resources. However, It is hampered due to the unavailability of complete accounting information from the offender UMKM. The consumption of KUR loans is still concentrated in Java, Indonesia (data distribution of KUR nov 2007-sept 2013). KUR loans in Palu city still not distributed to the public. This is due to the inability of SMEs to access KUR, which this is due to the unavailability of complete accounting information and is not optimal accounting practices in SMEs.

Related to the relationship between accounting practices with access to credit, to support in accessing credit at banking institutions, the provision of accounting information by SMEs is also very necessary. Because, as quoted by Rudiantoro and Siregar (2011), Baas and Schrooten (2006) states that one of the techniques of credit are the most widely used bank is a financial statement lending which bases its lending on the financial information of the debtor, in line with this, the results research conducted Nair and Rittenberg (1982) as cited by Wahdini and Suhairi (2006) also concluded that the bank did not see any difference between a large business with SMEs, are all required to meet the requirements including the need to provide financial reports to be used as a basis in lending to prospective borrowers.

Similarly in Indonesia, if the notice requirements of the provision of loans in almost all banks in Indonesia, to ensure the smooth payment of installments and repayment by prospective borrowers, in addition to consideration of the character of prospective borrowers, the financial statements which describe the revenues and operating expenses as well as assets, liabilities and capital owned prospective borrower a major consideration decision whether the loan application is received by the Bank, not least for SMEs, especially for KUR financing request. However, in reality, especially in Indonesia, in general, small businesses do not maintain and use of accounting information in the management of its business (Pinasti, 2001), so that the quality of financial reporting at SMEs is still low (Rudiantoro&Siregar, 2011) and accounting practices, especially financial accounting on SMEs in Indonesia has many weaknesses (Suhairi, et al, 2004). All these conditions resulted in SMEs are not able to provide the information required by the bank (Rudiantoro&Siregar, 2011).

On the other hand, although the government and the community of accounting (accounting profession Institute or the Institute of Accountants Indonesia / IAI) has stressed the importance of recording and organizing accounting information for SMEs. In fact, the insistence of the law (law enforcement) on accounting practices in SMEs of the regulator is not adequate (Pinasti, 2007), the existence of SAK (before issuance of SAK ETAP) overload for SMEs (Wahdini&Suhairi, 2006) and the ineffectiveness of the socialization of implementation SAK ETAP against the banks and the SME agency (Rudiantoro&Siregar, 2011). This suggests that in order to streamline the accounting practices in SMEs, government, community and the accounting profession institutions must work together in encouraging proper accounting practices, implementable and sustainable. Some of it is the motivation of researchers conducted this study. This study aims to analyze the extent of the contribution of accounting practices on access KUR loans by SMEs and to analyze how perceptions
of SMEs to access KUR loans. The contribution of this research is in the form of advice to the government to impose regulations, standards related to the accounting practices for SM.

2. RESEARCH METHODS

The following research methods are: first, to measure the extent of accounting practices in SMEs in Palu used measure of the availability of financial statements prepared in accordance Financial Accounting Standards Entities Without Public Accountability (SAK-ETAP) such as Balance Sheet, Statement of Changes in Equity, Income Statement and Statement of Cash Flows are also using indicators developed from components of the accounting information system according to Romney &Steinbart (2005) to measure availability in support of accounting practices in SMEs and consists of: Human Resources (HR), Procedure, Data, Software and Infrastructure Technology information on access by SMEs KUR loans facilitated by banks in the city which is the hammer of a government loan assistance monosyllabic lower interest than other loans. Second, to measure the extent of perception SMEs to access loans KUR then measured through statements related to how access KUR loans from financial institutions banking.

The population survey are the SMEs in Palu. According to the latest data obtained from the Department of Industry, Trade, Cooperatives and SMEs in Palu city found that the number of SMEs in the city of Palu are 4 993 SMEs in 2014, spread in 6 (six) districts. The sampling method used in this research is purposive sampling method with a sample size of 300 samples were determined by the following criteria: a) The work carried out included in the list of SMEs as laid down by the Ministry of Commerce of Palu. b) the business has been run for a minimum of 2 years as the general requirements set by banking financial institutions.

The data analysis due to answer the research problems, to achieve the objectives of this study, and to analyzing the reliability and validity of the data, as follows: a) to know to what extent the contribution of accounting practices on access to loans KUR by SMEs in Palu then performed statistical analysis Correlation is used to find the relationship between two or more variables that are quantitative and descriptive statistical analysis (descriptive statistics). Descriptive statistical analysis was conducted to analyze in depth on the data in the questionnaire so we get a broader picture about the availability of the financial statements and the components of accounting information systems in support of accounting practices in SMEs. To determine the perceptions of SMEs to access loans KUR in Palu. The test is done with descriptive statistics (descriptive statistics). This is a statistical analysis that describes the phenomenon or characteristics of the data. The characteristics of the data represented is the characteristic distribution. These statistics provide a frequency value, measuring central tendency, dispersion and gauges form (Jogiyanto 2007) Analysis of descriptive statistics was conducted to determine and analyze in depth on the data in the questionnaire so we get a broader picture of the perceptions of SMEs to access KUR loans in Palu.

3. RESULTS AND DISCUSSION

Questionnaire as a research instrument is passed directly to the respondents who returns are also made directly by the researchers through direct questioning to the respondents. However, for some reason, some of respondents do not return the questionnaire, so that the rate of return until the specified time amounted to only 272 pieces of questionnaires or 90.67% of the total questionnaires circulated. The questionnaires returned, there are 21 pieces of the questionnaire can not be processed because of the respondents' answers on the questionnaire is not complete and some respondents did not fill a complete demographic data needed for the analysis, so the success rate of circulation of the questionnaire amounted to only 251 pieces or approximately 83.67%.
Overall of the 251 respondents to represent the differences that exist. For positions in SMEs, the majority of respondents are owners of SMEs, while others are employees assigned to represent the owners, both of which served as a staff department of finance, marketing and other parts, while the difference between the sexes, the majority of respondents were male with an average age of 36.56 years old. The latest education of respondent are high school graduates or equivalent, which is where the majority of expertise is not educational background in economics, management and accounting, but other technical fields such as engineering, agriculture, forestry, computers and others, with an average of 51.33 months work experience.

Variable availability of the report was measured with 20 items in the questionnaire statement. Overall the measured item is invalid because the correlation coefficient all the items revelation gained more than 0.3 or greater than the value of r-critical, referring to the opinion of the SugiyonoMasrun (2002). Perception variable accounting practices measured with 5 items in the questionnaire statement. Overall the measured item is invalid because the correlation coefficient (r-count) all the items revelation gained more than 0.3 or greater than the value of r-critical, referring to the opinion of the SugiyonoMasrun (2002). The dependent variable in this study is the perception of KUR loan is measured with a 5 point statement on the questionnaire. Overall statement declared invalid.

After all instruments in this study is valid, then the subsequent reliability testing conducted to test the reliability of the instrument penelitian. Uji reliability study was conducted with SPSS (Statistical Package for Social Sciences) for Windows version 20.0 statistical test Cronbach Alpha (α). According to Nunnally (Ghozali, 2009: 46) a construct or a variable is said to be reliable if the value of Cronbach Alpha> 0.60. the value of Cronbach Alpha (α) of each variable availability of the report, the perception of Accounting Practice and Perception KUR loans amounted to 0.641; 0.658; 0.602 and 0.633, the entire construct or variable is said to be reliable.

After the descriptive analysis of the data collected, the next step is to conduct a descriptive statistical analysis as described in Table 5.8 below:

| Table 1. Statistic |
|-------------------|-----------------|-----------------|-----------------|
| Financial Reporting availability | Component of Accounting information system availability | Perception of accounting practice | Perception of citizen loan for entrepreneurship |
| N       | Valid | N       | Valid | N       | Valid | N       | Valid |
| N       | Valid | N       | Valid | N       | Valid |
| Mean    | 10,5020 | 8,7968 | 13,0080 | 7,8566 |

Based on Table 1 can be explained as follows:

1. The variable availability of the report as a whole has a mean value of 10.5020 which of the 20 questions, the highest score of the item is question number 5 with a score of 188. The lowest is the question is number 14 with a score of 116. From the analysis per question with question number 20 the highest mean value obtained is the question no 3 and 4 with a mean value respectively 0.7251 and 0.7490.

2. Results of mean analysis illustrates that overall SMEs in the Palu city mostly just make record spending money and purchase goods because besides feel most easily done also their knowledge and skills are still lacking. And if implementing accounting procedures, 2 it is only...
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a small part of accounting process. This situation also makes accounting practices of SMEs in Palu very less.

3. Variable perception Accounting Practice has amounted to 13.0080 which the mean value of 5 questions, the highest score of the item is question number 11. Questions the lowest is the number of question number 4 with a score of 604.

4. Results of mean analysis illustrates that overall SMEs in the city of Palu willing to do proper accounting practices because they hope that can be done socialization or training SAK ETAP to develop the capacity of the resources at their disposal.

5. Variable Perception KUR loan has a mean value of 7.8566 where from 5 questions, the highest score of the item is question No. 8. Question lowest is the number question number 1.

6. Results of mean analysis illustrates that the majority of SMEs have not been in contact with the banks in Palu city, despite the development of the banks very rapidly. This situation makes some of them who do not know the KUR loans offered by financial institutions in the city hammer.

**Multicollinearity test.** To determine the independent variables do not have a linear relationship or not correlated with each other in the regression model, then performed a test detection with multicollinearity symptoms. Its assumption states that the independent variables must be free of symptoms multicollinearity. In this study used the value of Variance Inflation Factor (VIF) as an indicator of the presence or absence of multicollinearity among the independent variables. multicollinearity test results that showed VIF value of less than 0.10. it means that there is no seriously multicollinearity(Ghozali, 2009). Moreover, supported with no correlation between the independent variable whose value is more than 95%.

**Heteroskidastity test.** Aims to test whether the regression model occurred inequality residual variance from one observation to another observation. To test this assumption is done by looking at the scatter plot graph between the dependent variable (ZPRED) and independent variables (SRESID) (Ghozali, 2009). Scatterplot of the graph shows that the values of the distribution of research data scattered randomly, do not form a particular pattern clear, well spread above or below zero on the axis Y. This means that not Heteroskidastity the regression model, so the regression model fit for use.

Testing for normality in statistical model data in this study is done by non-parametric statistical test of Kolmogorov-Smirnov. Sample of Table 5.10One Kolmogorof-Smirnov appears that Asymp value Sig (2-tailed) produced all bigger than the alpha value of 0.05 it can be concluded that the data are normally distributed.

<table>
<thead>
<tr>
<th>No</th>
<th>Independent variable</th>
<th>Regression coefficient</th>
<th>t</th>
<th>Sig.</th>
<th>r-parsial</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>X</td>
<td>0.786</td>
<td>18.017</td>
<td>0.000</td>
<td>0.725</td>
</tr>
<tr>
<td></td>
<td>Konstanta = 1,543</td>
<td>α = 0,05</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the results of the regression analysis in Table 2, and then inserted into the multiple regression model with the following formula: \( Y = 1.543 + 0.786 \times X1 + e \). The equation shows, the independent variable (X) in the analysis had a positive influence on the perception of the results. a) Constant value = 1,543. That is, if the independent variable (X) is assumed to be zero, the perception of the result has occurred for 1,543 if other variables held constant. b) The regression
coefficient perception variable accounting practices (X) of 0.786. It means that the variable accounting practices perceived positive effect on the perception of the results so that if the other variables held constant, the accounting practice will be increase by 0.786.

**Hypothesis test.** The variable of accounting practices perception(X) effect significantly on the perception of access KUR loans (Y) with sig. 0.000. It means that the better application of accounting practices in SMEs it will be easier to access KUR loans to financial institutions.

The results also supported by previous studies conducted (Furqan&Karim, 2012) that to ensure the smooth payment of installments and repayment by prospective borrowers, in addition to consideration of the character of prospective borrowers, the financial statements which describe the revenues and operating expenses as well as assets, liabilities and capital prospective borrowers who owned a major consideration decision whether the loan application is received by the Bank, not least for SMEs, especially for loan application business credit (KUR). This illustrates that the better application of accounting practices in SMEs in Palu then it will be easier to access credit in bank lending, especially lending KUR.

### 4. CONCLUSION

Research just managed to get the data from 251 SMEs in the city of Palu as respondents. Based on data from respondents can be concluded that SMEs in Palu is dominated by males with an average age of 36.56 years old. The level of education practice of SMEs in Palu majority are high school graduates or equivalent, in which areas of expertise possessed no educational background economics, management and accounting, but other technical fields such as engineering, agriculture, forestry, and other computer, with an average of 51.33 months work experience. The study also found that the better the application of accounting practices in SMEs in Palu then it will be easier to access loans business credit (KUR) on government financial institutions. that SMEs need to have a standard accounting practices for the ease of obtaining loans KUR.

**Suggestion.** From the above conclusions, the government should pay more attention to the accounting practices of SMEs in Palu, through socialization or training on SAK - ETAP to increase the knowledge and skills including accounting practices knowledge. The contribution of this research is to advice to the government to impose regulations, standards related to the accounting practices for SMEs and disseminate to the SMEs about the assistance provided by government. In Addition, Banks can more often socialize to SMEs in Palu about loans product offering especially KUR loans.

**Research limitations.** The number of respondents SMEs in Palu can not describe the real condition of the real and the results of the questionnaires, especially for the kind of open-ended questions there are still some that contain empty answer, this is due to the activity of some of the respondents are quite dense, so to future research we suggest to dig more information about the real condition of SMEs

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