

Chapter V

CONCLUSION AND SUGGESTION

A. Conclusion

Conclusions that can be drawn based on the discussion of data analysis through proof of the hypotheses that have been set in this study are :

1. There is a significant positive effect of accounting literacy on MSEs performance. Accounting literacy is the ability of MSEs to manage finances well. Accounting literacy is indispensable for MSEs in managing their business finances.
2. There is no effect of access to finance on MSEs performance. In conducting a MSE business, it is very necessary regarding access to capital for businesses. With adequate access to capital, entrepreneurs can carry out business operations smoothly and precisely. But often MSEs do not have easy access to finance, this can be caused by internal or external factors.
3. There is no influence of Gender on MSEs performance. The MSEs performance does not look at gender, it depends on the MSEs capability of financial, marketing and production. So that gender is not a factor that can affect the performance of an MSE.
4. There is no effect of the e-commerce usage on MSEs performance. This shows that there is no difference in MSEs performance when using e-commerce and traditional marketing. Even though MSEs market their products/services traditionally, they can still sell their products/services and earn income.

B. Limitation

Based on the results of the study, the researchers gave the following suggestions:

1. Secondary data obtained from the DINPERINDAGKOP of Banyumas Regency is incomplete and not updated regularly so there are difficulties in communicating with business owners who have survived the COVID-19 pandemic.
2. In this study the coefficient of determination (R^2) value is only 0.119, which means that accounting literacy, access to finance, gender and e-commerce usage variables only contribute 11.9% to SMEs performance, while the remaining 88.1% (100-11.9) is influenced by variables outside the study.
3. This research was conducted with the assumption that MSEs owners filled out the questionnaire.

C. Suggestion

Based on the results of the study, the researchers gave the following suggestions:

1. For government and related institutions to update their MSMEs data at least annually, so that the data that they have is in accordance with the real situation in the field.
2. It is hoped that further researchers who are interested in continuing this research will add research variables, not only limited to accounting literacy, financial access, gender and e-commerce usage. Because there are still many other possible factors that can be explored and have a strong relationship with MSEs performance.