

The Influence of Development of Tourist Object Locations on the Economic Growth of Umkm with the Capability of Financial Recording According to Sak Etap as an Intervening Variable

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Kupang City is the capital of East Nusa Tenggara Province. According to data from the Central Statistics Agency, for 10 consecutive years, East Nusa Tenggara has received the title of the third poorest province in Indonesia. Kupang City is one of the coastal cities in Indonesia, and it is mandated as a center for national and international trade and services according to Government Regulation Number 13 of 2017 concerning National Regional Spatial Planning (RTRWN). As a coastal city, it must be able to use the sea as the main entrance and make it the face of the city. For this reason, it is necessary to see how innovative the development of Kupang City is as a coastal city with the potential to become a maritime axis. Based on data from the statistical center, the number of MSMEs in the city of Kupang in 2021 is 4,173 and in 2022 is 3,877, a decrease of 296 MSME business actors, even though the government has carried out the development of tourist attraction locations. However, many tourist attractions in Kupang are still closed, increasing the number of unemployed people in the city. This research will analyze the influence of the development of tourist attraction locations (X) on the economic growth of MSMEs (Y) with financial recording capabilities by SAK ETAB (Z) as an intervening variable. This research is aimed at MSMEs around Kupang city tourist attractions. The sample selected using purposive sampling technique at 10 beach tourist attraction locations in the city of Kupang will be selected by MSMEs with a total of 100 MSMEs. The research will be carried out

qualitatively to reveal the root of the problem of the decline in MSMEs in Kupang City, even though the construction of tourist attraction locations in Kupang City has been carried out. At the same time, it will be tested quantitatively using primary data, which will be used as a questionnaire. Based on the results of the t-test, it is known that the significance value of The variable Z (Knowledge of Accounting Records) has a significance value of $0.024 < 0.05$, which means that Knowledge of Accounting Records influences the economic growth of MSMEs. Based on the results of the F test, it is known that the significance value is $0.000 < 0.05$; this indicates that together, the development of tourist attraction locations, knowledge of accounting records, business capital, and quality of human resources influence the economic growth of MSMEs.

Keywords: Development; Location of Tourist Attractions; Economic growth; SAK ETAB; MSMEs.

1. Introduction

Kupang City is the capital of East Nusa Tenggara Province, this city is the largest city on the island of Timor and is located on the coast of Kupang Bay, the population of Kupang City is 444,661 with an area of 152.59 km². According to data from the Central Statistics Agency, for 10 consecutive years, East Nusa Tenggara received the title of the third poorest province in Indonesia (Central Statistics Agency, 2024). Apart from being the poorest province, the capital of East Nusa Tenggara province, Kupang City, in 2022 was crowned the Defending Champion for the Dirtiest City in Indonesia by the Ministry of Environment and Forestry (KLHK) (POS KUPANG, 2018). Even though the city of Kupang, with the Bougainvillea jargon has the spirit of the city of KASIH, namely Kupang, Safe, Healthy, Beautiful, Harmonious, and is located on the coast of Kupang Bay, it should be able to show the beauty of the beach, Kupang City is also one of the coastal cities in Indonesia which is mandated as a trade center. And services for national and international purposes in Government Regulation Number 13 of 2017 concerning National Regional Spatial Planning (RTRWN). As a coastal city, it must be able to use the sea as the main entrance and make it the face of the city. For this reason, it is necessary to see how innovative the development of Kupang City is as a coastal city with the potential to become a maritime axis (Barus, 2021)

Based on data from the statistical center, the number of MSMEs in Kupang City in 2021 is 4,173, and in 2022, it is 3,877, experiencing a decrease of 296 MSME business actors. Even though MSMEs themselves are able to absorb labor which can reduce the unemployment rate in Kupang City. Based on data from the Indonesian Ministry of Finance in 2019, there were 65.4 million MSMEs in Indonesia, and they were able to absorb 123.3 thousand workers. This proves the huge impact and contribution of MSMEs. MSMEs themselves can contribute 60.5% to the National GDP of Indonesia (RI, 2024).

Based on research results, the influence of tourism development on increasing the income of micro, small, and medium enterprises (MSMEs) mediated by tourism potential is 70.8% (Lestari, 2023). However, a different case was experienced in the city of Kupang, several

areas that were developed into tourist attraction areas lasted only a short time and immediately experienced permanent damage. One of the famous beaches in the city of Kupang is Warna Beach, a tourist attraction that was built in 2018, this beach has become a favorite tourist attraction in the city of Kupang, with colorful seating accents and umbrellas, which has its own attraction for local people and tourists to come to this place. The following is a picture of the color of the beach (POS KUPANG, 2018).



However, if we look at the current condition of Warna Beach, it is very dirty and unkempt, Warna Beach also has minimal visitors because its location is close to the market and around the beach, it is used as a dumping ground for local people's rubbish, many people also throw rubbish in the sea, making the beach's water black. Brownish Source: (Victor News, 2024)

The same thing also happened at Kelapa Lima Beach, which was originally a place selling fresh fish. Now, after being renovated, it has lost all the MSME business actors who were selling. According to the results of an interview with Mr. Iman on March 29, 2024, one of the fish sellers stated that after the location was renovated, customers came only to enjoy the beach atmosphere, not to buy fish, so we have difficulty selling at this place because of the lack of buyers.

Based on research (Sari & Husen, The Effect of Knowledge of Accounting Records on Economic Growth with Business Capital as an Intervening Variable, 2020) the economic growth of MSMEs is directly influenced by knowledge of accounting records on the economic growth of MSMEs. This research is supported by research stating that accounting information influences business sustainability (Wani & Safitri, 2019). Based on the description above, the author will research the Effect of the Development of Tourist Attraction Locations on the Economic Growth of MSMEs with Financial Recording Capabilities, According to Sak Etap as an Intervening Variable.

A. Problem Formulation

Based on the problems above, the question in this research is whether the development of tourist attraction locations influences the economic growth of MSMEs, with the ability to record finances in accordance with SAK ETAB as an intervening variable.

B. Research purposes

Based on the problem formulation above, this research aims to analyze the influence of the development of tourist attraction locations on the economic growth of MSMEs with the ability to record finances in accordance with SAK ETAB as an intervening variable.

2. Library Review

A. Library Review

1. Attitude and Behavior Theory

This theory defines behavioral attitudes as being formed by habits in the surrounding environment and applicable social rules. Cognitive components are part of nature, namely beliefs, whether one likes it or not, and one's actions in accordance with other people's attitudes are components. affective (Mayers, 1996)

Research explains how our attitudes define our predispositions towards elements that occur in the world. A person's attitudes can be learned, and feelings shape the relationships between us and others. Lastly, research shows that regulated attitudes are closely related to our relationships with others (Mayers, 1996)

2. Attribution theory

Attribution theory explains why people behave in specific ways. Research shows the tendency to make attributions is caused by the human tendency to explain what is behind other people's behavior. Attribution studies initially explained that each individual tries to understand behavior by combining pieces of information that make sense. In conclusion, a person always tries to find out why someone performs a specific action (Heider, 1858). Attribution theory, also known as trait theory, means that humans are usually not aware of doing something. This is tested with various tests to see whether other people's words or actions reflect the traits and characteristics that exist within themselves or a situation that creates a forced reaction (Mayers, 1996)

3. Micro, Small and Medium Enterprises (MSMEs)

Procedures for Micro, Small, and Medium Enterprises (MSMEs) are regulated in the Law of the Republic of Indonesia Number 20 of 2008, discussing that MSMEs are businesses carried out by a business entity or individual that are not businesses with micro business criteria (Ayem & Wahidah, 2021).

4. Development of Tourist Attraction Locations

Tourism development (Swarbrooke, 2024) is a series of efforts to integrate the use of various tourism resources and all forms of aspects outside tourism that are directly or indirectly related to the continuity of tourism development.

5. Knowledge of SAK ETAB Accounting Recording

Accounting consists of three primary activities: finding relevant economic events, recording those events using currency as a measuring tool, and reporting the economic events of an

organization or company to users of financial statements. Accounting is very important to understand financial recording and reporting (R.A.Siregar, 2023). With an excellent financial recording and reporting system, the financial management includes collecting and using funds (R. Siregar & Surayya, 2023).

3. Research methods

A. Research Techniques

This research is aimed at MSME business actors around the Kupang City tourist attraction area. The samples were selected using a purposive sampling technique with the following criteria:

1. MSMEs located in Kupang City tourist attractions
2. MSMEs have been established for more than 4 years
3. MSMEs are business actors who stay and do not move from place to place

Based on the criteria above, there are 10 beach tourist attraction locations in the city of Kupang, and a minimum of 10 MSMEs will be selected. The research will be carried out qualitatively to reveal the root of the problem of the decline in MSMEs in Kupang City, even though the construction of tourist attraction locations in Kupang City has been carried out. At the same time, it will be tested quantitatively using primary data, which will be used as a questionnaire. The following is the classification of variables that will be used:

B. Independent Variable

Indicators of attraction, amenity, and ancilliary measure the development of tourist attraction locations (X).

C. Dependent Variable

The following indicators measure MSME economic growth (Y):

1. Income received
2. MSME Satisfaction
3. Hope for the future.

D. Variabel intervening

Accounting Recording Knowledge SAK ETAB (Z) uses indicators consisting of eight questions related to procedural and declarative knowledge.

AND. Variabel control

1. Business Capital (K1) measures business capital = Ln (amount of business capital)
2. HR Quality (K2) measures indicators at levels (1) elementary school, (2) middle school, (3) high school, (4) bachelor's degree, (5) master's degree.

Quantitative analysis techniques used in this research:

1. Descriptive analysis
2. Test validity and reliability
3. Classic assumption test; Normality, Multicollinearity and Heteroscedasticity Tests
4. Path analysis

$$H1: Z = a + b_1X + b_2K_1 + b_3K_2 + e_1$$

$$H2: Y = a + b_1X + b_2Z + b_3K_1 + b_4K_2 + e_2$$

Information;

X: Development of Tourist Attraction Locations

Z: Knowledge of accounting records

Y: MSME Economic Growth

e1: error of the first regression equation

e2: regression equation error

K1: Venture capital

K2: Quality of human resources

5. Hypothesis testing
6. Uji F
7. Coefficient of determination test
8. Uji t

Qualitative analysis techniques used in this research:

1. Data reduction (data reduction)
2. Data display (Data presentation)

Conclusion Drawing/Verification

4. Research result

Based on research data conducted on 100 respondents as MSME business owners located in the Kupang city tourist attraction area, Pasar Panjang Beach, Kelapa Lima Beach, Ketapang 1 Beach, Namosain Beach, Lasiana Beach, Batu Nona Beach, Nun Baun Beach, Kota Lama Beach, Solor Beach and Warna Beach. With variable

A. Classic assumption test

Before conducting a hypothesis test, a prerequisite test is first carried out. Prerequisite tests consist of Normality Test, Heteroscedasticity Test, Multicollinearity Test

1. Normality

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.83095870
Most Extreme Differences	Absolute	.101
	Positive	.101
	Negative	-.071
Kolmogorov-Smirnov Z		1.008
Asymp. Sig. (2-tailed)		.262

a. Test distribution is Normal.

b. Calculated from data.

The normality test uses the Kolmogorov-Smirnov test; based on the table above, it is known that the significance value is $0.650 > 0.05$; this indicates that the data is usually distributed.

2. Heteroscedasticity Test

The heteroscedasticity test is carried out by looking at the graph Scatterplot or from the predicted value of the dependent variable, namely SRESID, with the residual error, namely ZPRED.

Based on the graph Scatterplot above, it is known that the data is spread above and below zero, meaning that the data is accessible from heteroscedasticity

3. Multicollinearity Test

The multicollinearity test looks at the tolerance value and the variance inflation factor (VIF) value.

Variable	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
K1	.966	1.035
K2	.965	1.036
X	.562	1.781
WITH	.555	1.803

Based on the table above, it is known that all variables have a tolerance value of > 0.1 and $VIF < 10$, this indicates that there is no multicollinearity in the data.

B. Observation of structured interview results

Based on the results of interviews with 100 MSMEs as research samples conducted at 10 tourist attraction locations in the city, namely Pasar Panjang Beach, Kelapa Lima Beach,

Ketapang 1 Beach, Namosain Beach, Lasiana Beach, Batu Nona Beach, Nun Baun Beach, Kota Lama Beach, Solor and Beach Colors as follows:

1. Disadvantages of the location where you sell?

The Batu Nono respondent stated that the place, which was used as a tourist attraction, had never been renovated, so the place needed to be better organized; there needed to be lighting or toilets. The Kellapa Lima Beach respondent stated that their location had just been built but needed to pay more attention to customer needs such as trash cans, toilets, and lack of hygiene support, so the newly built location was unkempt and lacked customers coming. Ketapang Beach 1 respondents stated that their location needed to be more spacious, and there were no cleaning staff, so the location needed to be better maintained. Respondents to Kota Lama Beach stated that this beach lacked lighting and toilets. Respondents to Lasiana Beach stated that Lasiana Beach had become less popular since the entrance fee to the beach was expensive, clean water facilities were difficult, and facilities needed to be maintained. Respondents who walked along Namosain Beach stated that this location was good enough to be their business location. Nunbaun Beach respondents stated that the location where they sell needs to be more spacious; there is no parking area, rubbish bins, and a lack of lighting. Pasir Panjang Beach respondents stated that their beach lacked lighting and public toilets. Solor Beach respondents stated that there needed to be more lighting, toilets, and layout of the place. And Color Beach respondents stated that their location still lacks facilities, such as rubbish bins, places to sell.

2. Has the government renovated tourist attraction locations in the last 4 years?

Of the 10 beaches where tourist attractions are located, 5 beaches stated that they had been renovated by the government: Warna Beach, Ketapang 1 Beach, Kota Lama Beach, Lasiana Beach, Kelapa Lima Beach, and Namosain Beach. Meanwhile, Solor Beach, Pasir Panjang Beach, Nunbaun Beach, and Batu Nona Beach have never been renovated.

3. After the construction or renovation of the tourist attraction location, did you experience an economic improvement?

Of the 100 respondents, 39 answered that there had been an increase in turnover, while the other 61 stated that there had been no increase.

4. If you do not experience an increase in income, what is the problem?

Of the 100 respondents spread across 10 beaches, Lasiana Beach stated that an entrance fee decreased visitors. Meanwhile, other respondents chose not to answer this question.

5. In your opinion, what is the potential if you run a business around Kupang City Beach, especially where you are currently selling?

Of the 100 respondents spread across 10 beaches. 10 respondents stated that there was no potential for economic improvement if they sold at the Kupang City Beach tourist attraction. However, 90 other respondents expressed optimism that there would be potential for economic improvement if they continued selling at this place.

6. Will you continue to run your business in this place in the next 10 years?

Of the 100 respondents, 98 said they would continue selling there because it was their only

place of work. Meanwhile, 2 other respondents said they would not continue running the business.

7. In the last year or so, have you often had customers from outside the region or overseas?

Of the 100 respondents, 47 stated that they had customers who varied from local to outside the region and abroad. 24 other respondents stated that there were only local customers and from outside the region, while 29 other respondents said they only got local customers.

8. In your opinion, what is the economic capacity of your customers?

Of the 100 respondents, 80 respondents stated that the average buyer was standard. In comparison, the other 20 respondents stated that the customers who came had varying economic levels ranging from standard, medium and high.

9. In your opinion, do the goods you sell fall into the expensive or cheap category in their class?

Of the 100 responses, 97 stated that they sold products at low prices, 1 responded that they sold products at standard prices, and 1 responded that they sold goods at high prices, while 1 responded not to answer.

10. What is the average income you receive in 1 month?

Of the 100 respondents, the amount of income they received varied, namely 100,000-900,000, totaling 27 respondents, 1,000,000-9,000,000, totaling 51 respondents, and 10,000,000-30,000,000, totaling 5 respondents, while 17 others chose not to answer.

11. Do you keep financial records?

Of the 100 respondents, 81 stated that they did not record their finances, while 19 others stated that they recorded their finances clearly.

12. what benefits do you think you receive if you keep records?

Of the 19 respondents who recorded their finances, they stated they received benefits such as easily finding out daily income, business profits or losses, all types of expenses and income, and business developments over time.

C. Hypothesis testing

Based on the classical assumption test, this data meets the requirements for hypothesis testing. The hypothesis test used is the regression test.

1. The Influence of the Development of Tourist Attraction Locations, Business Capital, and Quality of Human Resources on Knowledge of Accounting Records

The regression test results are then divided into several parts, namely the F-test, the T-test, and the coefficient of determination. The Determination Coefficient is shown in the table below

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.667 ^a	.445	.428	3.14994

a. Predictors: (Constant), X, K2, K1

b. Dependent Variable: Z

Based on the table above, it is known that the R Square value is 0.445, this means that the influence of tourist attraction location development, business capital and human resource quality on knowledge of accounting records is 44.5% with an error value of = 0.74, while 55.5% is influenced by other variables. The next step is to see the influence of all variables through the F test. The results of the F Test are presented in the table below.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	764.513	3	254.838	25.684	.000 ^b
	Residual	952.527	96	9.922		
	Total	1717.040	99			

a. Dependent Variable: Z

b. Predictors: (Constant), X, K2, K1

Based on the results of the F test, it is known that the significance value is 0.000 < 0.05; this indicates that together, the Development of Tourist Attraction Locations, Business Capital, and Human Resource Quality affect Knowledge of Accounting Records. Then, we will see the influence of each independent variable on the dependent variable through the t-test. T Test results are given in the table below.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.781	3.054		7.132	.000
	K1	2.651E-007	.000	.082	1.068	.288
	K2	-.494	.386	-.098	-1.279	.204
	X	.468	.054	.655	8.582	.000

a. Dependent Variable: Z

Based on the results of the t test, it is known that Variable K1 (Business Capital) has a significance value of 0.288 > 0.05, which means that Business Capital has no significant effect on Knowledge of Accounting Records. The K2 variable (HR Quality) has a significance value of 0.204 > 0.05, which means that HR Quality has no significant effect on Knowledge of Accounting Records.

Based on the t-test, a regression equation can also be created as follows

$$Y = a + b_1X + b_2K1 + b_3K2 + e_1$$

$$Y = 21.781 + 0.468 * X + 0.0000002651 * K1 - 0.494 * K2 + 0.74$$

2. The Influence of the Development of Tourist Attraction Locations, Knowledge of Accounting Records, Business Capital, and Quality of Human Resources on the Economic Growth of MSMEs.

The regression test results are then divided into several parts, namely, F test, T test, and calculating the coefficient of determination. The Determination Coefficient is shown in the table below

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.758 ^a	.574	.556	.848

a. Predictors: (Constant), Z, K2, K1, X

b. Dependent Variable: Y

Based on the table above, it is known that the R Square value is 0.574; this means that the influence of the development of tourist attraction locations, knowledge of accounting records, business capital and quality of human resources on the economic growth of MSMEs is 57.4% with an error value of = 0.65, while 42.6% influenced by other variables. The next step is to see the influence of all variables through the F test. The results of the F Test are presented in the table below.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	92.231	4	23.058	32.044	.000 ^b
	Residual	68.359	95	.720		
	Total	160.590	99			

a. Dependent Variable: Y

b. Predictors: (Constant), Z, K2, K1, X

Based on the results of the F test, it is known that the significance value is $0.000 < 0.05$, this indicates that together the development of tourist attraction locations, knowledge of accounting records, business capital and quality of human resources influence the economic growth of MSMEs. Then, we will see the influence of each independent variable on the dependent variable through the t-test. T Test results are given in the table below.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.924	1.017		1.892	.062
	K1	2.887E-008	.000	.029	.429	.669

K2	.097	.105	.063	924	.358
X	.131	.020	.598	6.700	.000
WITH	.063	.027	.206	2.294	.024

a. Dependent Variable: Y

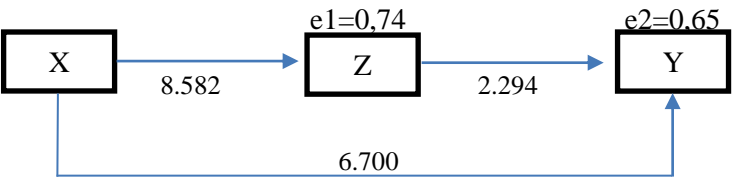
Based on the results of the t-test, it is known that the significance value of the variable Z (Knowledge of Accounting Records) has a significance value of $0.024 < 0.05$, which means that Knowledge of Accounting Records influences the economic growth of MSMEs. Variable K1 (Business Capital) has a significance value of $0.669 > 0.05$, which means that Business Capital has no significant effect on the economic growth of MSMEs. The variable K2 (Quality of Human Resources) has a significance value of $0.358 > 0.05$, which means that the Quality of Human Resources has no significant effect on the economic growth of MSMEs.

Based on the t-test, a regression equation can also be created as follows

$$Y = a + b_1X + b_2Z + b_3K_1 + b_4K_2 + e_2$$

$$Y = 1.924 + 0.131 \cdot X + 0.063 \cdot Z + 0.00000002887 \cdot K_1 + 0.097 \cdot K_2 + 0.65$$

Based on the test results of the two hypotheses above, a path analysis can be made as follows:



5. DISCUSSION

The Influence of Development of Tourist Attraction Locations on the Economic Growth of MSMEs with Financial Recording Capabilities According to Sak Etap as an Intervening Variable

Based on the results of the t test, it is known that the significance value of The variable Z (Knowledge of Accounting Records) has a significance value of $0.024 < 0.05$, which means that Knowledge of Accounting Records influences the economic growth of MSMEs. Based on the results of the F test, it is known that the significance value is $0.000 < 0.05$; this indicates that together, the development of tourist attraction locations, knowledge of accounting records, business capital, and quality of human resources influence the economic growth of MSMEs. (Ohlan, 2017) (Muryani, Esquivias, & Iswanti, 2021).

This research aligns with Ramphul Ohlan's (2017) statement that tourism can significantly contribute to India's economic growth, so policies to attract more international tourists can accelerate economic growth. Moreover, financial development is mutually integrated. This shows that tourism spurs economic growth in India in both the long and short term. This is in accordance with the research results of Muryani & Miguel Esquivias (2021), globally the

tourism sector has become one of the sectors with the most dynamic and fastest growth throughout the world. Cross-border tourists increased from 25 million in 1950 to 1.138 million in 2014. Indonesia also experienced a large increase in tourist arrivals, from around 5 million foreign tourists in 2000 to more than 20 million in 2019, meaning that the tourism sector impacts the economy of local communities. Increased drastically, the increase in MSME income in tourist attraction areas occurred in line with the development of tourist attraction locations. This indicates that the tourism sector can trigger the emergence of economic opportunities for local communities in the form of small businesses as a means of tourism, and it can also be said that the growing development of tourism will bring in many tourists, and more people will set up businesses because of tourism opportunities.

The development of MSMEs in the Kupang tourist attraction area increases yearly in the tourism-supporting business sector. Problems that are usually faced by MSMEs and also become their weaknesses are limited business capital, inadequate human resource management governance, limited mastery of technology, limited raw materials, and marketing difficulties (Teguh, 2012)

Based on research results, the influence of tourism development on increasing the income of micro, small, and medium enterprises (MSMEs) mediated by tourism potential is 70.8% (Lestari, 2023). However, a different case was experienced in the city of Kupang, several areas that were developed into tourist attraction areas lasted only a short time and immediately experienced permanent damage. One of the famous beaches in the city of Kupang is Warna Beach, a tourist attraction that was built in 2018; this beach has become a favorite tourist attraction in the city of Kupang, with colorful seating accents and umbrellas, which has its own attraction for local people and tourists to come to this place. The following is a picture of the color of the beach (POS KUPANG, 2018). After conducting in-depth interview observations, the condition of the city of Kupang after construction lacked awareness among visitors and MSME business actors about maintaining cleanliness. Needs in public locations, such as trash cans, bathrooms, and lighting, are given little attention. The city of Kupang has 1 beach, the main tourist attraction, namely Lasiana Beach, at Lasiana Beach.

Based on the results of observations, 100 respondents were MSME business actors; 39 MSME business actors answered that there was an increase in turnover, while 61 others stated that there was no increase. However, based on observations by MSME business actors, after the construction of tourist attraction locations, the number of customers who came began to increase, not only local but also national and international. This makes 98 out of 100 business actors optimistic about continuing to run their business at this tourist attraction.

The ability to record accounting based on the research above is able to increase the influence on improving the economy of MSMEs; this is supported by statements by business actors who record their finances stating that they get benefits such as easily finding out daily income, being able to find out business profits or losses, to know everything. Types of expenses and income and can see business developments over time. However, of the 100 business actors who conducted research, only 18 carried out complete financial accounting records with financial report output. It is hoped that this can be the main point that can be

carried out by the PLUT-KUMKM service to provide assistance with financial recording. This is in accordance with research results (Rahmiyanti & Sari, 2022).

6. Conclusions and recommendations

Conclusion

Based on the results of the t-test, it is known that the significance value of The variable Z (Knowledge of Accounting Records) has a significance value of $0.024 < 0.05$, which means that Knowledge of Accounting Records influences the economic growth of MSMEs. Variable K1 (Business Capital) has a significance value of $0.669 > 0.05$, which means that Business Capital has no significant effect on the economic growth of MSMEs. The variable K2 (Quality of Human Resources) has a significance value of $0.358 > 0.05$, which means that the Quality of Human Resources has no significant effect on the economic growth of MSMEs.

Based on the results of the F test, it is known that the significance value is $0.000 < 0.05$; this indicates that together, the development of tourist attraction locations, knowledge of accounting records, business capital, and quality of human resources influence the economic growth of MSMEs. Then, we will see the influence of each independent variable on the dependent variable through the t-test. T Test results are given in the table below.

Suggestion

The Kupang City Government needs to pay more attention to MSMEs from all sides, namely from the tourism development sector as well as continuous development of MSMEs that have been assisted or not, to pay attention to financial records as well as training for MSMEs in improving human resources. Apart from that, marketing assistance for MSMEs with the development of the tourism sector needs to be routinely monitored because many MSMEs depend on government assistance in marketing tools for their sales, which will impact MSMEs' income.

MSMEs are expected to be willing to learn about financial accounting records to make it easier to increase capital, which can be assisted by the government or other financial institutions. Future researchers should carry out research in different locations so that more data is analyzed and can also provide a clearer picture of the condition of the object being studied.

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