



The Effect of Capital, Accounting Knowledge and Accounting Training on MSMEs in Using Accounting Information Systems Palembang City

Resky Ramadhani¹⁾, Harsi Romli²⁾, RM. Rum Hendarmin³⁾

1),2),3)Universitas Indo Global Mandiri, Indonesia

Email: reskyramadhani007@gmail.com¹⁾, harsiromlih@uigm.ac.id²⁾, hendarmin@uigm.ac.id³⁾

Abstract

This study aims to examine the effect of capital, accounting knowledge, and accounting training on the use of accounting information systems in MSME Palembang. The sample utilized the Simple Random Sampling technique. The data in the study amounted to 100 respondents. Data collection techniques utilized a questionnaire. Data analysis utilized multiple linear regression. The results of the study prove that capital, accounting knowledge, accounting training have an effect on the variables of using accounting information in MSME Palembang. This research is expected to provide benefits for MSME owners to pay attention to capital, accounting knowledge and accounting training to increase the use of accounting information systems for MSME in Palembang.

Keywords: capital, accounting knowledge, accounting training, accounting information system

1. Introduction

Indonesia's economic growth is influenced by economic activities, one of which is MSMEs. This is because MSMEs have a positive contribution, such as increasing Gross Domestic Product and employment, and reducing poverty levels. In addition, MSMEs are considered as a sector that is always able to be a savior when there is an economic crisis. The magnitude of the growth of MSMEs in Indonesia cannot be separated from problems. If these problems can be overcome, MSMEs can contribute even more every year. There are several problems that often occur in MSMEs such as difficulty obtaining capital, lack of innovation and not understanding technology.

Of the several problems that occur, capital is one of the problems faced by MSMEs. The capital problem faced is the difficulty in obtaining additional capital from financial institutions for business development. To overcome this, financial reports are needed which are a form of presentation of the use of accounting information. When running a business, accounting information is needed because it can be used as a basis for making decisions, such as market and price development decisions, as well as those relating to the government and creditors (banks). However, practice in the field shows that there are still many MSMEs that do not use accounting information (Yolanda, Surya and Zarefar, 2020).

According to Priliandani, Pradnyanitasari and Kurniawan (2020) MSMEs have limited knowledge of accounting and think that the accounting process is complicated and feel it is not important to use financial reports resulting in a large number of MSMEs not using accounting information. Accounting information will be used properly if MSME actors have knowledge of accounting. Business actors will experience management failure due to difficulties in making decisions if their accounting knowledge is low (Hudha, 2017). The accounting knowledge possessed by a business actor is influenced by the experience of the business actor in using accounting information. According to Sukriani, Dewi, & Wahyuni (2018) someone who has extensive experience will more easily interact in carrying out a job.



An entrepreneur will be more successful if running his business is equipped with records such as recording raw materials, sales results, production quantities, company debt, inventory, and so on. In addition, business owners must compete through technological sophistication and Information Technology (IT) to win the competition. Currently the need for information is increasingly important, an entrepreneur needs intensive and accurate information for making the right decisions produced by information technology. Accounting information is an integral part of today's business environment. Accounting information is needed to understand the company's financial condition and is used as a basis for making decisions related to its business.

With accounting information, company management can communicate performance to parties with an interest in the company. For entrepreneurs, accounting information is very important to summarize the profitability or profits of the business that has been carried out and to make decisions related to the smooth running of their business or to make investments. There are several studies conducted by Tambunan (2019) stating that accounting knowledge variables affect the use of accounting information, according to Apriyadi (2020) states that accounting training variables affect the use of accounting information.

Entrepreneurs do not understand financial records and reports well, and some do not keep financial records. It is known that the reason for this to happen is the limitations of MSMEs starting from the knowledge possessed by entrepreneurs who do not understand accounting, entrepreneurs who are less disciplined and diligent in making financial reports and do not have the funds to hire accountants independently. Low knowledge of accounting, lack of accounting training, lack of reliability of entrepreneurs in the characteristics of financial reports is a problem for MSMEs in Palembang City.

2. Method

In this study will discuss issues related to the influence of capital, accounting knowledge and accounting training on the use of accounting information systems that will be carried out by SMEs in Palembang City. The objects in this study are the owners of Micro, Small and Medium Enterprises (MSMEs) in Palembang City. This research was conducted on SMEs in Palembang City by distributing questionnaires. The type of data used in this research is primary data. According to Sujarweni (2015) primary data is data obtained from respondents through questionnaires, focus groups, and panels, or data from interviews with researchers with informants. The population in this study are MSME owners in the city of Palembang. Based on data on the number of MSMEs in Palembang City in 2020 there were 45,827 (esakip.palembang.go.id, 2020). According to Sugiyono (2018) the sample is part of the number and characteristics possessed by the population. If the population is too large, the researcher can use samples taken from that population.

The sampling technique in this study was simple random sampling. According to Sujarweni (2015) simple random sampling is a sampling technique that is carried out randomly without regard to the strata that are in the population. To determine the number of samples in this study, the Slovin formula was used (Siahaan & Halimatusyadiah, 2018). The number of samples required in this study are:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{45.827}{1 + 45.827(0,1)^2}$$

$$n = \frac{45.827}{1 + 458,27}$$

$$n = \frac{45.827}{459,27}$$

$n = 99,78$ or 100 respondent

The sample used in this study was 100 Palembang City SMEs.

This analysis technique refers to (Ghozali, 2018) and in processing data using the SPSS 21 program (Statistical Product and Service Solution).

3. Results and Discussions

3.1 Validity and Reliability Test Results

Validity test is used to test whether the questionnaire is valid or not. In this study the number of respondents (N) was 100 and to find r tables, namely (N-2), $100-2 = 98$ with an alpha of 0.05, we obtained a rtable of 0.301. A questionnaire is declared valid if $r_{count} > r_{table}$ or $sig. < a$. Test the validity of the 4 (four) variables used in this study, namely Capital (X₁), Knowledge (X₂), Accounting Training (X₃) and Use of accounting information systems (Y).

The reliability test is used to measure the questionnaire which is an indicator of the variable. The questionnaire is said to be reliable or reliable if each question is answered consistently or stably from time to time. A questionnaire is said to be reliable if the Cronbach Alpha value is greater than 0.6 (Ghozali, 2005).

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Cut Off	Keterangan
Capital (X ₁)	0,807	3	0,6	Reliable
Accounting Knowledge (X ₂)	0,694	3	0,6	Reliable
Accounting Training (X ₃)	0,907	3	0,6	Reliable
Use of Accounting Information (Y)	0,711	14	0,6	Reliable

Based on table 4.9 it can be seen that the 23 questions asked in this study have a fairly large Cronbach's Alpha value, which is more than 0.6, so that it can be said that all measuring variables from the questionnaire are reliable, which means that the questionnaire used in this study is a questionnaire. the good one.

3.2 Normality Test Results

The normality test aims to determine whether the observations are normally distributed or not, this test uses the Kolmogorov Smirnov. The normality test results can be seen in the table below:

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.11902122
Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.049
Kolmogorov-Smirnov Z		.781
Asymp. Sig. (2-tailed)		.575

Based on table 2 it can be seen that the asymp.sig value is $0.575 > 0.05$, so it can be concluded that the data is normally distributed

3.3 Hypothesis Test Results

3.3.1 Statistical Test Results F (Simultaneous)

This test is based on the hypothesis and criteria that have been determined previously. Based on this, the effect test of Capital, Accounting Knowledge and Accounting Training simultaneously (simultaneously) has a significant influence on the Use of Accounting Information as follows:

Table 3. Statistical Test Results F

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	503.655	4	125.914	26.909	.000 ^b
	Residual	444.535	95	4.679		
	Total	948.190	99			

a. Dependent Variable: Use of Accounting Information

b. Predictors: (Constant), Accounting Training, Capital, Accounting Knowledge

Based on the results of the F statistical test using analysis of variance or ANOVA it can be seen that the Fcount value is $26.909 > F_{table} 2.70$ and the significance value ($0.000 < 0.05$) which means significant, it can be concluded that the variables Capital (X1), Accounting Knowledge

(X2) and Accounting Training (X3) simultaneously (simultaneously) have a significant effect on the variable Use of Accounting Information (Y).

3.3.2 Test Results t

The t statistical test is used to determine whether or not there is an influence of each variable individually on the dependent variable tested at a significance level of 0.05. If the sig. smaller than 0.05 and tcount > ttable then H0 is accepted and Ha is rejected. The results of the t statistical test can be seen in the following table:

Table 4. t-Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	34.916	2.699			12.936	.000		
	Modal	.433	.175	.232		2.469	.015	.558	1.793
	Accounting Knowledge	.759	.200	.294		3.790	.000	.821	1.218
	Accounting Training	.387	.134	.225		2.899	.005	.819	1.221

a. Dependent Variabel: use of accounting information

In the Capital variable (X1) it is found that the tcount is 2.469 > ttable 1.985 and a significant value is 0.015 <0.05, which means that H0 is rejected, it can be concluded that there is a significant effect between Capital on the Use of Accounting Information in MSMEs Palembang. In the Education variable (X3) it is found that the tcount is 3.790 > ttable 1.985 and a significant value is 0.000 <0.05, which means that H0 is rejected. It can be concluded that there is a significant influence between Education on the Use of Accounting Information in MSMEs Palembang. In the Accounting Training variable (X3) it is found that the tcount is 2.899 > ttable 1.985 and a significant value is 0.005 <0.05, which means H0 is rejected, so it can be concluded that there is a significant effect between Accounting Training on the Use of Accounting Information in MSMEs Palembang.

3.4 Discussion

Based on the results of testing the first hypothesis, it shows that the Fcount value is 26.909 > Ftable 2.70 and a significance value (0.000 <0.05), so that it can be interpreted that capital, accounting knowledge and accounting training simultaneously influence the use of accounting information in MSMEs in Palembang city. This means that high capital, longer accounting knowledge and frequent accounting training encourages owners of small and medium enterprises (MSMEs) to use accounting information. Based on the research results, the researcher can conclude that capital, accounting knowledge and accounting training simultaneously influence the use of accounting information in MSMEs in Palembang City. So



that high capital, high accounting knowledge and frequent accounting training encourage owners of small and medium enterprises (MSMEs) to use accounting information.

secondly, it shows that the significant value is 0.006 which is smaller than 0.05 so that H2 is accepted. The regression coefficient value is 0.516. This implies that if there is an increase or decrease in the value of the X1 variable capital by 1, then the value of the variable use of accounting information will increase or decrease by 0.516 assuming the other variables are constant. These results indicate that the capital variable influences the use of accounting information. Based on the results of the study, the researcher can conclude that mode has a positive effect on the use of accounting information for MSMEs in the city of Palembang.

Based on the results of the third hypothesis testing, it shows that a significant value is 0.000 which is smaller than 0.05 so that H3 is accepted. The regression coefficient value is 0.200. This implies that if there is an increase or decrease in the value of variable X2 or accounting knowledge of 1, then the variable value of the use of accounting information will increase or decrease by 0.200 assuming other variables are constant. This means that the higher the accounting knowledge of MSME owners, the better they are at using accounting information. Based on the results of the study, the researcher can conclude that accounting knowledge has a positive effect on the use of accounting information on MSMEs in the city of Palembang. So that the high knowledge of accounting shows the high use of accounting information in MSME businesses. This is because accounting knowledge is obtained from a higher level, namely formal accounting knowledge or from training learned by MSME actors. The results of this study are in line with research (Oktaviani, 2020) which states Accounting Knowledge has an Influence on the use of accounting information

Based on the results of the fourth hypothesis testing, it shows that a significant value is 0.005 which is smaller than 0.05 so that H4 is accepted. The regression coefficient value is 0.387. This implies that if there is an increase or decrease in the value of variable X3 or accounting training of 1, then the variable value of the use of accounting information will increase or decrease by 0.387 assuming other variables are constant. This means that the more accounting training that is obtained, this will make business actors feel the importance of using accounting information in running their business. Accounting training is said to affect the use of accounting information if the frequency of conducting accounting training shows the high use of accounting information in business activities as well. This is because accounting training is considered capable of changing the views of MSMEs on managing business finances for the better. These results support research that has been conducted by (Pratiwi, 2016) which shows that accounting training has an effect on the use of accounting information.

4. Conclusions

Based on the results of research that has been conducted on MSMEs in Palembang regarding the influence of capital, accounting knowledge and accounting training on the use of accounting information for MSMEs in Palembang City, the following conclusions can be drawn:

1. Capital, accounting knowledge and accounting training simultaneously influence the use of accounting information for SMEs in Palembang city, this is indicated by the Fcount value greater than F-table ($26.909 > 2.70$), with a probability value (0.000) smaller from a significant level of 0.05.
2. Capital (X2) influences the use of accounting information for MSMEs in Palembang city (Y), this is indicated by the t-count $>$ t-table ($2.469 > 1.985$), with a probability value (0.015)

smaller than the significant level of 0,05.

3. Knowledge of Accounting (X3) has an effect on the use of accounting information on MSMEs in Palembang city (Y), this is indicated by the t-count > t-table ($3.790 > 1.985$), with a probability value (0.006) smaller than the significant level 0.05.

4. Accounting Training (X4) has an effect on the use of accounting information on MSMEs in Palembang city (Y), this is indicated by the t-count > t-table ($2.899 > 1.985$), with a probability value (0.000) smaller than the significant level 0.05

References

- Andriani, N., & Zuliyati. (2015). Faktor-faktor yang Mempengaruhi Penggunaan Informasi Akuntansi (Studi pada UMKM Kain Tenun Ikat Troso Jepara). In *Prosiding Seminar Nasional Kebangkitan Teknologi* (pp. 41–52).
- Aufar, A. (2013). Faktor-faktor yang Mempengaruhi Penggunaan Informasi Akuntansi pada UMKM (Survei pada Perusahaan Rekanan PT. PLN (Persero) di Kota Bandung). *Skripsi*, Universitas Widyatama.
- Belkoui, A (2000). *Accounting and the investment opportunity*. Amerika: Greenwood.
- Budiyanto, H. (2014). Analisis Faktor-faktor yang Mempengaruhi Penggunaan Informasi Akuntansi pada Perusahaan Tenun Troso Jepara. *Skripsi Tertutup*, Universitas Islam Nahdatul Ulama'.
- Dewi, M. K., & Restika, V. (2018). Skala Usaha dan Umur Usaha yang Mempengaruhi Penggunaan Sistem Informasi Akuntansi (Studi Empris Pada Toko Kue dan Roti di Kota Padang). *Jurnal Pundi*, 2(3), 241–252. <https://doi.org/10.31575/jp.v2i3.89>
- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro: Semarang
- Haisir, M.M. (2017). Pengaruh Pengungkapan Corporate Social Responsibility Terhadap Earning Response Coefficient (Studi pada Perusahaan yang Terdaftar di Jakarta Islamic Index (JII) Tahun 2013-2015). *Tesis*, UIN Raden Intan Lampung.
- Hans Kartikahadi., dkk. (2016). *Akuntansi Keuangan Berdasarkan SAK Berbasis IFRS*. Buku 1. Jakarta : Salemba Empat.
- Holmes, S., & Nicholls, D. (1998). An Analysis of The Use of Accounting Information by Australian Small Business. In *Journal of Small Business Management*, 26 (20).57-68.
- Kieso, et al. (2016). Definisi Akuntansi. *Jurnal Ilmu Ekonomi Managemen*, 53(3), 6.
- Nurhayati, E., & Martika, L. D. (2018). Pengaruh Pengetahuan Akuntansi Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Pada Usaha Kecil Menengah (Ukm) Di Kabupaten Kuningan. *Jurnal Riset Keuangan Dan Akuntansi*, 1(01), 29–35.
- Sriwahyuni, D. R., Fatahurrazak, & Munthe, I. L. S. (2016). *Faktor-Faktor yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Mikro Kecil Dan Menengah (UMKM) yang Ada Di Kota Tanjung Pinang*. *Skripsi*. Jurusan Akuntansi Fakultas Ekonomi Universitas Maritim Raja Ali Haji. Tanjung Pinang.



Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.

Sujarweni, V. W. (2015). *Metodologi Penelitian Bisnis & Ekonomi*. Pustaka Baru Press.

Utami, H. T. (2018). Pengaruh Pengetahuan Pemilik, Skala Usaha, dan Umur Usaha terhadap Keberhasilan Kinerja Usaha dengan Penggunaan Informasi Akuntansi sebagai Variabel Moderasi (Survei pada Pemilik Usaha UKM Makanan Khas di Kabupaten Banyumas). *El-Jizya : Jurnal Ekonomi Islam*, 6(1), 23–48.