

The Effect of Perceived Knowledge of Accounting, Business Scale, and Level of Education Level of MSME Actors Against Use of Accounting Information in Palembang City

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Article Information:

Received: September 05, 2024, Accepted: September 19, 2024, Published: September 21, 2024

Abstract

This study aims to determine the effect of perceived accounting knowledge, business scale, and education level of MSME actors on the use of accounting information in Palembang City. The research method used is descriptive quantitative. The data used in the study were primary data and secondary data. The sampling technique used non-probability sampling techniques. The sample studied in this study were 100 respondents who were MSMEs in Palembang City, especially the Plaju and Kertapati areas. Based on the statistical t test conducted, it can be concluded that the perception of accounting knowledge affects the use of accounting information with a significance value of $0.000 < 0.05$. Based on the statistical t test conducted, it can be concluded that the scale of business has no effect on the use of accounting information $0.438 > 0.05$. Based on the statistical t test conducted, it can be concluded that the level of education affects the use of accounting information with a significance value of $0.000 < 0.05$. The magnitude of the influence of the independent variable on the dependent variable is 50.8%, the remaining 49.2% is influenced by other variables that are not included in the research model.

Keywords: Use of Accounting Information, Perception of Accounting Knowledge, Scale of Business, Level of Education

JEL Codes: M41, M49, L25

How to Cite:

Eko Permana, E. Trisninawati. (2024) The Effect of Perceived Knowledge of Accounting, Business Scale, and Level of Education Level of MSME Actors Against Use of Accounting Information in Palembang City. *International Journal of Finance Research*, 5(3). pp. 432 – 448. DOI: <https://doi.org/10.47747/ijfr.v5i3.2110>

1. Introduction

MSMEs also have the capacity to absorb a significant amount of labor (Wahyudiati, 2018). Based on data submitted by the Indonesian Ministry of Cooperatives and SMEs, it can be concluded that the Micro, Small and Medium Enterprises (MSMEs) sector has a huge contribution to Indonesia's economy and employment. Although in terms of the number of business units, MSMEs contribute around 99.99% of the total businesses in Indonesia (62.9

million units), but large businesses only contribute around 0.01% (5,400 units). More importantly, MSMEs make a significant contribution to employment. Micro enterprises, with a total of 107.2 million or around 89.2%, are the largest contributor in terms of employment. Small businesses contributed around 5.7 million or 4.74%, while medium-sized enterprises contributed around 3.73 million or 3.11%. On the other hand, large businesses were only able to absorb around 3.58 million people. By absorbing, overall MSMEs are able to absorb around 97% of the total national workforce.

South Sumatra Province has great potential to develop the MSME sector, such as woven fabrics, songket fabrics, batik, and regional specialties. Micro, Small and Medium Enterprises (MSMEs) in South Sumatra have a long history and have become an important part of the regional economy. Along with the times, MSMEs in South Sumatra continue to grow and develop, increasingly recognized by the community. In general, the condition of MSMEs in South Sumatra Province in the past year has increased significantly. Reporting from Databoks (2023) of the Ministry of Cooperatives and SMEs, in 2023 the number of MSMEs in South Sumatra reached 860,000 units and increased to 2,300,000 units in 2024.

South Sumatra Province has several regencies and large cities, one of which is Palembang City, which is also the capital of the province. Palembang City has a lot of economic potential, including the MSME sector which is an important sector to drive economic growth. The region has a variety of potential natural resources, such as fishery, agriculture, and mining products, which can be used as raw materials for MSME production. Based on data from the Office of Cooperatives and SMEs of Palembang City, the number of MSME players in this city has increased very rapidly in the last five years. The following table shows the number of MSME players in Palembang City in the last five years:

Table 1: Number of MSMEs in Palembang City

Year	Number of MSMEs
2019	37.902
2020	40.130
2021	60.879
2022	80.903
2023	81.755

Source: Office of Cooperatives and SMEs survey 2024

The problem that MSMEs are still facing is the problem of organizing and utilizing accounting information in managing their business. Many Micro, Small and Medium Enterprises (MSMEs) have not used and use an irregular accounting information system, so that not a few of their businesses last only a short time and experience failure. In an effort to avoid business failure, MSMEs use accounting information.

The application of accounting in a managed business will allow obtaining a lot of information from financial reports that are systematically compiled, therefore to make it easier for MSME actors to record all business activities that occur and prepare financial reports. Accounting information is very useful as a tool used by users of accounting information for decision making for business people. For business actors, accounting information can actually provide and present important relevant information, business actors can find out whether the business is running according to expectations or not, and accounting information can help manage business planning, control, decision making and evaluation (Priliandani et al., 2020).

This research refers to previous research conducted by Nasution et al. (2024) regarding "The

Effect of Education Level, Business Age, and Accounting Knowledge on the Use of Accounting Information in Small and Medium Enterprises in Labuhanbatu". The results of this study indicate that the level of education has no significant positive effect on the use of accounting information, business age has no positive and insignificant effect on the use of accounting information, and accounting knowledge has a significant positive effect on the use of accounting information.

This study was conducted to determine the effect of MSME perceptions of accounting, accounting knowledge, education level, and business experience on the use of accounting information. There are differences with previous research, where this study adds independent variables such as MSME perceptions and business scale about accounting, does not add the variable business age in this study. And also the object of this research is different from previous research.

2. Literature Review

2.1 Theoretical foundation

2.1.1 Decision Usefulness Theory

Decision usefulness theory is a theory that underlies the systematic procedure for choosing the best alternative from several options, which will be used as an advanced method for solving problems used to find and solve problems. The statement emphasizes that the decision-making process requires several stages in a person's thinking, and encourages him to think systematically.

2.1.2 Planned Behavior Theory

Planned behavior theory is the theory that a person's behavior is influenced by his perceptions. A person's behavior when acting is influenced by his interest in taking that action (Juniariani & Wirakusuma, 2016). There are three main factors for individuals in making behavioral intentions according to planned behavior theory, namely subjective norms, attitudes towards behavior, and perceptions of self-control. Interest is influenced by people's attitudes towards behavior, as well as behavior that is influenced by subjective norms and perceptions of control over behavior.

2.1.3 Micro, Small and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are business activities or businesses run by individuals, households, or small business entities. Small businesses are productive economic businesses that stand alone, are not subsidiaries and are run by individuals or business entities. Meanwhile, micro enterprises are productive and independent economic activities carried out by individuals or business organizations that are not subsidiaries or branches of other companies, and are not owned or controlled by large companies. Large companies or companies that meet the criteria of micro businesses in accordance with Law No. 20 of 2008.

2.1.4 Use of Accounting Information

The use of accounting information is the utilization of recorded accounting data for business decision making. This accounting information can be a reliable basis for decision making in small business management, such as market development and pricing decisions (Mubarokah & Srimindarti, 2022). The use of accounting information is their process, method, and action of utilizing accounting information for economic decision making in choosing between various alternative actions (Novianti et al., 2018). Accounting information is important because it helps organize companies from various problems related to economic activities. Accounting

information is information that has a significant contribution to the company's decision-making activities. Thus, the use of accounting information is defined as a process of using information that provides benefits in the form of quantitative and qualitative data needed by a corporate organization (Kentari, 2023).

2.1.5 Perceptions of Micro, Small and Medium Enterprises (MSMEs) Actors About Accounting

MSME actors' perception of accounting involves the process of interpreting, interpreting, and interpreting accounting in a business using the five senses and considering the benefits resulting from the process. People's actions are often based on their perceptions, although those perceptions may not always reflect the actual reality. Therefore, business actors need to have a mindset and understanding that accounting provides many benefits in the business world, such as providing business economic data that is important for decision making and allows monitoring of business conditions over a period of time (Sunaryo et al., 2021).

2.1.6 Business Scale

According to Nirwana & Purnama (2019), business scale is a measurement of company criteria based on the number of workers per day, both permanent and non-permanent workers, as well as the amount of business income, which will affect the operational capabilities carried out. According to Sunaryo et al. (2021) also states that business scale is a measurement of a company based on the number of workers per day, including permanent and non-permanent workers, as well as the amount of company revenue that will affect the operational capabilities carried out.

2.1.7 Education Level

The level of education is the stage of education that is determined based on the development of students, the goals to be achieved, and the abilities developed (Mubarakah & Srimindarti, 2022). The level of education affects the perspective and insight of the owner or manager in managing and running his business, including the use of accounting information for business management. A person's ability and expertise are strongly influenced by the level of formal education that has been taken. This has an impact on how they respond to the existing accounting system (Gafiki, 2020). The level of education an entrepreneur has allows them to gain knowledge and improve the quality of their business (Nasution et al., 2024).

2.2 Framework of Thought

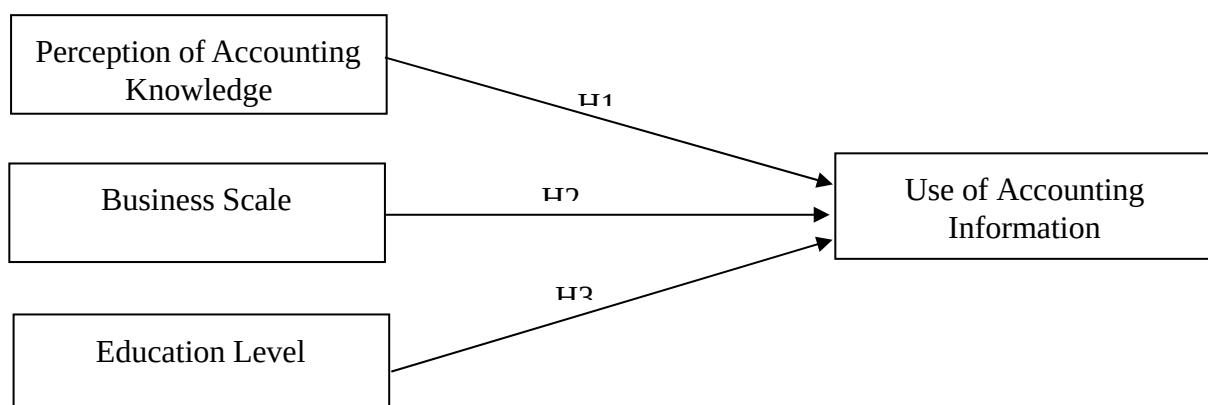


Figure 1. Framework of Thought

2.3 Perception of Accounting Knowledge

2.3.1 Perception of Accounting Knowledge

MSME actors' perception of accounting is the process of interpreting, interpreting, and interpreting the accounting of a business through the use of five senses and considering the benefits resulting from the process. People act based on their perceptions, even though those perceptions may not reflect the actual reality. Business actors should have the view that accounting has many benefits in the business world, such as providing economic data about the company for final decision making and showing the status of the company in a certain period (Sunaryo et al., 2021).

H1: Perceptions of MSME actors about accounting have a positive and significant effect on the use of accounting information.

2.3.2 Business Scale

The scale of the business reflects the company's ability to manage its business by considering the number of employees employed and the amount of revenue received during a certain period. The larger the scale of the business, the greater the need for accounting to support business continuity, so that the accounting information system becomes an important tool in decision making. However, in reality, there are still large-scale businesses or businesses that have not utilized accounting information systems, which can be seen from the company's financial management that has not been organized and mixed with personal finances.

H2: Business scale has a positive and significant effect on the use of accounting information.

2.3.3 Education Level

According to (Novianti et al., 2018) entrepreneurs with low levels of formal education tend to be less prepared and less adequate in using accounting information than entrepreneurs who have higher formal education. This is due to accounting material which is usually taught at a higher level of education. The level of education an entrepreneur has allows him to gain knowledge and improve the quality of his business (Nasution et al., 2024).

H3: The level of education affects the use of accounting information

3. Research Method

3.1 Object of Research

This research analyzes the effect of the perception of the acquisition of accounting information, the scale of the business, and the level of education of the ULMKM participants on the acquisition of accounting information. Until in this research this research, the researcher limited the research area to which is only MSMEs in Palembang City.

3.2 Population and Sample

3.2.1 Population

In this study, the population taken was MSME actors in Palembang City totaling 81,755 units. The population was taken from the number of MSME actors in Palembang City who were in all areas in Palembang City.

Sample

In this study, samples were selected using non-probability sampling techniques. According to (Sugiyono, 2018) Non-probability sampling techniques are sampling methods that do not

provide the same possibility or opportunity for each eligible member of their population to become part of the sample.

The population taken to determine the sample in this study was 81,755 MSMEs. In this study, a percentage of 10% was used as a sampling error limit. So with this, researchers used the Slovin formula so that the sample size used to determine the sample in this study. Based on the results of the above calculations from a population of 81,755 MSMEs, the sample in this study was 99.87, but because the subject is not a fractional number, it is rounded up to 100 respondents from all MSME actors, especially in the Plaju and Kertapati areas.

3.3 Types and Sources of Research Data

The type of data used in this research is quantitative data, and the data sources needed by researchers to conduct this research are:

3.3.1 Primary Data

According to Sugiyono (2018), primary data is a data source that directly provides information to data collectors from the first source. In this study, primary data was obtained using a questionnaire given to MSME actors. The from the list of questions asked to respondents through the questionnaire will be processed using a Likert scale. This scale is used to measure the attitudes, opinions, and perceptions of MSME actors towards social phenomena or questions asked. The Likert scale consists of five levels of answer preference with the following options:

Table 2. Likert Scale Measures

No	Clarification	Score
1.	Strongly Disagree (STS)	1
2.	Disagree (TS)	2
3.	Moderately Agree (CS)	3
4.	Agree (S)	4
5.	Strongly Agree (SS)	5

Source: Data processed, 2024

3.3.2 Secondary Data

According to Sugiyono (2018), secondary data is a data source that is provided indirectly to data collectors. This secondary data supports primary data and includes books, articles, journals, and previous studies.

3.3 Operational Definition of Variables

Table 3. Operational Definition of Variables

No	Variable	Definition	Indicator	Measurement Scale
1.	Use of Accounting Information	The use of accounting information means the process of using accounting information in the form of quantitative	1. Use of operational information 2. Use of management	Interval

	data required by a corporate organization.	accounting information	
		3. Use of financial accounting information	
2. Perceptions of MSME Actors about Accounting	The perception of MSME actors about accounting is the process of interpreting, interpreting and interpreting the accounting of a business by using the five senses and considering the benefits arising from this process.	1. Selection by MSME actors about accounting 2. Understanding by MSME actors about accounting 3. Assessment by MSME actors about accounting	Interval
Scale of Business	The scale of business is also the company's ability to manage its business, which is determined by total assets, the number of employees employed, and the revenue earned each accounting period, playing an important role.	1. Number of employees 2. Revenue 3. Assets	Interval
4. Level of Education	The level of education is the stage of education that is determined based on the development of students, the objectives to be achieved, and the abilities to be developed.	1. Technical skills on accounting information 2. Organizational skills on accounting information 3. Knowledge of accounting information supports business development	Interval

4. Findings and Discussions

4.1 Research Results

4.1.1 Respondent Characteristics

From the information collected, the characteristics of the respondents can be analyzed based on gender, namely:

Table 4. Classification of Respondents Based on Gender

No.	Gender	Total	%
1	Male	43	43%
2	Female	57	57%

Source: Data processed, 2024

Based on table 4, it can be seen that the gender of the respondents is mostly female, namely 57 respondents (57%), then for men, namely 43 respondents (43%).

Table 5. Classification of Respondents Based on Last Education

No.	Last Education	Total	%
1.	SMP	1	1%
2.	HIGH SCHOOL	75	75%
3.	D3	1	1%
4.	S1	22	22%
5.	S2	1	1%

Source: Data processed, 2024

Based on table 5, it can be seen that the highest number of respondents' latest education is high school education, namely 75 respondents (75%), followed by S1 education, namely 22 respondents (22%), and the least education is junior high school, D3, and S2, namely 1 respondent (1%).

4.1.2 Descriptive Statistical Analysis

This study uses the use of accounting information as the dependent variable. As for the independent variables used, namely the perception of accounting knowledge (X1), business scale (X2), and education level (X3). The above variables were tested with descriptive statistics to determine the average, maximum and minimum values, as well as the standard deviation obtained. The following are the results of the descriptive analysis test of the data above:

Table 6. Descriptive Statistical Analysis Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Perception of Accounting Knowledge	100	27.00	45.00	39.3600	4.37514
Business Scale	100	3.00	12.00	5.0500	2.31977
Education Level	100	6.00	15.00	12.5900	1.90213
Use of Accounting Information	100	27.00	45.00	37.2800	4.23330
Valid N (listwise)	100				

Source: Data processed by 2024

4.1.3 Data Quality Test

4.1.3.1 Validity Test

The validity of the questions is shown through the output results of in

tabular form:

- $r \text{ count} > r \text{ table} = \text{valid}$
- $r \text{ count} < r \text{ table} = \text{invalid}$

The results of the validity test of this research questionnaire are:

Table 7. Validity Test of Perceived Accounting Knowledge

Question Item	R Table Value	R Value Count	Description
I have learned (attended training) about accounting.	0,256	0,676	VALID
I am willing to apply accounting in the financial management of my business	0,256	0,716	VALID
I need accounting in the financial management of my business.	0,256	0,714	VALID
The benefits of using accounting are greater than the costs incurred.	0,256	0,684	VALID
Accounting is easy to learn and understand	0,256	0,720	VALID
In my opinion, accounting is a very useful and important science to be applied in the financial management of a business.	0,256	0,638	VALID
Accounting helps me in making bookkeeping about the financial management of my business.	0,256	0,793	VALID
Accounting provides the information I need to make decisions for future business continuity.	0,256	0,784	VALID
Accounting helps me control my finances, evaluate my performance, and plan for the future.	0,256	0,738	VALID

Source: Data processed 2024

Table 7 shows that the variable perception of accounting knowledge (X1) has $r \text{ count} > r \text{ table}$ with $r \text{ table}$ of 0.256, so that all question items on the variable perception of accounting knowledge (X1) are declared valid. Based on this data, it is concluded that the variable perception of accounting knowledge (X1) is declared valid or feasible and can be continued to the reliability test.

Table 8. Validity Test of Business Scale

Question Item	R Table Value	R Value Count	Description
How many employees do you employ?	0,256	0,776	VALID
How much income do you earn during the year?	0,256	0,913	VALID
How many assets do you have?	0,256	0,882	VALID

Source: Data processed, 2024

Table 8 shows that the business scale variable (X2) has $r_{count} > r_{table}$ with r_{table} of 0.256, so that all question items on the business scale variable (X2) are declared valid. Based on this data, it is concluded that the business scale variable (X2) is declared valid or feasible and can be continued to the reliability test.

Table 9. Validity Test of Education Level

Question Item	R Table Value	R Value Count	Description
My technical ability is high enough to be able to recognize accounting information.	0,256	0,890	VALID
My organizational skills influence my decision to use accounting information as a basis for policy making.	0,256	0,916	VALID
My knowledge of accounting information products supports business development because I understand accounting information systems.	0,256	0,868	VALID

Source: Data processed, 2024

Table 9 shows that the education level variable (X3) has $r_{count} > r_{table}$ with r_{table} of 0.256, so that all question items on the education level variable (X3) are declared valid. Based on this and can be continued to the reliability test.

Table 10. Validity Test of Accounting Information Usage

Question Item	R Table Value	R Value Count	Description
I presented financial statements such as income statement, balance sheet, statement of changes in capital, cash flow statement, and notes to the financial statements.	0,256	0,543	VALID
I do not use accounting information in accordance with applicable regulatory standards.	0,256	0,557	VALID
I find it difficult to follow financial accounting standards in managing my business finances.	0,256	0,629	VALID
With accounting information I can control the financial management of my business in accordance with the planning that I made.	0,256	0,641	VALID
I always make performance assessments based on the plans prepared for future operating decisions.	0,256	0,675	VALID
I always make a sales budget, production cost budget, and	0,256	0,741	VALID

operating cost budget.

I always make records related to records including cash-in book, cash-out book, payables book, receivables book, inventory book, sales book, and purchase book.	0,256	0,682	VALID
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I always present reports including inventory reports, employee salary reports, production quantity reports, and production cost reports in the records.	0,256	0,709	VALID
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I know the amount of production each day, the amount of raw material purchases, know the salaries of employees, and the amount of sales each day.	0,256	0,621	VALID
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Source: Data processed, 2024

Table 10 shows that the variable use of accounting information (Y) has $r_{count} > r_{table}$ with r_{table} of 0.256, so that all question items on the variable use of accounting information (Y) are declared valid. Based on this data, it is concluded that the variable use of accounting information (Y) is declared valid or feasible and can proceed to the reliability test.

4.1.3.1 Reliability Test

The Cronbach's Alpha method is applied to evaluate the consistency of respondents' answers to variables that measure certain aspects of the research. The foundation for the reliability test decision using the Cronbach's Alpha method is:

- If the Cronbach's Alpha value is > 0.7 = sufficient reliability.
- If the Cronbach's Alpha value is > 0.8 , it means that all items are reliable and all tests consistently have strength in reliability.

Table 11: Reliability test

No.	Variables	Cronbach's Alpha	Description
1	X1	0,878	RELIABLE
2	X2	0,817	RELIABLE
3	X3	0,870	RELIABLE
4	Y	0,784	RELIABLE

Source: Data processed, 2024

According to table 11, all variables tested for reliability show a high level of reliability, because the Cronbach's Alpha value exceeds 0.7. The variable of perceived accounting knowledge (X1) has a value of 0.878, business scale (X2) has a value of 0.817, educationlevel (X3) has a value of 0.870, and the use of accounting information has a value of 0.784. With all Cronbach's Alpha values above 0.8, it can be concluded that all items in the variable have excellent reliability consistency.

4.1.4 Classical Assumption Test

4.1.4.1 Normality Test

Table 12: Data normality test

			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		.0000000
	Std.		2.97008005
	Deviation		
Most	Extreme	Absolute	.060
Differences		Positive	.060
		Negative	-.046
Test Statistic			.060
Asymp. Sig. (2-tailed)			.200 ^{c,d}
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			

Source: Data processed, 2024

Table 12 shows the results of the normality test using the Kolmogorov-Smirnov Test technique. The distribution is considered normal if the equality value exceeds 0.05. In this test, the significance value is 0.200 which means it exceeds the threshold of 0.05, so the data can be considered normally distributed.

4.1.4.2 Multicollinearity Test

Table 13. Multicollinearity Test

		Coefficients ^a					Collinearity Statistics	
		Unstandardize d Coefficients	Std. Error	Standardized Coefficients	t	Sig.	Tolerance	VIF
1	(Constant)	11.177	2.828		3.952	.000		
	Perception of Accounting Knowledge	.381	.096	.393	3.967	.000	.521	1.918
	Business Scale	.102	.131	.056	.779	.438	.999	1.001
	Education Level	.843	.221	.379	3.818	.000	.521	1.918

a. Dependent Variable: Use of Accounting Information

Source: Data processed, 2024

Based on table 13, the multicollinearity test results show that all variables (X1, X2, X3) have a tolerance value above 0.1 and VIF below 10, which means there is no multicollinearity problem in this model.

4.1.4.3 Heteroscedasticity Test

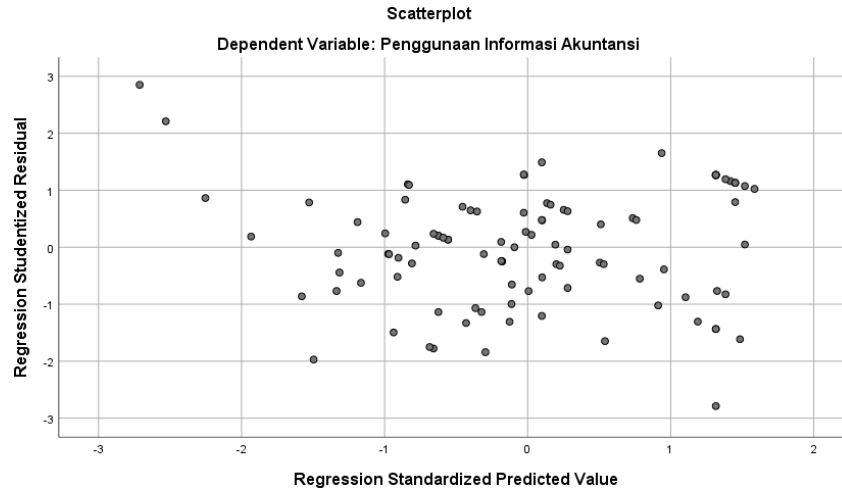


Figure 2. Scatterplot Heteroscedasticity Test

Source: Data processed, 2024

The results of the *scatterplot* test can be seen in Figure 2 which shows that the results of the heteroscedasticity test based on the *scatterplot* graph illustrate that all points are evenly distributed, so it means that there is no heteroscedasticity problem.

4.1.5 Multiple Linear Regression Analysis Test

Based on table 13 above, it can be seen that the multiple linear regression model equation is:

$$Y = 11.177 + 0.381 + 0.102 + 0.843$$

Hypothesis Test

4.1.5.1 Partial Test (T Test) Table 14. Partial Test (T Test)

Based on table 13, then:

1. In the variable perception of accounting knowledge, the significance value is 0.000 < 0.05. In addition, the t count is 3.967 > 1.988. This shows that the perception of accounting knowledge partially affects the use of accounting information.
2. In the business scale variable, the significance value is 0.438 > 0.05. In addition, the t count is 0.779 < 1.988. This shows that the scale of business partially has no effect on the use of accounting information.
3. In the education level variable, the significance value is 0.000 < 0.05. In addition, the t count is 3.818 > 1.988. This shows that the level of education partially affects the use of accounting information.

4.1.5.2 Simultaneous Test (F)

Table 15. Simultaneous Test (F)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	900.844	3	300.281	33.009	.000 ^b
Residuals	873.316	96	9.097		
Total	1774.160	99			

a. Dependent Variable: Use of Accounting Information

b. Predictors: (Constant), Education Level, Business Scale, Perceived Accounting Knowledge

Source: Data processed, 2024

Based on the F test table above, the $F_{count} > F_{table}$ value is $33.009 > 2.70$ while the significance value is less than 5%, namely $0.000 < 0.05$. This shows that the regression model used is appropriate or feasible, and it is proven that the perception of accounting knowledge, business scale, and education level together (simultaneously) have a positive effect on the use of accounting information.

4.1.5.3 Test Coefficient of Determination (R^2)

Table 16. Test Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.713 ^a	.508	.492	3.01613

a. Predictors: (Constant), Education Level, Business Scale, Perceived Accounting Knowledge

b. Dependent Variable: Use of Accounting Information

Source: Data processed, 2024

Based on table 16, the R^2 value is 0.508, which is obtained from the square of the R value ($0.713 \times 0.713 = 0.508$) or 50.8%. This shows that overall their variables of perceived accounting knowledge, business scale, education level affect their use of accounting information by 50.8%, while 49.2% is influenced by other factors not included in their regression model.

4.2 Discussion

4.2.1 The Effect of Perceived Accounting Knowledge on the Use of Accounting Information

The results of this study indicate that the perception of accounting knowledge partially affects the use of accounting information. This is evidenced by the results of the T test (partial) obtained t count greater than t table, namely $3.967 > 1.988$. With a significance level of 0.000

< 0.05 .

The results of this study support the first hypothesis which states that the perception of accounting knowledge affects the use of accounting information. The results of this study are in line with the research of Akuntansi et al. (2024); Andarist (2021); Kustina & Utami (2022); Priliandani et al. (2020); Risa et al. (2021); Sunaryo et al. (2021) show that the perception of accounting knowledge affects the use of accounting information. However, in contrast to Putri & Effendi's research (2023) which shows that the perception of accounting knowledge has no effect on the use of accounting information.

4.2.2 The Effect of Business Scale on the Use of Accounting Information

The results of this study indicate that the scale of business partially has no effect on the use of accounting information. This is evidenced by the results of the T test (partial) obtained the t table number, namely $0.779 < 1.988$. With a significance level of $0.438 > 0.05$.

The results of this study do not support the second hypothesis which states that business scale affects the use of accounting information. These results are in line with Kustina & Utami (2022);

Sunaryo et al. (2021) show that business scale has no effect on the use of accounting information. However, in contrast to research by Akuntansi et al. (2024); Andarist (2021); Mubarokah & Srimindarti (2022); Putri & Effendi (2023); Risa et al. (2021) show that business scale affects the use of accounting information.

4.2.3 The Effect of Education Level on the Use of Accounting Information

The results of this study indicate that the level of education partially affects the use of accounting information. This is evidenced by the results of the T test (partial) obtained t count greater than t table, namely $3.818 > 1.988$. With a significance level of $0.000 < 0.05$.

The results of this study support the third hypothesis which states that the level of education affects the use of accounting information. The results of this study are in line with Gafiki (2020); Mubarokah & Srimindarti (2022) show that the level of education affects the use of accounting information. However, in contrast to the research of (Akuntansi et al., 2024; Nasution et al., 2024; Zakiah, 2020) which shows that the level of education has no effect on the use of accounting information.

5. Conclusion

5.1 Conclusion

Based on research that has been conducted regarding the effect of perceived accounting knowledge, business scale, and education level on the use of accounting information, it is concluded that perceived accounting knowledge affects the use of accounting information. With good accounting perceptions, MSME actors will better control the use of accounting information in their business. Accounting knowledge is needed by MSME actors who have an important role in the use of accounting information as decision making and business development. Business scale has no effect on the use of accounting information. The size of the business scale has no effect if it is not balanced with the perception of good accounting knowledge. The level of education affects the use of accounting information. The formal education taken by MSME actors greatly influences the expertise and abilities possessed by the owner in managing his business.

5.2 Suggestions

For future researchers, it can use other variables that have not been widely used that can affect the use of accounting information in order to explain the contribution of these variables to the use of information, it is hoped that further researchers can use a larger sample so that they can develop this research. For MSME actors, it is hoped that they will be more active in participating in training or socialization in order to increase their understanding and obtain information about MSMEs and be able to share the obstacles that are often faced by MSMEs. And also be able to develop their products produced optimally so as to make these products superior products and in accordance with their demands and needs of their wider community.

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