

Factors Affecting the Use of the Information Accounting in Micro Small and Medium Enterprises (MSMEs)

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Abstract—This study seeks to determine the influence of business size, company age, education, and accounting knowledge on the use of accounting information by micro, small, and medium-sized enterprises (MSMEs) in Balikpapan City. The quantitative research technique utilizing primary data sources is employed. This study's demographic consists of MSME actors in Balikpapan City. The sampling method employed for this investigation is sing a simple random sample of 120 MSME actors. Multiple linear regression is employed as the analytic instrument Version 25 of IBM SPSS. This study's findings indicate that the variables of business size, company tenure, and knowledge of accounting has a significant impact on the utilization of accounting information in MSMEs. Meanwhile, academic the use of accounting data by micro, small, and medium-sized enterprises (MSMEs) is unaffected by variables. Concurrently, the variables of enterprise size and firm age.

Keywords— Business Scale, Company Age, Education, Accounting Knowledge, Use of Accounting Information.

I. INTRODUCTION

The Micro, Small, and Medium-Sized Enterprises (MSMEs) sector is a pillar of the national economy. The contribution of micro, small, and medium-sized enterprises demonstrates that this sector is a part of the country's economy that can be used as a catalyst for economic development and a focal point for community efforts to improve welfare and living standards. This is also evident from the MSME sector, which serves as a socioeconomic forum for the community, contributes to the creation of new employment, and aids in the distribution of national income. According to the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, in 2022 MSMEs will account for 60.5% of the country's Gross Domestic Product (GDP) and 96.9% of all employment (www.ekon.go.id).

(Aufar, 2013) Micro, Small, and Medium-Sized Enterprises (MSMEs) are business activities conducted by both individuals and corporations with a certain amount of capital. MSMEs have also been recognised by the government of Translated from Indonesian to English - www.onlinedoctranslator.com as one of the important and strategic business sectors for national economic development, as evidenced by the fact that the government has enacted various rules or regulations aimed at encouraging MSMEs, as stipulated by RI Government

Regulation Number 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and SMEs.

MSMEs were one of the business sectors that survived Indonesia's economic crisis of 1998. During the Covid-19 pandemic, which began at the beginning of March 2020, numerous MSMEs were affected. According to data from the Katadata Insight Centre (KIC), the pandemic had an 82.9% negative impact on MSMEs, while 5.9% showed a positive trend. Several institutions, including the Central Statistics Agency (BPS), the National Development Planning Agency, and the World Bank, have conducted surveys indicating that the pandemic has caused many MSMEs to have difficulty paying off debts and other obligations, such as electricity, gas, and employee salary bills. Obtaining raw materials, capital, consumers, the distribution of products, and stalled production are additional issues (www.ekon.go.id). However, this does not result in the extinction of MSMEs in Indonesia.

One of the factors that allowed MSMEs to endure the pandemic was the government's various policies and assistance programmes. Through the National Economic Recovery (PEN) programme, the government will offer MSMEs incentives beginning in 2020 and continuing through 2021 in an effort to encourage their survival and recovery.

Accounting is an essential aspect of MSMEs because it enables the production of financial information that MSMEs use to make decisions that support their business operations [1]. Accounting information is related to financial, operational, and management data that is used for strategic planning and supervision of operational activities in order to provide a foundation for understanding business development [2]. MSME actors are unquestionably reliant on accounting information for the operation of their business, which aims at business development and the avoidance of issues caused by the absence of accounting information. On this basis, there are a number of factors that influence the use of accounting information by MSME actors.

According to the previous study [3], business scale is a company's capacity to manage its operations as measured by the number of employees and the quantity of revenue generated during the accounting period. Accounting information usage is undoubtedly related to the size of a business. When a business grows in size, its information requirements, including

accounting information, will become more complex. However, there are still a significant number of MSME actors who have not implemented the use of this accounting data; this is a result of their inadequate financial management. This is due to the fact that the majority of small and medium-sized enterprises in Indonesia are still managed individually or with basic management.

The company's age can be interpreted as the duration of time it has been in business [4]. When a business has been in operation for an extended period of time, it has likely made numerous decisions based on accounting data. Not infrequently, however, MSME actors who have been conducting business activities for an extended period of time still do not use this accounting information optimally, for example, documenting transactions is still limited to recording expenses and income.

Education is one of the factors influencing MSMEs' use of accounting information.

Education is the development of knowledge and abilities [5]. The MSME actors' education has a direct impact on their understanding of business operations and is also related to their use of accounting information. Due to a lack of comprehension, accounting information will be used infrequently if education levels remain low [4].

Accounting knowledge can be interpreted as knowledge possessed by Micro, Small, and Medium-sized Enterprises (MSMEs) about the fundamentals of accounting, which include recording business transactions, classifying accounts, and preparing financial reports [6]. Accounting knowledge is unquestionably necessary for business proprietors to successfully operate their enterprises. SMEs with greater accounting knowledge will find it simpler to utilise accounting data.

II. LITERATURE REVIEW

A. Accountancy

Accounting is defined [7] as a process, an art, or a body of knowledge used to carry out an activity in a separate field, which includes recording, classifying, summarising, and reporting activities of an event or financial transaction within a company, which then serves as the basis for decision-making decisions for parties with an interest.

B. Micro Small and Medium Enterprises

According to Government Regulation of the Republic of Indonesia Number 7 of 2021 on the Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium-Sized Businesses:

1. A microbusiness is a productive business owned by individuals and/or individual business entities that meet the microbusiness criteria outlined in this Government Regulation.
2. A small business is an independent economic enterprise that is productive and is operated by individuals or business entities that are neither subsidiaries nor branches of medium or large businesses, and which meet the small business requirements outlined in this Government Regulation.

3. Medium business is an independent economic enterprise that is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part, directly or indirectly, of small businesses or large businesses with total assets. net or annual sales proceeds as specified in this Government Regulation.

C. Use of Accounting Information

Accounting information is related to financial data, operations, and management, and is used as the premise for strategic planning and operational supervision to determine business development [2]. The use of accounting information is unquestionably required by MSME actors in the operation of their businesses in order to promote business growth and avoid problems arising from the absence of accounting information.

D. Business Scale

Business scale, or the company's capacity to manage its business by considering the magnitude of its assets, number of employees, and income earned in a single accounting period (Holmes & Nicholls, 1988). Business size is indicative of a company's level of development, as a large business will have an effect on its employees. As the size of a business increases, so does the proportion of companies that provide accounting information and additional data. Accounting information will be of great assistance in managing the complexity of a business.

E. Micro Small and Medium Enterprises

According to previous study [4], the definition of company age is the duration of time a business has been in operation. When a business has been in operation for an extended period of time, it has likely made numerous decisions based on accounting data. The company's age indicates the length of time it has been in business. The longer a business operates, the more positive or negative its business development will be [5]. The length of time a business has been in operation reveals the company's familiarity with a variety of business conditions. Long-standing companies can be said to have been aware of the economic climate and competition that affected their business. Long-running small and medium-sized enterprises will indicate a need for extremely important accounting data due to its greater complexity.

F. Education

Education is one of the factors influencing MSMEs' use of accounting information. Education is the development of knowledge and abilities [5]. Owners/managers of micro, small, and medium-sized enterprises (MSME) whose education has influenced their comprehension of business operations and the significance of accounting information. Due to a dearth of comprehension, accounting information will be utilised less frequently by those with low levels of education (Nabawi, 2018).

G. Accountan Knowledge

Accounting knowledge can be interpreted as the knowledge possessed by Micro, Small, and Medium-sized Enterprises (MSMEs) regarding the fundamentals of accounting, which

include recording business transactions, account classification, and financial reports [6]. Accounting knowledge is unquestionably essential for business proprietors to conduct their operations. The greater the accounting knowledge of MSME actors, the more useful accounting information will be to their operations. All parties require accounting knowledge, including managers and stakeholders. Therefore, accounting knowledge typically incorporates the use of financial statements. Because accounting knowledge enables interested parties to use financial statements as a source of information for decision making, financial statements can be read by those with accounting knowledge.

Hypothesis

H1: Business size has a substantial impact on the accounting information used by MSMEs.

H2: The age of SMEs has a significant impact on their use of accounting information.

H3: Education has a substantial impact on the use of accounting data by MSMEs.

H4: Accounting knowledge has a substantial impact on the utilization of accounting data in SMEs.

H5: Business size, company age, education, and accounting expertise substantially impact the use of accounting data by MSMEs.

III. RESEARCH METHOD

This investigation employs a quantitative research methodology. Micro, Small, and Medium-Sized Enterprises (MSMEs) in the City of Balikpapan are the focus of this study. This study's data acquisition method was a questionnaire with simple random sampling as the sampling technique. The n x variable a (5-10) represents the determination of the number of samples using the formula Hair et al. In this study, there are fifteen indicators, so the total number of respondents is 120, or fifteen statement items multiplied by eight. Multiple linear regression is employed as the analytic tool in this investigation.

IV. RESULT AND DISCUSSION

Result

The findings of our investigation are presented in the tabular format below.

1) Validity Result

Variable	Validity Result			
	Indicator	R Table	R Count	Sig.
Business Scale (X ₁)	X1.1	0,1793	0,808	0,000
	X1.2	0,1793	0,831	0,000
	X1.3	0,1793	0,804	0,000
Company Age (X ₂)	X2.1	0,1793	0,768	0,000
	X2.2	0,1793	0,904	0,000
	X2.3	0,1793	0,920	0,000
Education (X ₃)	X3.1	0,1793	0,791	0,000
	X3.2	0,1793	0,810	0,000
	X3.3	0,1793	0,794	0,000
Accounting Knowledge (X ₄)	X4.1	0,1793	0,768	0,000
	X4.2	0,1793	0,855	0,000
	X4.3	0,1793	0,793	0,000
Use of Accounting information (Y)	Y1	0,1793	0,886	0,000
	Y2	0,1793	0,876	0,000
	Y3	0,1793	0,877	0,000

Picture 1. Validity Result

Based on the findings of the validity test presented in Picture

1, it can be inferred that all question items pertaining to the variables of business scale, company age, education, accounting knowledge, and use of accounting information, as utilized in this study, demonstrate validity. This assertion is supported by the fact that each question item meets the validity criterion, which requires a value of R count > R table and a significance value < 0.05.

2) Reliability Test

Variable	Cronbach Alpha	Minimum Limit	Description
Business Scale (X ₁)	0,743	0,70	Reliable
Company Age (X ₂)	0,831	0,70	Reliable
Education (X ₃)	0,713	0,70	Reliable
Accounting Knowledge (X ₄)	0,728	0,70	Reliable
Use of Accounting Information (Y)	0,854	0,70	Reliable

Picture 2. Reliability Test

The obtained values for the dependability test results are based on Picture 2 Cronbach's alpha each statement in this study has met the reliability criteria, specifically a Cronbach's alpha value more than 0.70. Therefore, all the statements used to measure the variables of business scale, firm age, education, understanding of accounting, and usage of accounting information are deemed reliable.

3) Multiple Linear Regression Analysis Tes and T Test

Model	Coefficients ^a		Beta	t	Sig.
	Unstandardized Coefficients				
	B	Std. Error			
(Constant)	-0,071	1,182		-0,060	0,952
Business Scale	0,360	0,105	0,324	3,424	0,001
Company Age	0,254	0,090	0,260	2,834	0,005
Education	0,205	0,106	0,154	1,930	0,056
Accounting Knowledge	0,238	0,097	0,192	2,463	0,015

a. Dependent Variable: Use of Accounting Information

Picture 3. Multiple Regression Test & t Test

a) Multiple Test

According to the data shown in Picture 3, the regression equation has a coefficient value. The regression equation model is derived from the SPSS result as follows: The equation can be expressed as $Y = 0.324X_1 + 0.260X_2 + 0.154X_3 + 0.192X_4 + e$. Where Y represents the dependent variable and X₁, X₂.

b) t Test

The t statistical test is employed to assess the significance of the regression coefficients either singly or partially. The regression tester employed a two-way test with an Alpha value of 5%, indicating a confidence level of 95% as depicted in the subsequent table.

The formula for calculating the T-table value can be expressed as $T\text{ table} = t(\alpha/2; nk-1)$, where T table represents the T-table value, t represents the T-distribution, α represents the significance level, n represents the sample size, and k represents the number of variables. By substituting the values, the T-table value can be determined as $T\text{ table} = t(0.05/2; 120-4-1)$, resulting in $T\text{ table} = t(0.025; 115)$. In order to determine the value of T, a table of 1.981 is utilized. Based on the findings presented in Table 5 of the t-test results, it is evident that each variable has a distinct influence.

The variable representing the size of the business (X1) has a value of 3.424, indicating that the T count value is greater than the Q table value ($3.424 > 1.981$). Additionally, the significance value of 0.001 is less than the predetermined threshold of 0.05. The acceptance of H1 indicates that there is a notable impact of business scale on the utilizations of accounting information in micro, small, and medium enterprises (MSMEs).

The variable representing the age of the company (X2) has a value of 2.834, indicating that the T count value is greater than the Q table value ($2.834 > 1.981$). Additionally, the significance value of 0.005 is less than the predetermined threshold of 0.05. Hypothesis 2 (H2) is supported, indicating that the longevity of a company has a notable impact on the use of accounting information in small and medium-sized enterprises (SMEs).

The education variable (X3) is represented by a T count value of 1.930, indicating that the T count value is less than the Q table value ($1.930 < 1.981$). Additionally, the significance value for this variable is 0.056, which is greater than the predetermined significance level of 0.05. The finding of H3 rejects the notion that education has a substantial impact on the use of accounting information in small and medium-sized enterprises (SMEs).

The variable representing accounting knowledge (X4) is indicated to have a value of T count equal to 2.463. This value exceeds the critical value of Q table ($2.463 > 1.981$), indicating statistical significance.

Furthermore, the associated significance value is 0.015 which is less than the predetermined significance level of 0.05. The acceptance of H4 indicates that there is a notable impact of accounting knowledge on the utilization of accounting information inside small and medium-sized enterprises (SMEs).

4) F Test

The simultaneous test, often known as the F test, is employed to assess the collective impact of the independent variables on the dependent variable. The test is conducted by assessing the significance of the calculated F value in relation to the critical F value from the F table. This analysis allows for the interpretation of the accuracy of the regression model, indicating whether it has a simultaneous or joint effect on the dependent variable. In this case, the critical F value is determined to be 2.45, corresponding to a significance level of 5%, based on the degrees of freedom (4, 116) for the model. The F test conducted is presented in Picture 4 below.

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	199,615	4	49,904	30,577	.000 ^b
	Residual	187,685	115	1,632		
	Total	387,300	119			

a. Dependent Variable: Use of Information Accounting
b. Predictors: (Constant), Accounting Knowledge, Business Knowledge, Education, Company Age

Picture 4. F Test Result

Based on the findings presented in Picture 4, it is evident that the calculated F value is 30.577, while the corresponding F table value is 2.45. This indicates that the calculated F value (30.577) exceeds the F table value (2.45), and the significance level of 0.000 is less than the predetermined threshold of 0.05. Consequently, it can be inferred that the variables of business scale, company age, education, and knowledge of accounting collectively exert a significant influence on the utilization of accounting information in Micro, Small, and Medium Enterprises (MSMEs) located in Balikpapan City.

5) Determination Coefficient Test (R²)

The coefficient of determination (R²) is employed to assess the extent to which the model is capable of elucidating the fluctuations observed in the dependent variable. The coefficient of determination (R²) assumes values ranging from zero to one. By examining the data shown in Picture 5, one can observe the extent to which the independent variable influences the dependent variable.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718 ^a	0,515	0,499	1,27751

a. Predictors: (Constant), Accounting Knowledge, Business Scale, Education, Company Age

Picture 5. R2 Test Result

According to the findings presented in Picture 5, the utilization of accounting information in Micro, Small, and Medium Enterprises (MSMEs) is influenced by several independent variables, namely business scale, company age, education, and accounting expertise. These variables collectively account for 49.9% of the variance in the dependent variable. It is important to note that the remaining 50.1% of the variance is attributable to factors not examined in this particular study.

Discussion

1. The Impact of Business Scale on the Utilisation of Accounting Information in Micro, Small, and Medium Enterprises (MSMEs).

Based on the results of the first hypothesis testing (H1), it can be stated that the scale of business (X1) has a significant influence on the utilisation of accounting information in micro, small, and medium enterprises (MSMEs) in Balikpapan City (Y). This can be demonstrated by the fact that $T_{hitung} > T_{tabel}$. The calculated value of the variable scale for the business is 3.424, while the critical value (T-table) is 1.981. The significance value of 0.001 is smaller than 0.05. This statement indicates that the larger the operational size of the business being carried out, the use of accounting information in Micro, Small and Medium Enterprises (MSMEs) in Balikpapan will increase. The business scale is a measurement of company performance based on the number of employees employed and the amount of revenue generated over a specific period. The increase in a business will also lead to an increase in the income or sales obtained, so increasing the level of complexity faced by organisations in utilising accounting practises [2]. MSME players require accounting information as it generates data that aids MSME owners in decision-making processes.

The findings of this research align with prior studies conducted [8], [9], [10], which assert that the variable of business scale exerts a noteworthy impact on the utilisation of accounting information in micro, small, and medium enterprises (MSMEs). Nevertheless, the findings of this investigation are in opposition who have previously asserted that the variable of business scale does not exert any influence on the utilisation of accounting information in micro, small, and medium enterprises (MSMEs) [4], [6].

2. *Effect of Company Age on the Use of Accounting Information in MSMEs*

The findings from testing the second hypothesis (H2) indicate that the age of a firm (X2) has a statistically significant impact on the utilization of accounting information among micro, small, and medium enterprises (MSMEs) in Balikpapan City (Y). This can be seen by the calculation of $T_{count} > T_{table}$, where the grade count company age variable is 2.834 and the T table is 1.981. The p-value of 0.005 is statistically significant at a level of 0.05. This finding suggests that the duration of the company's operation has a positive impact on the utilization of accounting information among Micro, Small, and Medium Enterprises (MSMEs) in Balikpapan City.

The longevity of a company can be used as an indicator of its business endeavor. Micro, Small, and Medium Enterprises (MSMEs) that have been operating for a longer period of time possess a mindset and capability to perform actions that contribute to their development. This is attributed to their extensive experience in running their businesses (Nabawi, 2018). The longer one engages in a business endeavor, the greater their business will get, thus prompting business practitioners to utilize accounting information to support their business activities.

The findings of this research align with prior studies, which indicate that the variable of business age has a substantial impact on the utilization of accounting information in micro, small, and medium enterprises (MSMEs). [4], [11], and [12]. Nevertheless, the findings of this investigation are in opposition, which asserted that the variable of business age does not exert any influence on the utilization of accounting

information in Micro, Small, and Medium Enterprises (MSMEs) [5], [8], [6].

3. *The Impact of Education on the Utilization of Accounting Information in Micro, Small, and Medium Enterprises (MSMEs)*

Based on the findings obtained from testing the third hypothesis (H3), it can be concluded that there is no statistically significant impact of education (X3) on the utilization of accounting information in micro, small, and medium enterprises (MSMEs) located in Balikpapan City (Y).

This inequality can be demonstrated by the comparison of the value of T count to that of Q table. The grade count education variable has a value of 1.930, which is compared to the critical value of 1.981 obtained from the t-table. The p-value of 0.056 exceeds the commonly accepted threshold of 0.05. This finding suggests that there is no significant relationship between education and the utilization of accounting information in Micro, Small, and Medium Enterprises (MSMEs) located in Balikpapan City.

Education can be defined as a systematic process aimed at the acquisition and development of knowledge and skills [5]. The use of accounting information in micro, small, and medium enterprises (MSMEs) cannot be guaranteed only based on the educational attainment of individuals, regardless of whether their education levels are high or low. MSME owners who lack higher education can actively seek out workers capable of managing their firm's financial reporting.

The findings of this research align with the findings of prior studies, which assert that educational factors do not have a significant impact on the utilization of accounting information in micro, small, and medium enterprises (MSMEs) [4], [5], [8]. Nevertheless, the findings of this investigation are in opposition to prior research who assert that the education variable exerts a substantial influence on the utilization of accounting information in micro, small, and medium enterprises (MSMEs) [11], [13].

4. *The Impact of Accounting Knowledge on the Utilization of Accounting Information in Small and Medium-sized Enterprises (SMEs)*

Based on the results of testing the fourth hypothesis (H4) it can be stated that accounting knowledge (X4) has a significant effect on the use of accounting information on MSMEs in Balikpapan City (Y). This can be proven by $T_{count} > T_{table}$. T count accounting knowledge variable of 2.463 with T table of 1.981. The significance value of 0.015 is less than 0.05. This shows that the higher the accounting knowledge possessed by MSME actors, the better the use of accounting information by MSME actors. The accounting knowledge possessed by MSME owners greatly influences the use of accounting information. The process of learning about accounting will increase the knowledge of business actors as well as experience from problems obtained while running a business as well as helping MSME actors understand accounting knowledge. So that a good understanding of accounting will make it easier for SMEs to use accounting information. The results of this study are in line with the results of research, which state that the accounting knowledge variable has a significant effect on the use of accounting information in MSMEs [6], [13]. However, the

results of this study contradict previous research which stated that accounting knowledge variables had no effect on the use of accounting information in MSMEs [10].

5. The Influence of Business Scale, Company Age, Accounting Education and Knowledge on the Use of Accounting Information in MSMEs

Based on the findings from the evaluation of the fifth hypothesis (H5), it can be concluded that the variables of company scale, firm age, education, and accounting expertise together exert a noteworthy influence on the utilization of accounting information inside micro, small, and medium enterprises (MSMEs) located in Balikpapan City. This hypothesis can be supported by the fact that the calculated F value (F count) of 30.577 is greater than the critical F value (F table) of 2.45, indicating a statistically significant result. The p-value of 0.000, which is less than the predetermined significance level of 0.05, further strengthens this conclusion.

The findings of this research are corroborated by previous studies. These studies have demonstrated that the variables of business scale, company age, education, and accounting knowledge collectively exert a substantial influence on the utilization of accounting information within micro, small, and medium enterprises (MSMEs) [6], [8], [10]

V. CONCLUSION

Based on the preceding reasons, it can be inferred that the magnitude of a business exerts a significant impact on the utilization of accounting information among micro, small, and medium enterprises (MSMEs) located in Balikpapan City. The duration of a company's existence has a significant impact on the utilization of accounting information among Micro, Small, and Medium Enterprises (MSMEs) in Balikpapan City.

The use of accounting information in Micro, Small, and Medium Enterprises (MSMEs) in Balikpapan City is not influenced by education.

The presence of accounting expertise has a significant impact on the utilization of accounting information among Micro, Small, and Medium Enterprises (MSMEs) in Balikpapan City.

The simultaneous influence of business scale, company age, education, and understanding of accounting on the utilisation of accounting information for Micro, Small, and Medium Enterprises (MSMEs) in Balikpapan City is examined.

I would like to propose a recommendation.

Based on the findings of the conducted research and considering its inherent limitations, the following recommendations can be proposed: 1. In order to enhance their comprehension and utilization of accounting information, including operational, management accounting, and financial accounting information, MSME stakeholders should priorities the provision of vital financial reports, particularly when

seeking capital.

The Office of Cooperatives, Micro, Small, and Medium Enterprises (UMKM), and Industry of the City of Balikpapan aims to offer counselling and support about the utilization of accounting information for effective business operations.

In future study, it is anticipated that additional variables, such as the perceptions of business actors regarding accounting, accounting training, and business experience, would be incorporated. This will enable researchers to explore additional aspects that may impact the utilization of accounting information in micro, small, and medium enterprises (MSMEs).

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