

## Determinants of the Use of Accounting Information in MSMEs in Jambi City

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### ABSTRACT

The purpose of this study was to determine the effect of education level, business age, accounting training and business scale on the use of accounting information in MSMEs. This research was conducted at MSMEs located in Alam Barajo District, Jambi City. There were 56 MSMEs as the sample of this study which were tested using the SPSS 25 analysis tool. The results showed that simultaneously educational level, business age, accounting training and business scale affect the use of accounting information. Then, partially, business age and business scale have an effect on the use of accounting information. Unfortunately, the level of accounting education and training has no effect on the use of accounting information.

**Key words:** MSMEs, Accounting Information, Education Level, Business Age, Accounting Training, Business Scale.

### 1. INTRODUCTION

Indonesia is one of the developing countries, where a developing country will be very focused on development and economic growth in a better direction (Afrizal et al. 2020; Firdaus, et al. 2023; Hernando, 2020; Syofyan, et al. 2021). One that builds economic growth is Micro, Small and Medium Enterprises (UMKM) which has been legalized in the law, including business credit assistance with low interest as well as business development assistance from government agencies (Rafiqi, et al 2022). With the high role and positive impact of the MSME sector, it is certainly hoped that the existence of MSME will always experience growth and the sustainability of their business will be maintained (Ningsih and Hidayatulloh, 2022).

According to Sandy, (2019) the rapid growth of MSMEs in Indonesia is inseparable from problems. If this problem can be solved, MSMEs will make a better contribution every year. Phenomena in the field found several problems that usually occur in MSMEs. Such as: difficulties in obtaining capital, business licensing, lack of innovation, not understanding technology, and low awareness of paying taxes (Hernando, et al. 2022). According to (Mansur et al., 2022), Taxpayer

awareness can be identified by the amount of discipline and willingness of taxpayers to fulfill their rights and obligations based on applicable regulations. Then, the problem that often occurs in MSMEs is related to financial management which is often ignored. The implications of neglecting financial management may not be so clear-cut, but without effective accounting practices, a successful or growing company could go bankrupt. Thus, MSME entrepreneurs in running their business depend on and also require an understanding of accounting.

In order to achieve the MSME goals regarding the use of accounting information (Putra, et al. 2023), it is necessary to pay attention to the factors that influence the use of accounting information, namely education level, age of business, accounting training and business scale. The level of education is the basic stage that is determined based on the level of development of students, the goals to be achieved and the abilities developed (UU No. 20 Tahun 2003 Bab 1, Pasal 1 Ayat 8). The higher the level of education taken by MSME entrepreneurs, the easier it is to learn accounting information. However, there are different research results on the basis and logic above. Where is the finding by (Johan, 2021) The result shows that education level has no effect on the use of accounting information. This is certainly interesting to be tested again why the basic theory and logic are different from the results of one of the researchers in his research.

Furthermore, the second factor is the age of the business. According to research conducted by Andriani dan Yulis, (2022) states that the age of the company affects the use of accounting information. However, on the other hand there are different findings where business age has no effect on the use of accounting information (Ningsih, 2022).

The next factor is accounting training. To improve the quality of financial reports owned by companies, accounting training is needed for MSME actors. Such training can influence the use of accounting information and can determine how good a business actor's ability is in understanding technical accounting. The more often business owners attend training, the better business owners will be in using accounting information (Efriyenty, 2020).

The last factor is the scale of the business. Business scale can influence MSMEs to use accounting information in running a business because the more a business develops in terms of assets, capital, and income turnover, the greater the level of complexity of companies in using accounting information so that accounting information is needed in the development of MSMEs themselves. (Andriani and Yulis, 2022). According to finding by (Ratnawati, 2020) stated that the business scale did not affect the use of accounting information.

In Jambi City itself there are still many MSMEs that do not understand the accounting record system, and many still use simple record keeping. The fact is that many MSMEs in Jambi City have not used bookkeeping or accounting. This is caused by the large number of people who do not understand related to recording, resulting in difficulties in calculating turnover, gross profit to net profit (Herawaty and Yustien, 2019).

Based on the above phenomenon, MSMEs are better off utilizing existing accounting information, so as to increase success and effectiveness in making decisions so that mistakes or even bankruptcy do not occur. From the importance of accounting information, the authors take the research title, namely” **Determinants of the Use of Accounting Information in MSMEs in Jambi City**”.

## **2. LITERATURE REVIEW**

### **2.1 MSME's**

According to (Undang-Undang Republik Indonesia Nomor 20 Tahun, 2008) MSMEs are defined as follows: Micro Enterprises are productive businesses owned by individuals/or business entities per person that meet the criteria for micro-enterprises; Small business is a productive economic business that stands alone, is carried out by individuals or business entities that are not subsidiaries that are owned, controlled, or become part directly or indirectly of medium or large businesses and; Medium Enterprises are productive economic enterprises that stand alone, carried out by persons or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly from small businesses or large businesses with total net assets or proceeds from sales.

### **2.2 Accounting Definition**

According to Sujarweni, (2016) Accounting is a set of methods in the form of activities for recording, summarizing, classifying, and reporting finances in the form of financial reports in a period of time. Meanwhile, according to the KBBI accounting is accounting theory and practice, including responsibilities, principles, standards, custom (habits), and all of their activities; matters relating to accountants; the art of recording and summarizing financial transactions and interpreting the consequences of a transaction on an economic entity.

### **2.3 Accounting Standards for Micro, Small and Medium Entities**

According to (Ardhina, et al. 2023) Financial Accounting Standards Entitas Mikro, Kecil, dan Menengah (EMKM) created to meet the financial reporting needs of micro, small and medium enterprises. SAK This was created to be required by companies that do not or are unable to meet accounting requirements SAK-ETAP arranged. The issuance of SAK was due to the need for simplified accounting standards due to limited manpower. In Ikatan Akuntansi Indonesia (2018), micro, small and medium economic entities are entities without significant public accountability, and meet the definition and criteria of micro, small and medium enterprises regulated in the laws in force in Indonesia which have been running for at least two consecutive years.

### **2.4 The Use of Accounting Information**

Use of Accounting Information interpreted by Efriyenty, (2020) is information that must be provided by the company due to laws or other rules

that apply in Indonesia. Accounting information is basically quantitative in nature which is used for decision making, supervision, determination, and also business implementation. For proper use by internal and external stakeholders it must be in the correct format. In addition, this accounting information can also be used for planning, strategy, management and operational control.

## **2.5 Educational Level**

Based on Kamus Besar Bahasa Indonesia 2008, education is a process of changing attitudes and behavior of a person or group of people in an effort to mature humans through teaching and training efforts. Education is very influential in MSMEs because it can be a preparation for the use of accounting information. Education functions to develop capabilities and form dignified national character and civilization in the context of educating the nation's life.

## **2.6 Business Age**

The business age is the period the business entity works. The longer a business operates, the more complex its information needs. The high level of a business element can be said to be able to determine the competitive environment in the business world. Thus, being able to compete compared to businesses that have just been started.

## **2.7 Accounting Training**

Accounting training is a special aspect that must be observed by every business person in order to improve his ability to determine accounting satisfactorily in business management (Novianti et al., 2018). The more actors or business owners take accounting training, the wider their accounting knowledge and the use of accounting information

## **2.8 Business Scale**

According to (Mintarsih et al., 2020) business scale is defined as a sign of the growth of a company where a large company will have an impact on employees who play a role in it. Business scale can have an impact on MSMEs in utilizing accounting information to carry out business. This is caused by the larger a business, the more complex the quality of the company's complexity in utilizing financial records. Such as: asset turnover, capital turnover, even income. Therefore accounting information is needed for the progress of MSMEs themselves.

## **2.9 Research Hypotheses**

Referring to the phenomenon of the problems described above, as well as the relevant theory for this research. Then the hypothesis in this study is described as follows:

- H<sub>1</sub> : Education level, business age, accounting training and business scale simultaneously influence the use of accounting information.
- H<sub>2</sub>: Educational level influences the use of accounting information.
- H<sub>3</sub> : Business age influences the use of accounting information.
- H<sub>4</sub> : Accounting training influences the use of accounting information.
- H<sub>5</sub> : Business scale influences the use of accounting information.

### 3. METHOD

The objects and locations in this study were SMEs in the Alam Barajo District, Jambi City. The type of data used in this study is the type of quantitative data. Then, the source of data in this study is primary data obtained from the distribution of research questionnaires.

The total population in this study amounted to 129 MSMEs. Furthermore, samples were taken through simple random sampling technique. Then a sample of 56 MSMEs was obtained. The research questionnaire uses a Likert measurement scale with values from 1-5.

The data that has been collected is then analyzed using a tool in the form of SPSS version 25. The analytical method used as a test is descriptive statistical analysis, data quality test (validity test and reliability test), classical assumption test (normality test, multicollinearity test, heteroscedasticity test), and multiple linear regression analysis. Then testing the hypothesis including simultaneous test (F test), partial test (t test), and the coefficient of determination ( $R^2$ ).

### 4. RESULTS

This research was conducted on MSME entrepreneurs located in Alam Barajo District, Jambi City. The time for the questionnaire distribution process was carried out from May 8 to May 14, 2023. The questionnaires were filled in and returned as many as 56 questionnaires from MSME entrepreneurs in Alam Barajo District. The types of MSME businesses include: 11 service businesses, 18 MSME trading businesses and 27 MSME culinary businesses.

#### 4.1 Validity Test

Carry out data validity tests using the person product moment correlation test. This analysis correlates each item's score with the total score. Assuming that if  $r_{count} > r_{table}$ , then the question items are said to be valid.

**Table 1 Validity Test**

X and Y Variable	Question items	r-count	r-table	Results
Educational Level (X1)	X1.1	0,428	0,263	Valid
	X1.2	0,754	0,263	Valid
	X1.3	0,804	0,263	Valid
Business Age (X2)	X2.1	0,429	0,263	Valid
	X2.2	0,827	0,263	Valid
	X2.3	0,793	0,263	Valid

Accounting Training (X4)	X3.1	0,692	0,263	Valid
	X3.2	0,674	0,263	Valid
	X3.3	0,705	0,263	Valid
Business Scale (X4)	X4.1	0,671	0,263	Valid
	X4.2	0,708	0,263	Valid
	X4.3	0,715	0,263	Valid
	X4.4	0,814	0,263	Valid
	X4.5	0,765	0,263	Valid
	X4.6	0,767	0,263	Valid
Use Accounting Information (Y)	Y1	0,604	0,263	Valid
	Y2	0,400	0,263	Valid
	Y3	0,671	0,263	Valid
	Y4	0,434	0,263	Valid
	Y5	0,787	0,263	Valid
	Y6	0,630	0,263	Valid
	Y7	0,565	0,263	Valid
	Y8	0,517	0,263	Valid
	Y9	0,563	0,263	Valid
	Y10	0,408	0,263	Valid
	Y11	0,392	0,263	Valid
	Y12	0,571	0,263	Valid
	Y13	0,790	0,263	Valid
	Y14	0,664	0,263	Valid

Sources : Processing Data, 2023

Based on the calculation results obtained, the correlation coefficient of all questions was found to have a value of  $r_{count} > r_{table}$ . Therefore, each question deserves to be used as a research instrument.

#### 4.2 Reliability Test

Research questionnaires that are said to be feasible or can fulfill reliable conditions. If the Cronbach alpha value is greater than 0.6. The reliability test uses the SPSS Statistics application. The following is the result of the questionnaire reliability test of this study:

**Table 2 Reliability Test**

Variable	Cornbach's Alpha	Decision
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Educational Level (X1)	0,816	Reliabel
Business Age (X2)	0,810	Reliabel
Accounting Training (X3)	0,825	Reliabel
Business Scale (X4)	0,756	Reliabel
Use Accounting Information (Y)	0,860	Reliabel

Sources: Processing Data, 2023

Based on the results described in the table above, it was obtained that all independent and dependent variables had a Cronbach alpha coefficient value greater than 0.6. So it can be concluded that all variables are said to be reliable.

### 4.3 Classic Assumption Test

#### 4.3.1 Normality Test

The purpose of this test is to determine whether the independent variables and dependent variables in the regression model are normally distributed or not. A good regression analysis model should have a normal distribution. Of course, these conditions must comply with the rules where the probability value assumption must be greater (>) than the score of 0.05. In this study the normality test is shown as follows:

**Table 3 Normality Test**

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		56
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	4.13578032
Most Extreme Differences	Absolute	.077
	Positive	.077
	Negative	-.059
Test Statistic		.077
Asymp. Sig. (2-tailed)		.200

Sources : Processing Data, 2023

Based on the processing results of the normality test in this study, a probability value greater than 0.5 was obtained. It means that the regression model in this study is normally distributed. Then it can be used for testing in the next analysis

### 4.3.2 Multicollinearity Test

Multicollinearity testing applies the Variance Inflation Factor (VIF). The prerequisite for this test is that if the Tolerance > 0.1 and VIF value is < 10, it can be said that the research data is declared free of multicollinearity. Because the use in this test is to find out whether the regression model has no relationship or involvement between variables which can be indicated that the regression model in this study is feasible or good.

**Table 4 Multicollinearity Test**

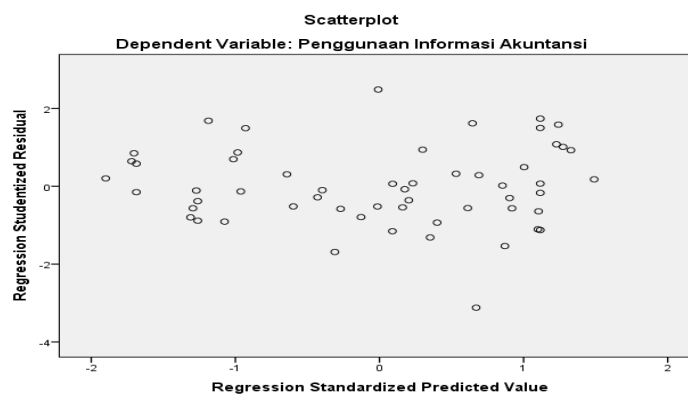
Model		Coefficients <sup>a</sup>	
		Collinearity Statistics	
		Tolerance	VIF
1	Educational Level	.228	4.388
	Business Age	.312	3.208
	Accounting Training	.606	1.649
	Business Scale	.299	3.342

Sources : Processing Data, 2023

From the results of the multicollinearity test in the table above, it can be noted that the tolerance value is > 0.1 and VIP < 10. Therefore it can be concluded that all the independent variables in this study have no multicollinearity problem, which means that there is no correlation between educational level ( X1), business age (X2), accounting training (X3), and business scale (X4).

### 4.3.3 Heteroscedasticity Test

The next test is heteroscedasticity with a scatter plot assuming the points spread randomly. The following shows the results of heteroscedasticity testing:



**Picture 1: Heterscedasticity Test**



Based on the picture above, the results show that the points are randomly distributed. So it can be concluded that the data in this study did not occur heteroscedasticity.

#### 4.4 Multiple Linear Regression Analysis

The following shows the results of testing multiple linear regression analysis in this study which occurs in the table below:

**Table 5 Multiple Linear Regression Analysis**

		Coefficients <sup>a</sup>				
Model		Unstandardized		Standardized	T	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	9.523	2.821		3.375	.001
	Educational Level	-.112	.550	-.031	-.204	.839
	Business Age	1.449	.430	.439	3.374	.001
	Accounting Training	.316	.246	.120	1.285	.205
	Business Scale	.764	.239	.425	3.201	.002

a. Dependent Variable: The Use of Accounting Information

Sources : Processing Data, 2023

Based on the results of the table above, of the four independent variables included in the regression model, only the variables of business age (X2) and business scale (X4) have an effect on the use of accounting information. These three variables have a significant value at 0.05. Meanwhile, education level (X1) and accounting training (X3) have no effect on the use of accounting information. From the numbers listed, the following multiple regression line equations can be compiled:

$$Y = 9,523 - 0,112X1 + 1,449X2 + 0,316X3 + 0,764X4$$

From the regression equation it can be explained as follows:

1. Educational Level (X1)

Based on the regression results, the regression coefficient for the number of educational levels is -0.112 and is significant at 0.839. Then, significant 5% (0.05). So it can be concluded that there is no effect of the number of educational levels on the use of accounting information. So thus the results of this test state that Ha is rejected.

2. Business Age (X2)

Based on the regression results, it was found that the regression coefficient for the total

age of business was 1.499 and a significant value was 0.001. At a significant level of 5% (0.05). Therefore it can be concluded that there is an effect of business age on the use of accounting information. Thus the results of this test reveal that  $H_a$  is accepted.

3. Accounting Training (X3)

Based on the regression results, the regression coefficient for the amount of accounting training was 0.316 and a significant number was 0.205. At a significant level of 5% (0.05). However, the calculated t value is  $1.285 < 2.00$  (smaller than t table). Thus it can be concluded that there is no effect of accounting training on the use of accounting information. Thus the results of this test state that  $H_a$  is rejected.

4. Skala Usaha (X4)

Based on the regression results, the regression coefficient for the number of business scales is 0.764 and a significant number is 0.002. At a significant level of 5% (0.05). Thus, it can be concluded that there is a relationship between business scale and the use of accounting information. Thus, the results of this test state that  $H_a$  is accepted.

#### 4.5 Hypotheses Testing

##### 4.5.1 F Testing Result

The F test aims to find out whether the independent variables simultaneously affect the dependent variable. The F test was carried out to see the effect of all the independent variables together on the dependent variable. The level used is 0.5 or 5%, if the significant value of  $F < 0.05$  it can be interpreted that the independent variables simultaneously affect the dependent variable or vice versa.

**Table 6 F Testing Result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2552.600	4	638.150	34.59	.000 <sup>b</sup>
	Residual	940.757	51	18.446	5	
	Total	3493.357	55			

a. Dependent Variable: The Use of Accounting Information

Sources : Processing Data, 2023

Based on the results of data processing using SPSS 25, a significant value was obtained in this study, namely 0.000 which is lower than 0.05. Thus it can be concluded that the regression model applied is in accordance with the data so that the regression model can be used as

hypothesis testing or used as data analysis..

#### 4.5.2 T Testing Result

The t-test was conducted to test the research hypothesis regarding the effect of each independent variable partially on the dependent variable. T test (Uji T) is one of the statistical tests used to test the truth or falsity of a hypothesis which states that between two mean samples taken randomly from the same population, there is no significant difference.

**Table 7 T Testing Result**

Model	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	9.523	2.821		3.375	.001
Educational Level	-.112	.550	-.031	-.204	.839
Business Age	1.449	.430	.439	3.374	.001
Accounting Training	.316	.246	.120	1.285	.205
Business Scale	.764	.239	.425	3.201	.002

a. Dependent Variable: The Use of Accounting Information

Sources: Processing Data, 2023

Based on the table above, the results of the partial t test were obtained in the following research:

1. The t-count value for the education level variable is -0.204 which is smaller than the t-table of 2.00 and a significance value of 0.838 > 0.05. So these results show that education level has no effect on the use of accounting information (H<sub>2</sub> rejected).
2. The t-count value of the operating age variable is 3.374, which is greater than the t-table of 2.00 and a significance value of 0.001 < 0.05. So these results indicate that business age has an effect on the use of accounting information (H<sub>3</sub> accepted).
3. The t-count value of the accounting training variable is 1.285 which is smaller than the t-table of 2.00 and a significance value of 0.205 > 0.05. So these results indicate that accounting training has no effect on the use of accounting information (H<sub>4</sub> rejected).
4. The t-count value on the business scale variable is 3.201 greater than t-table 2.00 and a significance value of 0.002 < 0.05. So these results indicate that business scale has an effect on the use of accounting information (H<sub>5</sub> accepted).

#### 4.6 Determination Coefficient

Testing the coefficient of determination was carried out with the intention of measuring the ability of the model to explain how the effect of the independent variables jointly (simultaneously) affects the dependent variable which can be indicated by the value of adjusted R – Squared (Ghozali, 2016). The coefficient of determination shows the extent to which the contribution of the independent variables in the regression model is able to explain the variation of the dependent variable. The coefficient of determination can be seen through the value of R-square (R<sup>2</sup>) in the Model Summary table. According to Ghozali (2016) a small coefficient of determination means that the ability of the independent variables to explain the dependent variable is very limited. Conversely, if the value is close to 1 (one) and away from 0 (zero), it means that the independent variables have the ability to give all information needed to predict the dependent variable (Ghozali, 2016).

**Table 8 Coefficient Determination Test**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.855 <sup>a</sup>	.731	.710	4.295

Sources : Processing Data, 2023

From the analysis table above, the result is that the Adjusted R square value is 0.710, which means that 71.0% of the variation in the dependent variable in the form of use of accounting information can be explained by variations of the four independent variables, while the remaining 29.0% is in explained by other factors outside the model.

## 5. DISCUSSION

### **The Effect of Education Level, Business Age, Accounting Training and Business Scale Simultaneously on the Use of Accounting Information**

The test results show that the F-count value < F-table ( $34.595 < 2.56$ ) ( $df = 56 - 4 - 1 = 50$ ,  $k = 4$ ) and the significance value of the test above is  $0.000 < 0.05$  ( $\alpha = 5\%$ ). This condition proves that the variables of Education Level, Business Age, Accounting Training and Business Scale simultaneously influence the use of accounting information. This means that the first hypothesis (H1) in this study is accepted.

The results of this study are in line with research conducted by Mintarsih et al., (2020) which states that business scale, business age, accounting education and training all influence the use of accounting information. This shows that business scale, business age, accounting education and

training can be used to predict the use of accounting information.

### **The Effect of Educational Level on the Use of Accounting Information**

Based on the results of statistical tests that have been carried out, the t-value for the level of education on the use of accounting information is  $-0.112 < 2.00$ , which is smaller than the t-table, while the significance value is  $0.839 > 0.05$  (5%). Thus it can be concluded that education level has no effect on the use of accounting information in MSMEs. That way the level of education achieved by business managers does not affect the use of accounting information in MSMEs.

The results of this study are in line with research conducted by Johan (2021) that education level has no effect and is not significant on the use of accounting information in MSMEs. Then the results of this study are also in line with other research conducted by (Rejeki & Julyanda, 2018) which says that education level has no positive and insignificant effect on the use of accounting information. Furthermore, in research conducted by (Pramesti and Kepramareni, 2019) which states that education level has no effect on the use of accounting information.

Meanwhile the results of this study are not in line with some researchers such as those conducted by (Hutapea, 2022; Nirwana and Purnama, 2019) stating that education level has a positive effect on the use of accounting information. Both studies suggest that the higher the owner's education, the better the use of accounting information.

### **The Effect of Business Age on the Use of Accounting Information**

The age of the business is the length of time the company has been operating. So that logically the use of accounting information can be influenced by the age of the business (the length of time the business was established from the start of production to the present). Based on the statistical tests that have been carried out, the t-value of the business age on the use of accounting information is  $3.374 > 2.00$ , which is greater than t table and a significance value of  $0.001 < 0.05$  (5%). So it can be concluded that the age of the business affects the use of accounting information. Thus, it can be said that the longer the business lasts can affect the use of accounting information in the business.

The results of this study are in line with research conducted by (Fitriani et al., 2018) which says that business age has a partial effect on the use of accounting information. This is also in line with research conducted by (Kustina & Utami, 2022) and also (Ramadhani et al., 2018) which also states that firm age has a positive influence on the use of accounting information.

On the other hand, this research is not in line with research conducted by Hutapea, (2022) which says that the operating age partially does not affect the use of accounting information. This shows that the MSMEs do not experience much change in their work activities from year to year, so even though the business age increases, if the complexity in the business does not increase, the accounting information will not change either.

### **The Effect of Accounting Training on the Use of Accounting Information**

Finance and accounting training is training that provides practice-based knowledge to improve the ability of managers and subordinates to understand financial statement analysis, financial auditors, cost accounting, valuation, and other important aspects in the financial sector (Mansur, et al. 2023; Safelia and Hernando, 2023). In this study, the results showed that the calculated t value of  $1.285 < 2.00$  was smaller than the t table and a significant value of  $0.205 > 0.05$  (5%). So it can be concluded that accounting training has no effect on the use of accounting information.

The results of this research are in line with a survey conducted by researchers to respondents that the training that is often carried out is only limited to the delivery of theory but lacks direct practice. This makes training members feel that they still have difficulties in implementing the skills obtained from the learning outcomes that are followed also related to the use of accounting information. Not to mention educational background which is a differentiating aspect.

The results of this study are in line with research conducted by Mintarsih et al., (2020) states that accounting training has no positive and significant effect on the use of accounting information in MSMEs. In research conducted by (Pamungkas, 2022) also states that accounting training has no significant effect on the use of accounting information. This shows that the use of accounting information does not always get the influence of accounting training that has been passed from someone. Not all employees who have completed training use the accounting information they have obtained. Further research conducted by (Harris, 2021) states that accounting training has no significant effect on the use of accounting information.

Unlike the research findings above, the results of this study are not in line with the research conducted by Khoiriyah & Oktari, (2021) which states that accounting training has an influence on the use of accounting information. This shows that someone who attends accounting training tends to understand the importance of using accounting information which is achieved because they have attended training. Then managers also need additional knowledge about accounting for themselves.

### **The Effect of Business Scale on the use of Accounting Information**

Business scale is the company's ability to manage its business by looking at how many employees work and how much income the company earns in one accounting period (Hernando, et al. 2023; Neldawaty and Hernando, 2021). Based on the acquisition of statistical tests that have been carried out, the result is that the t-count value of  $3.201 > 2.00$  is greater than the t-table value and is significant at  $0.002 < 0.05$  (5%). So it can be concluded that the business scale affects the use of accounting information.

The quantity of business scale can be known from the number of workers owned in a business (Hernando, 2018). Business scale can be interpreted as an indication of progress as well as achievement of a business (Hernando, et al. 2022). Therefore, with the large scale of business owned by the company, a business requires accounting information.

The results of this study are in line with research conducted by Khadijah, (2020) which says that the business scale has a significant influence on the use of accounting information. Other studies such as those conducted by (Hutapea, 2022) that business scale has a significant effect on the use of accounting information in SMEs. This indicates that by expanding the scale of the business or increasing the number of employees in the UMKM that the researchers have done, the quality of the use of accounting information by MSME owners will increase widely because the high scale of the business shows the magnitude of the business activities being carried out. Furthermore, research conducted by which also states that business scale has a positive effect on the use of accounting information. This is also in line with research conducted by (Kustina & Utami, 2022) which states that business scale has a significant positive effect on the use of accounting information.

Even so, the results of this study are not in line with research conducted by Nafsiah, (2019) which states that the business scale has no significant effect on the use of accounting information. This shows that the larger the business scale of SMEs is not always followed by an increase in the use of information.

## **6. CONCLUSIONS**

The conclusions that can be drawn in this study are as follows:

1. Education level, business age, accounting training and business scale simultaneously (together) influence the use of accounting information.
2. Educational level has no significant influence on the use of accounting information in MSMEs in Alam Barajo District, Jambi City.
3. Business age has a significant influence on the use of accounting information on MSMEs in Alam Barajo District, Jambi City.
4. Accounting training has no significant influence on the use of accounting information on MSMEs in Alam Barajo District, Jambi City.
5. Business scale has a significant influence on the use of accounting information on MSMEs in Alam Barajo District, Jambi City.

Based on the results of the conclusions above, this study certainly also has several limitations,

including:

1. The scope or sample used in this study is limited to MSME actors in the Alam Barajo District, Jambi City, which causes this research to only apply to MSMEs in the Alam Barajo District, Jambi City, and also allows for differences in results and conclusions when carried out in other districts. in Jambi City.
2. This study only uses the questionnaire method which relies on subjective measurements or on the perceptions of respondents, so it is prone to measurement errors.

Based on the conclusions and limitations in this study. So, some suggestions can be given including:

1. For Micro, Small and Medium Enterprises (MSMEs), it is hoped that they can use accounting information by continuing to learn such as participating in training activities or independently so that they can improve their business and in order to obtain more accurate information for their business needs;
2. Further researchers can develop again by expanding the area that will be used as a sample in the study and can also add other variables that do not exist in this study such as accounting knowledge, business experience, perceptions of actors and so on.

The results of the research can also have implications for:

This research has shown that business age and business scale are variables that influence the use of accounting information. This implies that the use of accounting information is an important matter in micro, small and medium enterprises, therefore MSME owners are assisted in managing their finances for the company and can be used as a useful measurement in making economic decisions in their business.

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