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THE INFLUENCE OF ACCOUNTING TRAINING AND RESOURCES ON SME KNOWLEDGE

Aqila Putri Nailasari[1]
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
aqilaaputri051@gmail.com

Mahameru Rosy Rochmatullah[2*]
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
mrn122@ums.ac.id

Abstract

Accounting knowledge among small and medium-sized enterprise (SME) proprietors is examined in this research through four explanatory dimensions: accounting training, resource availability, entrepreneurial experience, and accounting information utilization. Empirical evidence was gathered through a quantitative survey involving 140 SME proprietors in Kradenan District, Grobogan Regency, whose participation was determined through criterion-based purposive selection. Questionnaire responses were subsequently tabulated and subjected to statistical evaluation using SPSS to establish the explanatory relationships between the investigated constructs. The empirical outputs reveal that accounting training exerts a positive and statistically significant association with proprietors' accounting knowledge. Comparable evidence emerges for resource availability, which contributes positively and significantly to accounting knowledge acquisition. Conversely, business experience fails to demonstrate a statistically discernible influence on this outcome. Accounting information utilization, however, exhibits a positive and significant relationship with the accounting knowledge possessed by SME proprietors. Furthermore, the coefficient of determination (R-square) reaches 0.807, signifying that the four explanatory variables collectively account for 80.7% of the observed variation in accounting knowledge, whereas the residual 19.3% is attributable to determinants beyond the analytical specification.

Keywords: Accounting Training, Resource Availability, Business Experience, Use of Accounting Information, SME Owners' Accounting Knowledge

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INTRODUCTION

Small and medium enterprises (SMEs) constitute a consequential component of national economic development, particularly through their contributions to employment absorption and productive activity in emerging economies such as Indonesia. Despite this strategic position, proprietors frequently encounter difficulties in maintaining bookkeeping systems and compiling financial statements, largely because their accounting competence and literacy remain insufficiently developed(Sihombing et al., 2026). Deficiencies in accounting comprehension may compromise the regularity of transaction documentation and the coherence of financial information presentation, thereby jeopardizing reporting reliability and the quality of managerial judgments (Selano, 2026).

The development of accounting proficiency among SME proprietors may be associated with multiple interrelated determinants, encompassing formal accounting instruction, the sufficiency of organizational resources, accumulated entrepreneurial experience, and the practical deployment of accounting information (Ardhana, 2026). Structured training can cultivate procedural mastery and technical aptitude, whereas the availability of qualified personnel, financial capital, and operational infrastructure may create more conducive conditions for implementing accounting procedures (Rahayu & Rochmatullah, 2024). Moreover, experiential engagement in business operations can facilitate knowledge acquisition through practice, while the interpretation of accounting information enables proprietors to appraise their enterprises' financial circumstances and formulate decisions grounded in relevant evidence (Rochmatullah et al., 2024).

Although prior investigations have explored determinants associated with accounting competence and accounting information utilization in SMEs, the explanatory contribution of these variables has frequently been investigated through fragmented analytical approaches. This issue warrants further attention because limited accounting knowledge may result in inadequate bookkeeping practices, inaccurate financial reporting, and difficulties in utilizing financial information as a basis for business decision-making. Such conditions may constrain SME proprietors' ability to evaluate business performance, monitor financial conditions, and formulate appropriate operational strategies. Consequently, opportunities remain to establish a more comprehensive empirical framework that evaluates the respective and collective associations of these variables with accounting knowledge (Haryanti & Rochmatullah, 2025). A further

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research limitation concerns the scarcity of empirical evidence derived specifically from SME populations operating in Kradenan District, Grobogan Regency. This geographical and contextual gap provides a substantive rationale for investigating the factors underlying proprietors' accounting knowledge within the distinctive characteristics of the local entrepreneurial ecosystem.

This investigation seeks to elucidate the extent to which accounting-related instruction, the sufficiency of operational resources, entrepreneurial tenure, and the application of accounting information shape SME proprietors' accounting literacy in Kradenan District, Grobogan Regency. The simultaneous incorporation of these four explanatory constructs into a unified empirical framework broadens the evidentiary basis for scholarly discourse concerning accounting competency among small-business operators. Beyond its theoretical relevance, the resulting evidence is anticipated to inform SME proprietors, subnational policymakers, and enterprise-development agencies in formulating context-sensitive educational interventions, optimizing resource deployment, and institutionalizing sound accounting procedures as an integral component of enduring business sustainability.

LITERATURE REVIEW

Theoretical Foundation

Human Capital Theory treats knowledge and skill as productive assets that education, training, and competency development can build to improve organizational performance (Ramadhaniar & Rochmatullah, 2025). In the context of SMEs, accounting training contributes to human capital development by equipping owners with the ability to record transactions, interpret financial reports, and apply accounting information in business decision-making (Nengse & Yulianingsih, 2026). Beyond formal education, resource availability also supports the development of individual competencies. Adequate financial resources enable SME owners to access accounting training, acquire accounting software, and obtain professional assistance, while technological infrastructure and qualified personnel provide opportunities for learning, knowledge exchange, and practical application of accounting procedures (Latifa & Nainggolan, 2025). Thus, organizational resources contribute to accounting knowledge not merely through their availability but through the learning opportunities and competency development they facilitate.

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Furthermore, business experience represents an important mechanism of human capital accumulation through continuous learning and practical engagement. Routine business activities expose SME owners to financial transactions, accounting procedures, and managerial challenges, allowing them to develop a deeper understanding of accounting principles and financial reporting over time (Amalia, 2023). Similarly, the utilization of accounting information can strengthen accounting knowledge through repeated exposure to financial records, interpretation of financial data, and the application of accounting information in managerial decisions (Tafonao & Sianturi, 2025). From a learning-by-doing perspective, these activities enable individuals to develop practical knowledge through experience, evaluation, and continuous application. Therefore, accounting training, resource availability, business experience, and accounting-information utilization represent interconnected mechanisms that facilitate the acquisition and development of SME owners' accounting knowledge.

Hypothesis Development

The Effect of Accounting Training on SME Owners' Knowledge

Accounting training equips SME proprietors with operational proficiency in documenting transactions, maintaining ledgers, and compiling financial reports, thereby reinforcing their accounting capabilities (Nuryana et al., 2024). Through hands-on instructional activities, greater precision in bookkeeping and more informed managerial judgments can be fostered (Mashuri & Ermaya, 2021). Additionally, such capacity-building initiatives cultivate stronger commitments to financial disclosure, transparency, and organizational accountability.

Hypothesis 1 (H1): Accounting training has a positive and significant effect on SME owners' knowledge.

The Effect of Resource Availability on SME Owners' Knowledge

The cultivation of accounting proficiency among SMEs is contingent upon the interplay of resource endowments, encompassing monetary capacity, workforce expertise, and technological infrastructure (Paramitajaya & Rochmatullah, 2025). Resource scarcity may constrain the accumulation of accounting knowledge, whereas sufficient financial provision enables enterprises to procure accounting applications and participate in educational activities (Rochmatullah et al., 2022). Furthermore, personnel with relevant competencies, coupled with digital infrastructure, facilitate the consolidation of accounting capabilities.

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Hypothesis 2 (H2): Resource availability has a positive and significant effect on SME owners' knowledge.

The Effect of Business Experience on SME Owners' Knowledge

The accumulation of experiential knowledge through routine business operations and fiscal decision-making provides SME proprietors with a practical foundation for managing their enterprises (Sari & Rochmatullah, 2023). Continuous professional learning is further facilitated by informal, practice-oriented knowledge acquisition (Mandala, 2025), whereas extended entrepreneurial tenure tends to correspond with more sophisticated accounting literacy and financial administration competencies (Amanda & Putri, 2024). Moreover, accumulated business exposure strengthens organizational responsiveness to changing circumstances and enhances financial management proficiency.

Hypothesis 3 (H3): Business experience has a positive and significant effect on SME owners' knowledge.

The Effect of Accounting Information Utilization on SME Owners' Knowledge

The integration of digital technologies with well-functioning accounting information systems facilitates the cultivation of digital financial literacy, reinforces the credibility of financial records, and broadens individuals' accounting-related expertise (Latifa & Nainggolan, 2025). Within SME management, the practical assimilation of accounting knowledge enables proprietors to interpret financial practices more effectively and formulate better-informed managerial decisions (Sihombing et al., 2026). The extent to which newly acquired knowledge translates into practical competence is contingent upon individuals' capacity to obtain, interpret, and operationalize information within their respective activities (Amalia, 2023).

Hypothesis 4 (H4): Accounting information utilization has a positive and significant effect on SME owners' knowledge.

RESEARCH METHOD

Anchored in positivist epistemology, this study adopts an explanatory quantitative approach using a cross-sectional survey design to examine the relationships between accounting instruction, resource endowment, entrepreneurial experience, accounting-information use, and SME proprietors' accounting knowledge (Angriani & Fitriati, 2026). The positivist approach is appropriate because the proposed relationships are examined objectively through measurable variables and statistical hypothesis testing. The target population

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comprises SME proprietors operating in Kradenan District, Grobogan Regency, with the population size determined based on available local business records. Firsthand evidence is gathered through structured questionnaires with closed-response items rated on a five-point Likert scale. Purposive sampling is employed to select respondents directly involved in enterprise management whose businesses have operated for at least one year. The sample size is determined based on the identified population and applicable sampling considerations. Descriptive procedures and multiple linear regression are conducted in SPSS after instrument validity and reliability assessments and classical regression diagnostics covering normality, multicollinearity, and heteroscedasticity. At the 0.05 significance criterion, hypotheses are assessed through t-tests, an F-test, and the coefficient of determination (R^2), evaluating the separate and joint contributions of the explanatory variables to accounting knowledge among SME proprietors.

RESULTS AND DISCUSSION

Respondent Characteristics

The analytical dataset encompassed 140 SME proprietors, whose submissions were entirely retained for statistical processing, yielding a complete response set without any observation attrition. Within the specified empirical framework, SME owners' accounting knowledge (Y) served as the outcome construct, while accounting training (X1), resource availability (X2), business experience (X3_NEW), and accounting information utilization (X4) constituted the four explanatory dimensions. Nevertheless, the available SPSS output did not furnish granular respondent profiles concerning sex, age, occupational status, or business longevity. Consequently, the descriptive characterization remains confined to verifiable dataset attributes, which establish the preliminary empirical foundation for instrument validity and reliability assessment, classical assumption diagnostics, and subsequent hypothesis evaluation.

Descriptive Analysis

The 140-observation dataset was statistically characterized through measures of central tendency and dispersion, with the resulting descriptive metrics reported in Table 1.

Table 1.
Descriptive Statistics of Research Variables

Variable	Mean	Std. Deviation	N
Accounting Training (X1)	4.4100	0.36171	140

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Resource Availability (X2)	4.2643	0.47140	140
Business Experience (X3_NEW)	21.0714	2.21714	140
Accounting Information Utilization (X4)	4.4036	0.37405	140
SME Owners' Accounting Knowledge (Y)	4.4200	0.38557	140

Source: Data processed using SPSS (2026).

The descriptive profile places accounting knowledge (Y) at the uppermost mean of 4.4200, with accounting training (X1), accounting information utilization (X4), and resource availability (X2) occupying subsequent positions. Their comparatively modest standard deviations suggest that respondents' assessments exhibit relatively narrow dispersion. Business experience (X3_NEW), by contrast, registers a mean of 21.0714 alongside a standard deviation of 2.21714; nevertheless, cross-variable ranking would be methodologically unsound because the underlying measurement units may not be commensurable. Collectively, these descriptive indicators delineate the dataset's preliminary distributional characteristics without substantiating causal attribution or inferential significance.

Instrument Quality Testing

Table 2 presents the findings of instrument evaluation, wherein construct validity was examined through Pearson's Product–Moment correlation, while measurement consistency was determined using Cronbach's Alpha.

Table 2.
Summary of Instrument Validity and Reliability Tests

Variable	Items	Pearson Correlation Range	Cronbach's Alpha	Conclusion
Accounting Training (X1)	5	0.561–0.664	0.608	Valid and Reliable
Resource Availability (X2)	6	0.268–0.748	0.786	Valid and Reliable
Business Experience (X3_NEW)	5	0.598–0.811	0.687	Valid and Reliable
Accounting Information Utilization (X4)	6	0.554–0.652	0.668	Valid and Reliable

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SME Owners' Accounting Knowledge (Y)	5	0.602–0.668	0.631	Valid and Reliable

Source: Data processed using IBM SPSS (2026).

Across the five constructs, every questionnaire indicator exhibited a statistically meaningful item–total association ($p < 0.05$), thereby fulfilling the predetermined validity benchmarks. Internal-consistency diagnostics likewise yielded Cronbach's Alpha coefficients exceeding the 0.60 threshold, with estimates spanning 0.608–0.786. Resource availability (X2) attained the strongest coefficient, whereas accounting training (X1) occupied the lowest position. Collectively, these psychometric evaluations substantiate the adequacy of the measurement instruments under the adopted validity and reliability standards, warranting their subsequent utilization in inferential statistical procedures.

Classical Assumption Test

The key results of the residual normality test are presented in Table 3

Table 3.
Results of the Residual Normality Test

Indicator	Value
Number of observations (N)	140
Kolmogorov–Smirnov statistic	0.095
Asymp. Sig. (2-tailed)	0.004
Monte Carlo significance	0.003
Conclusion	Residuals are not normally distributed

Source: Data processed using IBM SPSS (2026).

The diagnostic outcomes yielded significance probabilities of 0.004 for Kolmogorov–Smirnov and 0.003 for its Monte Carlo counterpart, both falling beneath the 5% criterion and consequently signaling a departure from residual normality. Nevertheless, the analytical framework incorporates the Central Limit Theorem (CLT) in view of the dataset comprising 140 observations. This asymptotic principle suggests that, under suitable conditions, regression estimators may exhibit an approximately Gaussian sampling distribution when the number of observations is sufficiently extensive, thereby permitting statistical inference subject to the fulfillment of pertinent assumptions. Accordingly, the residual normality findings are assessed in conjunction with the available sample magnitude and supplementary regression diagnostics. The subsequent examination of multicollinearity, operationalized through tolerance statistics and the Variance Inflation Factor (VIF), is reported in Table 4.

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Table 4.
Results of the Multicollinearity Test

Independent Variable	Tolerance	VIF	Conclusion
Accounting Training (X1)	0.308	3.248	No severe multicollinearity
Resource Availability (X2)	0.165	6.056	No severe multicollinearity
Business Experience (X3_NEW)	0.247	4.046	No severe multicollinearity
Accounting Information Utilization (X4)	0.253	3.946	No severe multicollinearity

Source: Data processed using IBM SPSS (2026).

Multicollinearity diagnostics confirm that each predictor satisfies the accepted thresholds, with tolerance exceeding 0.10 and VIF remaining below 10. Accordingly, the four explanatory variables remain eligible for subsequent regression estimation. Meanwhile, Table 5 presents the Glejser procedure outcomes employed to examine heteroscedasticity.

Table 5.
Results of the Glejser Heteroscedasticity Test

Independent Variable	Significance	Conclusion
Accounting Training (X1)	0.210	No heteroscedasticity detected
Resource Availability (X2)	0.212	No heteroscedasticity detected
Business Experience (X3_NEW)	0.783	No heteroscedasticity detected
Accounting Information Utilization (X4)	0.244	No heteroscedasticity detected

Source: Data processed using IBM SPSS (2026).

The Glejser diagnostic yields significance probabilities uniformly above the 0.05 criterion, implying that none of the explanatory variables exhibits a statistically discernible association with the absolute residual terms. Accordingly, the test outcomes do not substantiate the presence of heteroscedastic disturbances, thereby supporting the assumption of constant error variance.

Hypothesis Testing

Empirical verification of the proposed hypotheses involved partial *t*-statistics and a joint *F*-statistic, enabling assessment of both the separate contributions and the aggregate explanatory influence of the independent

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variables on accounting knowledge among SME proprietors. The corresponding statistical outputs are reported in Table 6.

Table 6.
Results of Partial and Simultaneous Hypothesis Testing

Test	Variable / Model	Test Statistic	Sig.	Decision
t-test (H1)	Accounting Training (X1)	2.578	0.011	Accepted
t-test (H2)	Resource Availability (X2)	3.458	0.001	Accepted
t-test (H3)	Business Experience (X3_NEW)	0.617	0.538	Rejected
t-test (H4)	Accounting Information Utilization (X4)	5.819	0.000	Accepted
F-test	Overall Regression Model	141.145	0.000	Significant

Source: Data processed using SPSS (2026).

The regression findings establish that accounting training (X1), resource availability (X2), and accounting information utilization (X4) exert positive, statistically significant influences on SME owners' accounting knowledge, as evidenced by p-values of 0.011, 0.001, and 0.000, respectively. Accordingly, the empirical evidence supports H1, H2, and H4. Conversely, business experience (X3_NEW) fails to demonstrate a statistically discernible contribution, given its t-statistic of 0.617 and p-value of 0.538; consequently, H3 is rejected. At the aggregate level, the omnibus F-test yields a statistic of 141.145 with a reported significance value of 0.000, confirming the model's overall statistical adequacy and indicating that the four explanatory variables collectively account for variation in accounting knowledge among SME proprietors.

Discussion

The Effect of Accounting Training on Accounting Knowledge

The results indicate that accounting training has a positive and statistically significant effect on accounting knowledge among SME owners ($\beta = 0.187$; $p = 0.011$). Therefore, H1 is supported. This finding suggests that structured training can improve owners' understanding of transaction recording, bookkeeping procedures, and financial-report preparation. From a human capital perspective, accounting training represents an investment in individual capabilities that helps entrepreneurs acquire the technical knowledge required to manage financial information systematically. Through training, SME owners can develop a better understanding of accounting procedures and apply this knowledge to their business operations.

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This finding is consistent with the study by Mashuri and Ermaya (2021), which emphasized the importance of improving MSMEs' accounting practices through the digitalization of financial recording. Similarly, Rochmatullah et al. (2024) discussed efforts to improve accounting proficiency among female farmers through accounting-related capacity development. These studies provide contextual support for the importance of strengthening accounting capabilities among small-business operators. Although their research does not directly establish the same statistical relationship tested in the present study, the findings reinforce the relevance of training and accounting-skill development. Thus, the present results provide empirical evidence that accounting training is significantly associated with SME owners' accounting knowledge.

The Effect of Resource Availability on Accounting Knowledge

The regression results show that resource availability has a positive and statistically significant effect on accounting knowledge among SME owners (β = 0.263; p = 0.001). Accordingly, H2 is supported. This finding indicates that access to financial resources, administrative assistance, and appropriate facilities may create favorable conditions for developing accounting knowledge. Adequate resources can facilitate access to accounting training, bookkeeping tools, and financial-management assistance. These forms of support may enable SME owners to acquire accounting knowledge and apply it more consistently when managing business transactions and financial records.

This finding is conceptually consistent with Mashuri and Ermaya (2021), who highlighted the importance of improving accounting practices and supporting MSMEs in adopting appropriate financial-recording methods. Their study illustrates the relevance of accounting support and suitable tools in facilitating financial administration among small businesses. However, because their research did not directly test resource availability as a determinant of accounting knowledge, it cannot be considered direct empirical confirmation of the present result. Nevertheless, the current findings extend this discussion by demonstrating a statistically significant relationship between resource availability and accounting knowledge. Therefore, H2 is supported, suggesting that access to appropriate resources may contribute to the development of accounting capabilities among SME owners.

The Effect of Business Experience on Accounting Knowledge

The results indicate that business experience does not have a statistically significant effect on accounting knowledge among SME owners (β = 0.008; p = 0.538). Consequently, H3 is not supported. Although business experience may

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provide opportunities to learn about operational activities, longer business tenure does not necessarily guarantee a better understanding of bookkeeping, financial statements, or accounting principles. One possible explanation is that business experience primarily develops operational capabilities, whereas accounting knowledge requires more specific learning activities, such as maintaining financial records, interpreting financial reports, and understanding accounting procedures. Without these activities, accumulated business experience may not substantially improve accounting competence.

Mashuri and Ermaya (2021) provide relevant contextual insight by emphasizing the need to improve accounting practices and financial-recording capabilities among MSMEs. Their study suggests that developing accounting competence may require specific support rather than relying exclusively on routine business activities. However, their research did not directly examine the effect of business experience on accounting knowledge. Therefore, the available reference does not establish whether the present finding is consistent with or contradicts previous empirical evidence on this specific relationship. The nonsignificant result should instead be interpreted within the context of the current sample and regression model. Thus, H3 is not supported, indicating that business experience alone is insufficient to explain differences in accounting knowledge in this study.

The Effect of Accounting Information Utilization on Accounting Knowledge

The results reveal that accounting information utilization has a positive and statistically significant effect on accounting knowledge among SME owners ($\beta = 0.437$; $t = 5.819$; $p < 0.001$). Therefore, H4 is supported. Among the four independent variables, accounting information utilization has the largest standardized coefficient, indicating the strongest relative association with accounting knowledge in the estimated model. Regularly consulting financial records and accounting reports may help business owners understand their financial position, monitor operating costs, evaluate business performance, and interpret financial figures. Through repeated practical engagement, owners can connect accounting concepts with actual business conditions and develop a better understanding of how accounting information supports managerial decisions.

This finding is conceptually consistent with Amalia (2023), who examined the role of accounting information systems, financial-report quality, and decision-making effectiveness in MSME performance. The study highlights the relevance of accounting information in business management, although its primary outcome differs from accounting knowledge in the present research. Latifa and

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Nainggolan (2025) also examined accounting knowledge in relation to MSME performance, providing a complementary perspective on the importance of accounting competence in business management. Nevertheless, neither reference should be interpreted as direct empirical confirmation that accounting information utilization increases accounting knowledge. The present study contributes additional evidence by identifying accounting information utilization as the strongest predictor among the variables examined. Accordingly, H4 is supported, emphasizing the importance of encouraging SME owners to use financial records consistently in their business activities.

The Simultaneous Effect of Accounting Training, Resource Availability, Business Experience, and Accounting Information Utilization on SME Owners' Accounting Knowledge

The simultaneous regression test indicates that accounting training, resource availability, business experience, and accounting information utilization jointly explain variation in SME owners' accounting knowledge ($F = 141.145$; $p < 0.001$). The coefficient of determination ($R^2 = 0.807$) indicates that the four predictors collectively account for 80.7% of the variation in accounting knowledge, while the remaining 19.3% is associated with factors outside the model and unexplained variation. These findings suggest that accounting knowledge should be examined in relation to multiple individual and organizational factors. Training can provide structured learning, resource availability can facilitate access to accounting tools and assistance, business experience can provide operational exposure, and accounting information utilization can encourage the practical application of accounting concepts.

This interpretation is broadly consistent with Mashuri and Ermaya (2021), who highlighted the importance of improving financial-recording practices among MSMEs, and Amalia (2023), who examined the contribution of accounting information systems and financial-report quality to MSME performance. Rochmatullah et al. (2024) also provide relevant context regarding efforts to strengthen accounting proficiency. Although these studies address related aspects of accounting capabilities, they do not jointly test the same four predictors against accounting knowledge; therefore, their findings offer contextual rather than direct empirical confirmation. An important distinction is that the overall regression model can be statistically significant even when business experience is not individually significant. The F-test assesses the joint explanatory contribution of the predictors, whereas individual significance tests assess each predictor while accounting for the others. Thus, the model supports the combined

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explanatory relevance of the four variables without establishing that every variable has an independent statistically significant effect.

CONCLUSION

Accounting competence among SME proprietors is significantly and positively associated with participation in accounting instruction, access to operational resources, and the application of accounting information; by contrast, prior business experience does not yield a statistically meaningful contribution. Taken together, these four explanatory factors account for 80.7% of the observed dispersion in accounting knowledge (R^2 = 0.807). Interpretive caution is warranted because the evidence derives exclusively from questionnaire responses collected among SMEs in Kradenan District, Grobogan Regency, which constrains external applicability and may be susceptible to subjective reporting bias. Subsequent inquiries could strengthen contextual breadth by sampling enterprises across additional locations, examining further determinants including financial literacy and digital technology uptake and triangulating survey findings with interviews or field-based observation to develop a more nuanced account of SME accounting practices.

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