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THE EFFECT OF ACCOUNTING KNOWLEDGE, ACCOUNTING TRAINING, AND BUSINESS EXPERIENCE ON THE USE OF ACCOUNTING INFORMATION (EMPIRICAL STUDY OF MSMES IN BOYOLALI)

Ryan Funky Wahyu Oktaviyanto[1]
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
ryanfunky50@gmail.com

Noer Sasongko[2]
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia
ns243@ums.ac.id

Abstract

This study aims to analyze the effect of accounting knowledge, accounting training, and business experience on using accounting information (an empirical study on MSMEs in Boyolali). This research is quantitative with a descriptive approach. The population in this study was all MSMEs in Boyolali. The sampling technique in this study. Using purposive sampling. The number of samples in this study was 100 respondents. This study uses primary and secondary data. The data collection method used in this research is distributing questionnaires via Google Forms. The data analysis technique in this study uses validity test, reliability test, normality test, multicollinearity test, and heteroscedasticity test. The results of this study show that accounting knowledge affects the use of accounting information. Accounting training has no significant effect on the use of accounting information. Business Experience has a significant effect on the Use of Accounting Information.

Keywords: Accounting Knowledge, Accounting Training, Business Experience, Use of Accounting Information

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are often associated with economic and social problems such as high poverty levels, unemployment, and low education in society, especially in developing countries. When the economic crisis hit the world, economic conditions in Indonesia worsened. The crisis occurred from 1997 to 1998, and only the MSME sector could stand firm. This phenomenon explains that MSMEs are productive businesses that must be developed to support macro and microeconomic development in Indonesia and influence other sectors to develop (Suci et al., 2017).

The economy in Indonesia is generally based on the people's economy, which can be seen in the MSME sector. MSMEs are one of the community economic activities that play a vital role in helping economic growth in Indonesia. MSMEs must continue to make changes or innovations and carry out good business management, so they are expected to increase competition. This is a concern because some MSMEs depart from the home or family industry (Eka et al., 2021).

One of the keys to a thriving business is the hard work done by the business owner and his employees. In addition, accounting information is one of the roles that support company activities. However, the problem of poor financial planning among MSMEs has made them fail to run their businesses. Poor financial planning can be caused by human resources owned by MSMEs that do not have financial capabilities, such as knowledge of accounting (Purba & Khadijah, 2020). Accounting records made by most small and medium enterprises do not analyze ongoing business activities with daily activities. Therefore, the lack of use of accounting information in managing their business

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is a problem. The higher the level of market competition, the more modern the production technology used, causing decision makers to feel that using management accounting information systems is significant (Wijaya, 2021).

Accounting information can provide and present important information that is relevant and reliable to determine whether the performance of the business is above expectations or not. In addition, MSME actors must be able to prepare a company balance sheet, which can be used as a basis for calculating the rate of return, evaluating the company's capital structure, and analyzing the company's financial ratios. Using appropriate information technology to apply accounting information systems in companies can increase productivity (Murtala, 2018).

An accounting information system records a business or organization's financial transactions. This system combines accounting methodologies, controls, and techniques with information technology industry technology. Accounting information is the most important part of all information management needs, especially those related to financial data (Riadi, 2020).

The accounting information guides in choosing the best course of action to allocate scarce resources to business and economic activities. Accounting information can be adequately conveyed if MSMEs understand the accounting system. Therefore, accounting knowledge is important for MSMEs to master (Nirwana & Purnama, 2019).

Accounting knowledge is the accounting knowledge possessed by small and medium entrepreneurs. Accounting is a process of recording, classifying, summarizing, reporting, and analyzing an organization's financial data. The owner's accounting knowledge can be reflected through the treatment of business owners or managers in managing company finances (Kustina & Utami, 2022).

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Accounting knowledge has a significant share in the business's progress. Accounting knowledge possessed by MSME actors will provide many benefits in using accounting information, including recording, classifying, summarizing, reporting, and analyzing financial data in the company (Dewi, 2020).

It is not enough for MSMEs to know accounting knowledge; they must also train their accounting skills. Accounting training is used to encourage the use of accounting information for MSME players. Accounting training for managers will also help them better utilize the importance of accounting information in their business. Difficulty finding time to attend accounting training is still an obstacle for managers. The training will teach managers and employees more about the importance of accounting information. The higher the motivation to learn accounting, the better the accounting knowledge acquired, so using accounting information by MSME actors becomes important in their business (Mintarsih et al., 2021).

In addition to development in accounting science, entrepreneurship experience must be considered in developing a business (Purba & Khadijah, 2020). Business actors will need more information to be prepared and used in making decisions owned by a business actor in the operations carried out. The business experience possessed by MSME owners will make business owners know about what information is needed in every decision-making process (Nisya et al., 2023).

The use of good accounting information is inseparable from the abilities possessed by business actors. Knowledge of accounting needs to be improved to be able to get accurate information. With the accounting training attended by business actors, it is hoped that it can improve skills and abilities in using good

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accounting information, such as preparing financial reports (Purba & Khadijah, 2020). The experience possessed by the business owner will also determine what information will be needed for business development. The use of MSME accounting information in Boyolali is still lacking. The number of MSMEs that still use a manual recording system proves that the accounting knowledge and skills in Boyolali are still lacking.

Many MSME players in Boyolali still have not used accounting information in their business operations, even though their businesses have been established for quite a long time, even decades. This is due to a lack of understanding of the importance of accounting information in running their business. This study analyzed the effect of accounting knowledge, training, and business experience on using accounting information in MSMEs in Boyolali.

LITERATURE REVIEW

Accounting

Accounting is a part of the information system that identifies a record and communicates economic incidents in an organization to interested users (Suhardi, 2023). Some people think accounting is related to the counting system, but accounting is a complex work process. This science is quite useful in daily applications, especially related to business activities (Wahyuni et al., 2018).

Accounting Cycle

The accounting cycle can also be called the flow of bookkeeping records, because this cycle is like a season. There is the beginning of the season, the end of the season, then the beginning again, then the end again, and so on. The accounting cycle, according to Ariani & Bawono (2018), is as follows:

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a. Transaction Evidence
b. Journal
c. Ledger
d. Balance Sheet
e. Adjustment Journal
f. Balance Sheet
g. Closing Journal
h. Financial Statements

The accounting cycle prepares a financial report that can be accounted for and follows generally accepted accounting principles and rules, procedures, methods, and techniques of everything covered in the accounting scope in a specific period (Diyani & Chairunisa, 2018).

Financial Statements

According to Nordiawan (2008), financial statements are a form of accountability for the management of an entity's economic resources. Published financial statements must be prepared based on applicable accounting standards so that they can be compared with the financial statements of the previous period or with the financial statements of other entities (Susianti, 2018).

The financial statements report provides information about the financial position, financial performance, and cash flows of the entity that is useful to most users of financial statements in making economic decisions (Anto et al., 2023). Financial statements also show the results of management's accountability for using resources entrusted to them. To achieve this objective, the financial statements present information about the entity including: assets, liabilities,

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equity, revenues and expenses, gains and losses, contributions from and distributions to owners in their capacity as owners, and cash flows.

Accounting Information Usage

Usage is a method, a process of using something. Accounting information is quantitative information related to facts and data, which can be quantified by units (KBBI, 2019). Accounting information is important information that helps organize companies from various problems related to economic activities (Kustina & Utami, 2022). Accounting information is information that has a significant contribution to the company's decision-making activities (Nwaigburu, 2019). Accounting information is the process of using information that provides benefits in the form of quantitative and qualitative data needed by a company organization (Kustina & Utami, 2022). Accounting information is utilized for business decision-making (Tambunan, 2019).

Accounting Knowledge

Accounting knowledge is the accounting knowledge possessed by small and medium entrepreneurs. Accounting is a process of recording, classifying, summarizing, reporting, and analyzing an organization's financial data (Tambunan, 2019). Accounting knowledge is a set of knowledge about information systems that produce financial reports to interested parties regarding the company's economic activities and conditions (Suhardi, 2023).

Accounting Training

Accounting training is organized by an out-of-school educational institution, a higher education institution, or a training center of a specific department or agency (Suhardi, 2023). Training will result in increased professionalism and further exploitation in management. Management with

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accounting training will likely produce more statutory, budgetary, and supplementary accounting information than those without training (Rachmayani, 2020). Nisya et al (2023) state that accounting training determines how well an accounting manager or business owner can master accounting techniques. The more often business owners, managers, and accounting employees participate in accounting training, the better the ability of these business actors to use accounting information.

Business Experience

Business experience makes a benchmark and learning when running a business, where entrepreneurs want to build their business depending on their willingness, passion, and enthusiasm to develop their business for the benefit of society (Sunijati & P Fortuna, 2021). Business experience is experience in business operations based on the business that has been run, which indicates the need for accounting information when needed. The more business experiences a business has, the more influential it is in running a business, and the higher the level of success in entrepreneurship or running a small and medium-sized industry (Nisya et al., 2023).

Research Hypothesis

The Effect of Accounting Knowledge on the Use of Accounting Information

Accounting knowledge is a clear understanding of what is seen as facts, truths, or information regarding the process of recording, classifying, and summarizing economic events in an organized and logical form to present the financial information needed for decision making. Accounting information is a process and method for making accounting information for economic decision-

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making in determining choices between alternative actions, strategic planning, management supervision, and operational supervision (Made et al., 2020).

This aligns with research (Murtala, 2018), which shows that accounting knowledge affects the use of accounting information. Based on the theory above, the first hypothesis in this study is:

H1: Accounting knowledge affects the use of accounting information

The Effect of Accounting Training on the Use of Accounting Information

Training is a learning process that involves the acquisition of skills, concepts, regulations, or attitudes to improve employee performance. Accounting training is an important factor that every business owner needs to consider to improve their ability to apply accounting adequately in managing a business (I Wayan Mustika, 2018). Business owners who have received accounting training will use accounting information to make decisions to run their business correctly.

This aligns with research (Dewi, 2020), which found that accounting training affects the use of accounting information. Based on the theory above, the second hypothesis in this study is:

H2: Accounting Training Affects the Use of Accounting Information

The Effect of Business Experience on the Use of Accounting Information

Experience is a process of forming knowledge or skills about a work method due to the involvement of employees and the implementation of work tasks. The benchmark for work experience includes the length of time or period of work that a person has taken to understand the tasks of a job and has carried out their work. People with work experience have greater opportunities (Zakiah, 2020). Work experience will support skills and speed in completing their tasks, decreasing the error rate.

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This aligns with research (Sunijati & P Fortuna, 2021) where Business Experience affects the Use of Accounting Information. Based on the theory above, the third hypothesis in this study is:

H3: Business Experience Affects the Use of Accounting Information

RESEARCH METHOD

This research is quantitative with a descriptive approach. The population in this study was all MSMEs in Boyolali. The sampling technique in this study. Using purposive sampling. Researchers use specific criteria that will be the sample requirements in this study. Not all samples have criteria that match the author's determination, so the samples that can become respondents are as follows:

a. Domiciled in Boyolali
b. Have a business that is included in MSMEs
c. The business has been running for at least 4 years

Due to the unknown population size, the calculation needed to determine the minimum sample size is the Maholtra calculation. According to Malhotra (2006: 291), the sample size must be at least four to five times the number of questions. In this research, there are 12 question indicators, and then the number of indicators is multiplied by 5 to obtain the minimum sample required. Through Maholtra's calculation, the minimum sample size needed is 100 respondents.

This study uses primary and secondary data. Primary data is obtained through the first source or respondents' answers using a closed questionnaire. While secondary data is data sourced from literature or academic texts, such as library material, related to research problems.

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The data collection method used in this research is distributing questionnaires via Google Forms. The data analysis technique in this study uses validity tests, reliability tests, normality tests, multicollinearity tests, and heteroscedasticity tests.

RESULTS AND DISCUSSION

Validity Test

The validity test explains the extent to which the measuring instrument used in a study is valid. A questionnaire is said to be valid if its questions reveal something that will be measured by the questionnaire.

The validity test is carried out by comparing the Pearson correlation value with the r product-moment table. It is valid if the Pearson correlation value is greater than the r value in the table. The desired Pearson correlation value must be> r table. The following is a table of validity test results using SPSS software:

1) Accounting Knowledge

Table 1.
Accounting Knowledge Validity Test Results

Accounting Knowledge	r_{count} Value	r_{tabel} Value	Description
Statement 1	0,742	0,196	Valid
Statement 2	0,710	0,196	Valid
Statement 3	0,760	0,196	Valid
Statement 4	0,755	0,196	Valid
Statement 5	0,698	0,196	Valid
Statement 6	0,673	0,196	Valid

Source: Primary Analysis Data, 2024

Based on the results of Table 1 of the validity test using SPSS software, it is known that the rcount Value of each indicator of the Accounting Knowledge

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variable is greater than the rtable Value. The way to read the R table is to look at a certain probability, where the commonly used Value is 0.05. Next, determine the Value of DF (degree of freedom) or degrees of freedom with the formula (df = n - 2). Where N is the sample size. if the sample is 50, then DF = 100 - 2 = 98. The result of the DF value 98 with a significance value of 0.05 is 0.1966. So it can be concluded that each question item on the variable is declared valid because it has met the assessment threshold standard.

2) Accounting Training

Table 2.
Accounting Training Validity Test Results

Accounting Training	r_{count} Value	r_{table} Value	Description
Statement 1	0,653	0,196	Valid
Statement 2	0,712	0,196	Valid
Statement 3	0,705	0,196	Valid
Statement 4	0,765	0,196	Valid
Statement 5	0,687	0,196	Valid
Statement 6	0,652	0,196	Valid

Source: Primary Analysis Data, 2024

Based on the results of Table 2 of the validity test using SPSS software, it is known that the R-squared value of each indicator of the Accounting Training variable is greater than the R-squared value. The way to read the R table is to look at a certain probability, where the commonly used Value is 0.05. Next, determine the Value of DF (degree of freedom) or degrees of freedom with the formula (df = n - 2). Where N is the sample size. if the sample is 50, then DF = 100 - 2 = 98. The result of the DF value 98 with a significance value of 0.05 is 0.1966. So, it can be concluded that each question item on the variable is declared valid because it has met the standard assessment threshold.

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3) Business Experience

Table 3.
Business Experience Validity Test Results

Business Experience	r_{count} Value	r_{table} Value	Description
Statement 1	0,775	0,196	Valid
Statement 2	0,857	0,196	Valid
Statement 3	0,894	0,196	Valid
Statement 4	0,850	0,196	Valid

Source: Primary Analysis Data, 2024

Based on the results of Table 3 of the validity test using SPSS software, it is known that the rcount Value of each indicator of the Business Experience variable is greater than the rtable Value. The way to read the R table is to look at a certain probability, where the commonly used Value is 0.05. Next, determine the Value of DF (degree of freedom) or degrees of freedom with the formula (df = n - 2). Where N is the sample size. if the sample is 50, then DF = 100 - 2 = 98. The result of the DF value 98 with a significance value of 0.05 is 0.1966. So it can be concluded that each question item on the variable is declared valid because it has met the assessment threshold standard.

4) Use of Accounting Information

Table 4.
Validity Test Results of Accounting Information Usage

Use of Accounting Information	r_{count} Value	r_{table} Value	Description
Statement 1	0,787	0,196	Valid
Statement 2	0,762	0,196	Valid
Statement 3	0,817	0,196	Valid
Statement 4	0,813	0,196	Valid
Statement 5	0,739	0,196	Valid

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Statement 6	0,756	0,196	Valid

Source: Primary Analysis Data, 2024

Based on the results of Table 4 of the validity test using SPSS software, it is known that the R-squared value of each indicator of the Accounting Information Usage variable is greater than the R-squared value. The way to read the R table is to look at a certain probability, where the commonly used Value is 0.05. Next, determine the Value of DF (degree of freedom) or degrees of freedom with the formula (df = n - 2). Where N is the sample size. if the sample is 50, then DF = 100 - 2 = 98. The result of the DF value 98 with a significance value of 0.05 is 0.1966. So, it can be concluded that each question item on the variable is declared valid because it has met the assessment threshold standard.

Reliability Test

Reliability test is a measuring tool used to measure a questionnaire which is an indicator of a variable or a reliability test. This study uses the Cronbach's Alpha formula, namely, the Cronbach's Alpha results of each variable must be greater than 0.600. The results of the reliability test for each variable can be seen in the following table:

Table 5.
Reliability Test Results

Questionnaire	Cronbach Alpha Value	Comparison Value	Description
PAA	0,817	0,60	Reliable
PLA	0,784	0,60	Reliable
PAU	0,862	0,60	Reliable
PIA	0,871	0,60	Reliable

Source: Primary Analysis Data, 2024

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Table 5 shows that the Cronbach alpha value of all variables in this study is above > 0.6, which means that the Cronbach alpha value has met the requirements for all variables to be reliable.

Classical Assumption Test

The classic assumption test is carried out to test the regression model. It consists of a normality test, a multicollinearity test, and a heteroscedasticity test.

Normality Test

The normality test aims to test whether the regression model and the residuals from the regression equation have a normal distribution. This normality test uses the Kolmogorov-Smirnov Test. The following table shows the results of the normality test through the Kolmogorov-Smirnov Test:

Table 6.
Normality Test

		Unstandardized Residual
N		100
Normal Parameters	Mean	0,0000000
	Std. Deviation	1.96912600
Most Extreme Differences	Absolutee	.051
	Positive	.051
	Negative	-.042
Kolmogorov-Smirnov Z		0,050
Asymp Sig. (2-tailed)		**0,200**

Source: Primary Analysis Data, 2024

Based on Table 6, it can be concluded from the Kolmogorov-Smirnov test that the significance Value with a Kolmogorov-Smirnov value of 0.200 is greater than 0.05, which means these results prove that the variables in this study have a standard data distribution.

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Multicollinearity Test

The multicollinearity test determines whether there is a correlation between the independent variables in a regression model. This research is based on Tolerance Value and Variance Inflation Factor (VIF). The table below shows the results of the Multicollinearity Test.

Table 7.
Multicollinearity Test Results

Model	Collinearity Statistic	
	Tolerance	VIF
PAA	0,449	**2,229**
PLA	0,373	**2,682**
PAU	**0,342**	**2,926**

Source: Primary Analysis Data, 2024

Table 7 shows no multicollinearity in the independent variables. This is because the VIF value of all independent variables is less than 10, and the Tolerance value is more than 0.10.

Heteroscedasticity Test

The heteroscedasticity test determines whether there is an inequality of variance in the regression model from one observation to another. The results of the heteroscedasticity test have been carried out with the following results.

Table 8.
Heteroscedasticity Test Results

Variable	Sig Value	Description
PAA	0,091	**Homoscedasticity**
PLA	0,719	**Homoscedasticity**
PAU	0,448	**Homoscedasticity**

Source: Primary Analysis Data, 2024

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Table 8 shows that the heteroscedasticity test with the Spearman rank test shows that all independent variables in this study have a sig value> 0.05, meaning that all independent variables do not have symptoms of heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis analyzes the relationship between PAA, PLA, and PAU variables on PIA. Based on the calculation, the following results are obtained:

Table 9.
Linear Regression Analysis Results

Model	Unstandardized Coefficient		t	Sig.
	B	Std. Error		
(Constant)	1,982	1.336	1.484	**.141**
PAA	0,523	.075	6.980	**.000**
PLA	0,078	.086	.908	**.366**
PAU	**0,499**	**.110**	**4.558**	**.000**

Source: Primary Analysis Data, 2024

$$\text{PIA} = 1{,}982\alpha + 0{,}523PAA + 0{,}078PLA + 0{,}499PAU + e$$

a. The constant Value (a) has a positive value of 1.982. A positive sign indicates a direct relationship between the independent variables, PAA, PLA, and PAU, and the dependent variable, PIA. This indicates that if the independent variables are 0 percent or unchanged, the Value of PIA is 1.982.
b. The regression coefficient value for the PAA variable is positive at 0.523. This indicates that if PAA increases by 1%, PIA will increase by 0.523, assuming that other independent variables remain constant. The positive sign indicates a direct relationship between the independent and dependent variables.

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c. The regression coefficient value for the PLA variable is positive at 0.078. This indicates that if PLA increases by 1%, PIA will increase by 0.078, assuming that other independent variables remain constant. A positive sign indicates a direct relationship between the independent and dependent variables.
d. The regression coefficient value for the PAU variable is positive at 0.499. This indicates that if PAU increases by 1%, PIA will increase by 0.499, assuming that other independent variables are constant. A positive sign indicates a direct relationship between the independent and dependent variables.

Determination Coefficient Test (R^2)

Determination coefficient analysis (R Square) is used as a way to determine how much influence an independent variable has on a dependent variable, expressed as a percentage. The R Square value is commonly used to measure the fit or suitability of a regression line. The Value of R Square ranges from zero to one; the closer it is to one, the better the model. The following are the results of the coefficient of determination test (R Square).

Table 10.
R^2 Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,879	0,773	0,766	1,99966

Source: Primary Analysis Data, 2024

Based on Table 10, the results obtained indicate that the Value of the Determination Coefficient (R Square) is 0.766 or 76.6%, meaning that the independent variables in this study, namely Accounting Knowledge (PAA), Accounting Training (PLA), and Business Experience (PAU) can explain 76.6% of the variation in the dependent variable Accounting Information Use (PIA), with the remaining 23.4% explained by other variables outside the scope of this study.

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F-test

The F-test is used to determine the simultaneous effect of the independent variables, namely Accounting Knowledge (PAA), Accounting Training (PLA), and Business Experience (PAU), on the dependent variable, namely Accounting Information Use (PIA). The results of the F-test are seen in the ANOVA in the sig. (significance) column. Using a significance level of 5% (0.05), if the significance probability value is < 0.05, Ha is accepted, whereas if the significance probability is >0.05, Ha is rejected. The following are the results of the F test:

Table 11.
F Test Results

Model	F_{count}	F_{table}	Significance	Description
1	108,798	2,70	0,000	Model Fit

Source: Primary Analysis Data, 2024

Based on the results of Table 11, it was found that Fcalculated was 108.798 with an Ftable value of 2.70, meaning that 108.798 > 2.70 and the sample data had a significance level of 0.000 < 0.05. Therefore, it can be concluded that the independent variable affects the dependent variable.

Hypothesis Testing

T-test

The t-test shows how much influence one independent variable has in explaining the variation of the dependent variable. This t-test aims to determine whether changes in tariffs, sanctions, and tax awareness influence taxpayer compliance. The following are the results of the t-test:

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Table 12.
Results of the t-test

Variable	T_{count}	T_{table}	Sig.	Sig. Value	Description
Constant	1,484		0,141		
PAA	6,960	1,983	0,000	5%	H_1 **accepted**
PLA	0,908	1,983	0,366	5%	H_2 **rejected**
PAU	**4,558**	**1,983**	**0,000**	**5%**	H_3 **accepted**

Source: Primary Analysis Data, 2024

The explanation of the t-test for each independent variable is as follows:

a. H1 is accepted because, based on the t-test results, Accounting Knowledge (PAA) partially influences Accounting Information Use (PIA). This result is in line with the hypothesis formulated by the researcher. The result of the influence of Accounting Knowledge (PAA) on Accounting Information Use (PIA) is 6.980, which means 6.980 > 1.983, and the significance value is 0.000 < 0.05.

b. H2 is rejected because, based on the t-test results, Accounting Training (PLA) does not partially influence Accounting Information Use (PIA). This result differs from the hypothesis formulated by the researcher. The result of the influence of Accounting Training (PLA) on Accounting Information Use (PIA) is 0.908, meaning that 0.908 < 1.983, and the significance value is 0.366 > 0.05.

c. H3 is accepted because, based on the t-test results, Business Experience (PAU) partially influences Accounting Information Use (PIA). This result is in line with the hypothesis formulated by the researcher. The result of the influence of Business Experience (PAU) on the Use of Accounting Information (PIA) is 4.558, meaning that 4.558 > 1.983, and the significance value is 0.000 < 0.05.

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The Influence of Accounting Knowledge on the Use of Accounting Information

Based on the t-test results above, the calculated t-value is 6.980, which means 6.980 > 1.983, and the significance value is 0.000 < 0.05. Therefore, accounting knowledge influences the use of accounting information. Thus, high accounting knowledge will influence the use of accounting information. This study's results align with (Murtala, 2018), which states that accounting knowledge influences the use of accounting information.

A deep understanding of the principles and basic concepts of accounting enables individuals or business people to be more effective in analyzing, interpreting, and using accounting data as a basis for decision-making. With adequate accounting knowledge, information generated from the accounting process will be easier to understand and apply in various managerial aspects, from planning and monitoring to evaluating financial performance. In addition, good accounting knowledge helps reduce misinterpretation of financial information, which can potentially harm businesses or organizations**.**

The Effect of Accounting Training on the Use of Accounting Information

Based on the t-test results above, the calculated t-value is 0.908, which means 0.908 < 1.983, and the significance value is 0.366 > 0.05. Therefore, partially, Accounting Training does not affect the Use of Accounting Information. The results of this study are contrary to those of Dewi (2020), who found that accounting training does influence the use of accounting information.

When accounting training does not significantly influence the use of accounting information, this may indicate that the training has not effectively improved individuals' ability to understand and apply accounting information in decision-making. Several factors may contribute to this, such as irrelevant

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training material or a lack of alignment between the training content and the practical needs of participants in using accounting information. Additionally, insufficient support from the work environment or limited access to daily accounting practices may also hinder the application of knowledge gained from training.

The Influence of Business Experience on the Use of Accounting Information

Based on the t-test results above, the calculated t-value is 4.558, which means that 4.558 > 1.983, and the significance value is 0.000 < 0.05. Thus, partially, business experience influences the use of accounting information. The results of this study are consistent with the research conducted by Sunijati & P Fortuna (2021), which found that Business Experience influences the Use of Accounting Information.

Business experience significantly influences the use of accounting information because such experience provides a deeper understanding of the needs and practical applications of accounting information in business management. Individuals with more business experience tend to understand the operational dynamics and financial challenges faced in running a business, thereby recognizing the importance of accounting data in supporting decision-making.

CONCLUSION

Based on the results and discussion, accounting knowledge influences the use of accounting information. With adequate accounting knowledge, an individual can effectively evaluate financial statements, understand cash flows, assets, and liabilities, and determine the relevance and reliability of accounting

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information. This enables more intelligent decision-making, whether in a managerial, planning, or financial control context. Additionally, adequate accounting knowledge helps individuals recognize and avoid misinterpretations of data, which can negatively affect the decisions made. Accounting training does not significantly affect the use of accounting information. If the training is too theoretical or not tailored to real-world conditions, participants may find applying the knowledge gained in everyday situations difficult. In addition, short or non-intensive training may not provide sufficient in-depth understanding to influence the effective use of accounting information skills. Business experience has a significant effect on the use of accounting information. Business experience influences the use of accounting information because it helps individuals develop practical insights and skills in managing financial information. As experience increases, business people better understand the importance of accounting data in strategic business decision-making, such as cash flow management, profit analysis, and financial performance evaluation.

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