



Factors Influencing The Use of Accounting Information on SMEs In Padang

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ABSTRACT

The small and medium enterprises (SMEs) sector is very important to the Indonesian economy. SMEs are the backbone of the national economy because they contribute to economic growth, job creation and employment and form the Gross Domestic Product (GDP). SMEs have also proven to be able to survive in unstable economic conditions. In addition to the economic function, SMEs also carry out social functions as supplier-level guarantees, especially for people who pray, to continue producing productive economic activities. This study examines and analyzes the factors that influence SMEs in using accounting information in their business. Sampling cost method in this study using purposive sampling. The type of data used in this study is primary data obtained through the distribution of research questionnaires to MSME actors in the city of Padang. The data analysis technique uses multiple regression analysis and is tested by t-test. based on the results of this study it can be concluded that the level of education and accounting knowledge has a positive effect on the use of accounting information in SMEs. Meanwhile, business experience and entrepreneurial spirit do not affect the use of information systems in SMEs in the city of Padang.

INTRODUCTION

According to Nirwana & Purnama (2019) The small and medium enterprise sector (SMEs) is essential to the Indonesian economy. SMEs are the backbone of the national economy because they contribute to economic growth, job creation, and employment and form the Gross Domestic Product (GDP). SMEs have also proven to be able to survive in unstable economic conditions. In addition to the economic function, SMEs also carry out a social function as a supplier of security levels, especially for low-income people, to continue producing productive economic activities. The actual contribution of SMEs to the national economy only makes the development of SMEs run with obstacles. SMEs face challenges related to the quality of human resources (HR), the role of unsuitable support systems, and ineffective policies and regulations. The most common challenges related to HR aspects experienced by SMEs are the low level of education, skills, experience and limited access to information (Pramesti et al., 2019).

SMEs are not yet aware of applying strict and disciplined accounting records with systematic and regular bookkeeping. SMEs still need help to carry out accounting books that provide informative financial reports. This is due to business actors' weak ability, especially regarding accounting knowledge, to manage their business finances by providing informative accounting information. Limitations of knowledge in accounting books, the complexity of the accounting process, and the assumption that accounting financial reports are not crucial for SMEs cause them not to have or do not yet have and manage accounting records in a strict and disciplined manner with regular bookkeeping in the form of daily, weekly, monthly and so on (Wilopo et al., 2018). Selection and determination of business decisions involve behavioural aspects of decision makers. Therefore, accounting cannot be separated from aspects of human behaviour and organizational needs for information generated by accounting (Darea et al., 2023).

Education is an essential factor in determining one's workability and influences one's knowledge. The ability and expertise of SMEs actors are determined mainly by the level of formal education that has been completed. Therefore, the high education of SMEs managers/owners influences accounting knowledge, affecting the use of accounting information in running their business (Lamaya, 2022). The level of education is an educational stage that is determined based on a person's level of development, making it easy for someone to absorb and implement information.

Business actors should have views on financial management in their efforts to implement them. This perception can emerge as the business progresses. However, most business actors have much experience managing run businesses because their understanding of the importance of financial management still needs to be improved (Sophian et al., 2022). Business experience is a lesson learned from something that happened in the previous year. Business owners need information from experiences that occurred in the previous year to prepare and use information in making business decisions that are being carried out. The longer the company operates, the more accounting information it needs due to the higher business complexity (Hiftina et al., 2022). An experience will form the correct view of accounting information with the learning and experience possessed in understanding accounting information, with experience providing an overview of the goals to be achieved in the coming year, avoiding something that is not good in events that have occurred in the year previously.

Entrepreneurial spirit also plays an essential role in decision-making. The influence of entrepreneurship education so far has been considered one of the crucial factors for growing and developing entrepreneurial passion, spirit and behaviour among the younger generation. Related to the influence of entrepreneurship education, it is necessary to understand how to develop and encourage the birth of potential young entrepreneurs while they are still in school (Mujakar et al., 2022). Based on the explanation above, accounting knowledge is needed by entrepreneurs to use accounting information in advancing their businesses. In addition to accounting knowledge, an entrepreneurial spirit is essential in advancing a business (Suhargo et al., 2022).

The results of the study showed that educational background $p = 0.004$ and accounting knowledge variable $p = 0.001$, which means that each independent variable affects the dependent variable (Astuti et al., 2023). The study results show that accounting knowledge affects the use of accounting information, and business experience does not affect the use of accounting information (Pamungkas & Kristianti, 2019). The study results show that educational background does not affect the use of accounting information, accounting knowledge has a positive effect on the use of accounting information, and entrepreneurial spirit has a positive effect on the use of accounting information (Kaukab et al., 2020). The results of the study show that accounting knowledge does not affect the use of information, education level has no effect on the use of accounting information, work motivation has no effect on the use of accounting information, business experience has a positive effect on the use of accounting information on SMES actors (Fatkhayah et al., 2021). The study results show that accounting knowledge has a positive effect on the use of accounting information, and an entrepreneurial spirit has a positive effect on using accounting information in making investment decisions (Yuliati et al., 2018). The study results show that accounting information cannot be influenced by accounting knowledge or accounting training; the owner's education influences the use of accounting information (Musdhalifah et al., 2020). These studies showed different and inconsistent results, so researchers are interested in doing research again.

This research is a development from research (Wulandari, 2020); the difference lies in adding one independent variable and a different location. Previous research was conducted on SMEs in Sewon, Bantul, and DIY Yogyakarta. Meanwhile, this research was conducted on SMEs players in Padang, one of the cities driving SMEs growth. In order to create prosperity for the people of Padang City, the mayor plans a growth program for 10,000 new entrepreneurs over the 2015-2020 period to create jobs for unemployed people (Dinas UMKM Padang City, 2017). SMEs problems related to perceptions of the use of accounting information for SMEs actors in the City of Padang found the emergence of several problems that often occur, namely the lack of accounting knowledge among SMEs actors and their level of education so that the information produced still does not provide more transparent financial information.

Accounting Knowledge Influences the Use of Accounting Information on SMEs Actors

The American Institute of Certified Public Accounting (AICPA) reveals that accounting is the art of recording, classifying and summarizing in specific ways in monetary terms, transactions and events, which are usually financial, including explaining the results and summarizing in a certain way in terms of size. Fiscal exchanges and opportunities are usually monetary and in terms of expressing results. Accounting as an activity of providing services (service activity) implies that the accounting that ultimately must be applied to design those providing services in the form of financial information must be useful for the social and economic interests of the country where accounting is applied to be helpful in marketing economic decisions.

Accounting knowledge has a positive effect on the use of accounting information. This is because every educational institution that teaches about accounting includes the use of accounting information such as compiling financial reports, where if a person has accounting knowledge such as financial reports, business actors can use it as a basis for information on business activities carried out so that based on the information used, then business actors can know the development of their business and can make decisions about their business such as developing a business (Sovia, 2022).

H₁: Accounting knowledge has a positive effect on the use of accounting information for SMEs in the city of Padang.

The Spirit of Entrepreneurship Influences the Use of Accounting Information on SMEs Actors

An entrepreneurial spirit is a characteristic of a person to build self-confidence in running a business and being able to compete with other business actors. Therefore, an entrepreneur must understand the accounting information of his business to make the right investment decisions for the continuity of the business he is running. The entrepreneurial spirit has a positive effect on the use of accounting information. This is because if someone has a high entrepreneurial spirit, the higher his curiosity about accounting information and in making decisions for his business. Accounting information will always be used. Business actors with a high entrepreneurial spirit tend to do anything for the company's development and use accounting information in making decisions related to their company (Surya, 2022). The results of this study are also supported by research (Praptono & Andini, 2021); the entrepreneurial spirit is understood as an attitude towards behaviour that influences individual behavioural interest in decision-making. The higher one's entrepreneurial spirit (positive response), the more it triggers someone to seek all information to advance their business, including accounting information for making investment decisions.

H₂: An Entrepreneurial Spirit positively influences the Use of Accounting Information on SMEs Actors in the City of Padang.

Education Level Influences the Use of Accounting Information on SMEs Actors

Law Number 20 of 2003 describes education as a learning process so that students actively develop their potential to have spiritual, and spiritual strength, self-control, personality, intelligence, noble character and skills needed for society, nation and state. According to Ramadhan & Saharsini (2022), the higher the education taken, both formal and non-formal education, according to the field of work, the higher the intellectual experience one has. This intellectual experience will be able to facilitate the implementation of the work carried out so that if it is associated with the role of the business owner in the use of accounting information in his business, the business owner who has adequate formal education will create better skills and expertise in using accounting information compared to the business owner. Who has a lower formal educational background? The results of his research show that educational background influences the use of accounting information systems.

H₃: Education Level positively influences the Use of Accounting Information on SMEs Actors in the City of Padang.

Business Experience Influences the Use of Accounting Information on SMEs Actors

Work experience is a person's level of knowledge and skills that can be measured from one's working period. So the longer a person works, the more experience he has. With a lot of work experience that a worker has, that person will have more control over his work so that he can complete his work well; this means that the person has good work effectiveness.

According to Riyadi & Sugeng (2016), work experience is a basis/reference for an employee to be able to place himself in the right conditions, dare to take risks, be able to face challenges with full responsibility and be able to communicate well with various parties to maintain productivity, performance and produce individuals who are competent in their fields. According to Listiorini (2018), business experience positively affects the use of accounting information.

H₄: Business Experience positively affects the Use of Accounting Information on SMEs Actors in the City of Padang.

RESEARCH METHOD

Based on the preliminary that has been described, this research uses quantitative research with descriptive methods. The quantitative method proposed by Sugiarto (2022) explains that the quantitative method is based on the philosophy of positivism, which is used to research populations or specific samples, collect data using research instruments, and analyze quantitative/statistical data, to test established hypotheses. This research was conducted with the target of SMEs in Padang. The author distributes questionnaires containing questions that can answer the hypotheses that the author has described. Based on the results of the questionnaire, primary data will be obtained and processed using statistical software. Several tests will be carried out in this study, including:

A) Data Quality Test

Data quality testing activities are divided into two activities, namely, activities to describe data and perform statistical tests (inference). This test itself consists of the following:

- 1) Validity Test
- 2) Reliability Test

3) Classical Assumption Test consisting of normality, multicollinearity, and heteroscedasticity tests.

B) Hypothesis Test

1) T-Test

The t-test is used to test one of the hypotheses in research that uses multiple linear regression analysis. The t-test is used to test each variable partially. The t-test results can be seen in the coefficients table in the sig column. By criteria:

- a. If the probability < 0.025 , then there is an influence between the independent variables on the dependent variable partially.
- b. b. If the probability > 0.025 , then there is no influence between the independent variables on the dependent variable partially.

2) Coefficient of Determination (Adjusted R Square)

This test aims to determine the proportion or percentage of the total variation in the dependent variable, which is explained by the independent variable. If the analysis used is simple regression, it is used with the value of R Square. However, if the analysis is multiple regression, then the Adjusted R Square is used.

RESULTS AND DISCUSSION

Researchers in distributing questionnaire data provide the results of questionnaire answers as a checklist of respondents' choices. The respondent's data was then assessed by the researcher with the criteria of strongly agreeing was given a score of 5, agreeing was given a score of 4, disagreeing was given a score of 3, disagreeing was given a score of 2 and strongly disagreeing was given a score of 1. where the questions and questionnaires made can meet the criteria of validity and reliability. Validity and reliability tests were carried out using SPSS version **25. Validity Test**

Table 1. Validity Test Use of Accounting Information

X_1	R_{count}	R_{tabel}	Concolusion
Q1	0,898	0,202	Valid
Q2	0,897	0,202	Valid
Q3	0,466	0,202	Valid
Q4	0,898	0,202	Valid
Q5	0,910	0,202	Valid

Source: SPSS data processing

Table 2. Validity Test Accounting Knowledge

X_2	R_{count}	R_{tabel}	Conclusion
Q1	0,784	0,202	Valid
Q2	0,892	0,202	Valid
Q3	0,738	0,202	Valid
Q4	0,900	0,202	Valid
Q5	0,846	0,202	Valid

Source: SPSS data processing

Table 3. Validity Test Entrepreneurial Spirit

X_3	R_{count}	R_{tabel}	Conclusion
Q1	0,807	0,202	Valid
Q2	0,823	0,202	Valid
Q3	0,867	0,202	Valid
Q4	0,829	0,202	Valid
Q5	0,770	0,202	Valid

Source: SPSS data processing

Table 4. Validity Test Level of education

X_4	R_{count}	R_{tabel}	Conclusion
Q1	0,831	0,202	Valid
Q2	0,759	0,202	Valid
Q3	0,732	0,202	Valid
Q4	0,781	0,202	Valid
Q5	0,669	0,202	Valid

Source: SPSS data processing

Table 5. Validity Test Business Experience

X_5	r_{Hitung}	r_{Tabel}	Conclusion
Q1	0,677	0,202	Valid
Q2	0,667	0,202	Valid
Q3	0,531	0,202	Valid
Q4	0,731	0,202	Valid

Source: SPSS data processing

The validity test table above for all research variables shows that all T_{count} are at a value greater than t_{table} , so it can be stated that all questionnaire statements are valid.

Reliability Test

Table 6. Reliability Test

Variable	Cronbach's Apha	Comparison
Y	0,883	0,60
X_1	0,891	0,60
X_2	0,876	0,60
X_3	0,808	0,60
X_4	0,656	0,60

Source: SPSS data processing

Based on the table above, the Cronbach alpha value from accounting information, accounting knowledge, educational level and business experience all have a value greater than 0.60. Thus, the questionnaire on the use of accounting information, accounting knowledge, entrepreneurial spirit, level of education and business experience is stated to be reliable or consistent, so it is believed to produce consistent data.

Classic Assumption Test

1) Normality Test

Table 7. Normality Test Results

		Uns. Residual
N		99
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,05899836
Most Extreme Differences	Absolute	,076
	Positive	,056
	Negative	-,076
Test Statistic		,076
Asymp. Sig. (2-tailed)		,175 ^c

Source: SPSS data processing

Based on the normality test used with the Kolmogrov Smirnov Asymp.sig. obtained a value of 0.175 greater than 0.05, it can be concluded that the data is normally distributed.

Multicollinearity Test

Table 8. Multicollinearity Test Result

Model	Collinearity Statistics	
	Tolerance	VIF
PA	,340	2,983
JK	,421	2,375
TP	,381	2,625
PU	,692	1,446

Source: SPSS data processing

If you look closely at the data listed above, it shows an accounting knowledge tolerance value of 0.340 > 0.10 with a VIF value of 2.983 < 10.00, an entrepreneurial spirit of 0.421 > 0.10 with a VIF value of 2.375 < 10.00, educational level of 0.381 > 0.10 with VIF 2.625 < 10.00 and business experience 0.692 > 0.10 with VIF 1.446 > 10.00. Thus it can be concluded that there is no multicollinearity.

Heteroscedasticity Test

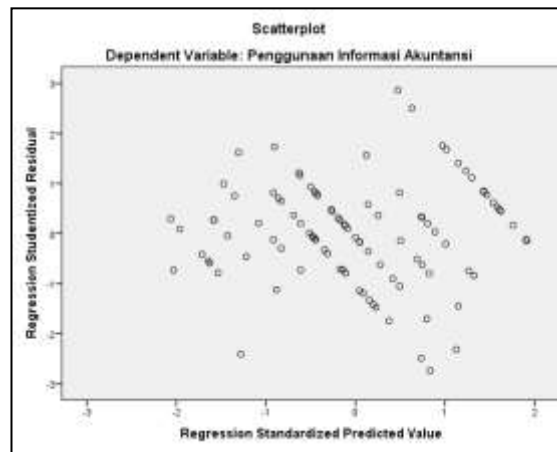


Figure 1. Heteroscedasticity Test

Based on the scatterplot diagram above, the data is not spread randomly and does not form a certain pattern, the points spread above and below the number 0 on the Y axis, this proves that there is no heteroscedasticity.

T-TEST

Table 9. T-Test Result

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	,101	1,470		,068	,946
Accounting Knowledge	,579	,077	,595	7,557	,000
Entrepreneurial Spirit	,091	,074	,088	1,244	,217
Level of Education	,350	,091	,287	3,854	,000
Business Experience	-,024	,093	-,014	-,257	,798

Source : SPSS data processing

Based on the table above the t statistical test, it is stated that the probability value (Sig.) of accounting knowledge is 0.000 < 0.025. The probability value of the entrepreneurial spirit is 0.217 > 0.025. The educational level probability value is 0.000 < 0.025, and the business experience probability value is 0.798 > 0.025. Thus the following conclusions can be obtained:

- a) There is an influence of accounting knowledge on the use of accounting information on SMEs actors in Padang City.
- b) There is no influence of the entrepreneurial spirit on using accounting information on SMEs actors in Padang City.
- c) There is an influence on the level of education on the use of accounting information on SMEs actors in the city of Padang.
- d) Business experience does not affect using accounting information on SMEs actors in Padang City.

Coefficient of Determination (Adjusted R Square)

This test aims to determine the proportion or percentage of the total variation in the dependent variable, which is explained by the independent variable. The criterion in this test is that if the analysis used is multiple regression, then what is used is Adjusted R Square.

Table 11. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,895 ^a	,801	,793	1,08130

Source: SPSS data processing

From the output above, it is known that the coefficient of determination is 0.793 or 79.3%. It can be interpreted that the use of accounting information on MSME actors in Padang City is influenced by accounting knowledge, entrepreneurial spirit, level of education and business experience of 79.3%. While the remaining 20.7% is

CONCLUSION

Based on the description of the results of the research and discussion of the previous chapters, the following conclusions can be drawn:

- 1) Knowledge of accounting influences the use of accounting information on SMEs actors in Padang City. Because SMEs in Padang City tend to have higher education, they apply the knowledge they gain to their business practices, such as keeping records related to business transactions, capital, income, etc.
- 2) The entrepreneurial spirit does not affect the use of accounting information on SMEs actors in Padang City. This is because SMEs actors in Padang City are dominated by actors who are just starting a business, so their entrepreneurial spirit has yet to be visible. In addition, SMEs actors are dominated by SMEs actors who have a high level of education; they do business because they do not get jobs that suit them, so they decide to start a business.
- 3) The level of education influences the use of accounting information for SMEs actors in Padang City. Because a good level of education will enable SMEs actors to understand the use of accounting information. SMEs actors in Padang City in the study sample were dominated by SMEs actors who had high school/equivalent and DIV/S1 education levels.
- 4) Business experience does not affect the use of accounting information on SMEs in Padang City. Because many SMEs in Padang City are still new to starting a business, they need good business experience.

Based on the conclusions above, the researcher will propose some suggestions that can be given to SMEs in Padang City and further research to make it better, as follows:

- 1) It is expected that SMEs actors in Padang City who still need to make clear records of the business will make good accounting records because accounting records play an important role in business continuity. Because with good records, SMEs actors will know their business conditions, whether they are profitable or losing money, so that business people can make the right decisions for their business continuity.
- 2) It is hoped that SMEs actors in Padang City who have yet to keep accounting records will take a moment to make accounting records for their business. Because doing accounting records does not take a long time, doing accounting records for businesses will impact their business in the long term.
- 3) It is hoped that SMEs actors in Padang City will add insight or knowledge of accounting by applicable standards. In this digital era, many applications can make it easier for SMEs to do accounting records and are easy to use. If SMEs actors still find it challenging to record accounting, they can download applications that make it easier to record accounting.
- 4) Future research is expected to further develop this research with other factors that can influence accounting information, such as accounting practices, owner perceptions, business scale, work motivation, etc. Future research is expected to use other methods in researching accounting information, for example, through in-depth interviews with SMEs actors.

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