



# The Role of Owner's Perception and Accounting Knowledge towards Use of Accounting Information

Ratna Purnama Sari<sup>1,\*</sup>, Anandita Zulia Putri<sup>1</sup>, Anita Tri Setyaningsih<sup>1</sup>

<sup>1</sup>Accounting Department, Faculty of Business, Universitas PGRI Yogyakarta, Indonesia

\*Corresponding author. Email: [ratnaps@upy.ac.id](mailto:ratnaps@upy.ac.id)

## ABSTRACT

The portion of MSMEs in the Indonesian economy is quite large. MSMEs is a company that is very popular among business people in Indonesia. This is because running a business is quite simple and does not require significant costs. However, the problem that is often faced by SMEs is the lack of utilization of accounting information. Inability to practice accounting is a major obstacle for MSMEs in developing their business. This study aims to understand: (1) How do MSME actors perceive the use of accounting information, and (2) How does MSME owner's accounting knowledge affect the use of accounting information. The research will be conducted in 2022 in the Province of the Special Region of Yogyakarta. Research Methods is based on quantitative methods. The data collection technique uses a questionnaire as the primary data source. Sampling by purposive sampling method. The tool used for hypothesis testing is SPSS version 25.0. The sample consisted of 111 MSME owners who had attended accounting training or studies. To prove the hypothesis, this study uses multiple linear regression analysis. The results of hypothesis testing show the following: (1) The perception of MSME owners has a positive impact on the use of accounting information. (2) The accounting knowledge of MSME owners has a positive impact on the use of accounting information. These results show the importance of accounting perceptions and knowledge in increasing the use of accounting information among MSME owners. Better use of accounting information can help MSME owners manage and develop their business more effectively and efficiently.

**Keywords:** Accounting Knowledge, Owner's Perception, MSME, Use of Accounting Information.

## 1. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are business entities managed by individuals or groups of individuals with certain financial resources, starting to set up a business with the aim of making a profit and having the ability to develop flexibly [1]. The growth potential of MSMEs can be identified, but developing a business well is not simple, most MSMEs face difficulties in achieving significant growth due to the lack of regular accounting practices [2].

From year to year, the growth of micro, small and medium enterprises (MSMEs) in the Special Region of Yogyakarta (DIY) has increased significantly. This can be seen from the number of MSMEs which has increased every year, namely between 2017 and 2022 as many as 248,217-329,718 [3]. Apart from capital and marketing, the problems of small and medium enterprises, especially in the DIY sector, also include a lack of knowledge about technological developments. Even though there are already many applications such as financial transaction applications that can be associated with financial records

that are in accordance with Indonesian accounting standards [4].

One form of business in anticipating the failure of the business being undertaken is by applying accounting information to MSMEs. Applying accounting information to small businesses will make it easier for management to plan, control, make policies and evaluate performance of the company [5]. Accounting information is an important factor in managing a business, besides that accounting information is also needed in formulating various decisions in solving problems such as costs, expenses, cash flow by using relevant information to support controlling and supervising the business being carried out [6].

Small entrepreneurs assume that financial reports are not yet important in measuring the progress of their business and it is still difficult to prepare financial reports. In general, MSMEs do not know how to use financial reports because they cannot separate personal finances from company finances [7]. Until now in Indonesia there are still many MSME owners who do not have knowledge of accounting information, and many

still think that recording and bookkeeping of financial statements is not important for the continuity of their business. This has an impact on the sustainability of MSME businesses in DIY that are less than optimal [5].

The benefits of accounting in the business world include providing economic information about companies when making decisions and representing business conditions from one period to the next. However, until now, there are still many entrepreneurs who feel that their business is still too small and in studying accounting they face complications and difficulties [8]. Limited knowledge and understanding of business owners makes accounting records difficult and the maintenance of accounting records is seen as a waste of time and money. Lack of accounting knowledge and understanding is the main obstacle for MSME owners in carrying out records [9].

The difference between this researcher and previous researchers is by expanding the research sample. In the research of [10] and [11] it was only limited to one business sector. In this study, the sample was expanded to SMEs in all business fields in 1 province. The motivation for this research is that there are conflicting and inconsistent previous research results. According to the research by [12] and [13] shows that the owner's perception has a positive effect on the use of accounting information. Based on [6] and [14] show that the accounting knowledge of MSME actors has a positive effect on the use of accounting information. In contrast to research conducted by [13] shows that owner perceptions have a negative effect on the use of accounting information. Due to [15] shows that the accounting knowledge of MSME owners has a negative effect on the use of accounting information.

## 2. LITERATURE REVIEW

### 2.1. Theoretical Studies

#### 2.1.1. Theory of Planned Behaviour

The theory of planned behavior is a refinement of the reason action theory developed by Ajzen and Fishbein. This theory is one of the most widely cited and influential models in predicting human social behavior. The theory from [16] added a control, namely control over the perspective of beliefs that affect specific behavior. The trust perspective is carried out by combining various characteristics, qualities, and attributes of an information then forming a will in behaving.

Theory of Planned Behavior provides an advantage in analyzing situations where individuals do not have self-control over the resources, information, and actors that are aids. One's superiority regarding controlling behavioral outcomes, thus distinguishing between desired and unwanted behavior [17]. This theory argues that the elements that influence individual participation in a particular activity include views on behavior, perceived norms, and perceptions of control in acting.

### 2.2. Use of Accounting Information

Usage is a process or method of utilizing something, while accounting information is valuable data to help manage a business and deal with various challenges related to economic activity [13]. Accounting is the art of effectively recording, separating and condensing financial transactions and events [19]. In addition, accounting is an economic recording activity that is usually carried out in one period, so that it can produce data that can be utilized in making decisions on economic activities and situations for stakeholder parties [20]. Using accounting information is one of the stages of using information obtained from the profits of company financial data collection both qualitatively and quantitatively [8]. According to [21] information that can produce data in the form of financial reports, for example a balance sheet, can be called accounting information. then this information can have a major influence in making decisions made within the company. According to [22], classify accounting information according to its use for users in three different ways, including:

- a. Mandatory Accounting Information, namely accounting information prepared based on applicable rules.
- b. Budget information is accounting information provided as a budget used by internal parties for planning, evaluation and decision making.
- c. Additional accounting information is another additional accounting information made by a company. Additional accounting information is used to increase the effectiveness of managers' decision making.

#### 2.1.2. Perceptions of MSME owners on Accounting

Perception is an action taken by an individual and will give meaning to the environment as the basis for the benefits to be obtained in the future. While the formal definition of perception is the process of how a person chooses, tries, and interprets references in an action [8]. Influence on perception occurs more easily through the individual's awareness, memory, thought, and language. Perception is not a true picture that matches the original [23]. Perception is an individual's response to something based on experience through the senses used [24].

Owner perception is a process that is passed by a person when interpreting the stimulus and response received to understand the business environment of a company [13]. According to [25], the owner has a view of accounting related to judgments or attitudes towards the importance of accounting in business activities. Accounting is considered a tool that helps provide financial information, builds trust, and supports decision-making processes. According to [26], in his research he suggested that the better the perception shown by MSME owners towards accounting, the owner will increase the importance of using accounting information.

### 2.1.3. Accounting Knowledge

Knowledge is an understanding of something that is considered truth, assignment, information, or learning that can be maintained and conveyed by the community [12]. Accounting is the process of regularly recording economic activity in each period, with the aim of providing information for stakeholders to make decisions based on the economic situation and company operations. The purpose of accounting is to present appropriate financial reports for the purposes of management, decision making, and related parties such as shareholders, creditors, or owners [21].

In [27], accounting knowledge is knowledge about the accounting of business owners. According to [28] in his research accounting knowledge is knowledge used in the process of classifying, analyzing or recording crucial elements relating to the financial performance of a company in its current implementation. Business owners have significant accounting knowledge that both owners and managers can use in running their businesses.

### 2.1.4. Micro Small and Medium Enterprises

According to [29] Micro Enterprises are types of businesses owned by individuals or individuals, in accordance with predetermined requirements. Meanwhile, small business is an active form of economic business, established by individuals or autonomous communities who have ownership or involvement in it, or are part of a medium or large subsidiary company according to criteria stipulated by law. Medium enterprises, preferably, are productive economic enterprises managed by individuals or individuals to start their own businesses and do not qualify as subsidiaries, branches or under the control of small or large companies.

## 2.2. Hypotheses

### 2.2.1. The Effect of Owner Perceptions on the Use of Accounting Information

The implementation and application of accounting information in managing small businesses can be controlled by small entrepreneurs' perceptions of accounting information [30]. Another theory [12] says that with high enthusiasm from the owner, the use of accounting information can also increase. With this it can be seen that with the large number of business actors applying accounting information, the perpetrators can be said to understand the business environment and understand more about the financial recording process of the company. So that people who run a business will more often use accounting information in making economic decisions and can choose various options in acting, in planning strategies, supervising management, and supervising business operations.

According to [31] the owner's perception has a positive effect on the use of accounting information. In addition, [23] in his research stated that the owner's perception has a very positive effect on the use of accounting information. Based on some of the previous research results that have been presented above, the following hypothesis is proposed:

H<sub>1</sub> : The owner's perception has a positive effect on the use of accounting information.

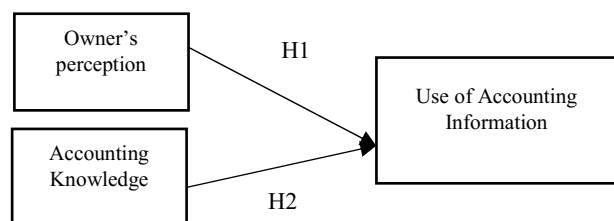
### 2.2.2. The Effect of Accounting Knowledge on the Use of Accounting Information

The problems faced by Micro, Small and Medium Enterprises (MSMEs) related to the use of accounting information include low levels of education, lack of training in running a business, lack of managerial experience, lack of understanding of information technology, and unreliability of financial reports [32]. The main factor influencing the use of accounting information is accounting knowledge. This phenomenon has been described by [33] which states that the lack of knowledge of business owners about accounting information causes problems that arise in applying accounting to their business. Lack of accounting knowledge creates a big problem for owners in running their business which results in many MSMEs failing in business.

According to [12] an understanding of accounting makes a positive contribution to the utilization of accounting information. In addition, [6] said that understanding accounting has a positive impact on the use of accounting information. Based on several previous studies that have been described previously, the following hypothesis is proposed:

H<sub>2</sub> : Accounting knowledge of MSME actors has a positive effect on the use of accounting information.

The research framework is as follows:



## 3. RESEARCH METHODOLOGY

The data used in this study is original data obtained by sending questionnaires to actors or owners of Micro, Small and Medium Enterprises (MSMEs) in the Special Region of Yogyakarta Province. MSME owners are

sampled in this study because MSME operators/owners say that the overall business and accounting knowledge of the owner is based largely on decision making.

Precisely 250 questionnaires were distributed and 111 returned. The sample was selected using a purposive sampling technique based on predetermined criteria. These criteria include MSMEs located in the Special Region of Yogyakarta, MSMEs that meet income requirements and total assets in accordance with law no. 20 of 2008, MSMEs are owned/managed for at least 3 years, MSMEs have implemented a minimal accounting system for recording simple financial reports, and MSMEs have attended training or studies in accounting. The data analysis method used in this study is Multiple Linear Regression, a statistical technique. After that, the data that has been collected will be processed using SPSS software edition 25.0.

The instrument used in this study was tested with a 5 (five) point Likert scale, with 1 (one) strongly disagreeing, 2 (two) disagreeing, 3 (three) neutral, 4 (four) agreeing, and 5 (five) strongly agree. In this study, accounting information is motivated by using financial reporting information. This variable is assessed using seven questions that serve as indicators of [13]. The indicators used in this study include the use of various types of books, such as incoming and outgoing cash books, inventory books and inventory reports, accounts receivable and payable books, production cost books, as well as salary report books and production cost reports [13]. MSME owners consider accounting as an

independent variable that influences the related variable (the dependent variable). To measure this variable, seven question items were used with indicators from [31]. In this study, indicators were used in the form of accounting selection carried out by MSME actors/owners and understanding of accounting held by MSME actors/owners, accounting evaluation by MSME actors/owners [31]. Accounting knowledge as independent variable 2 (independent variable) is a variable that can affect the dependent variable (related variable). This variable is measured using indicators including declarative knowledge and structural knowledge. This variable was measured using 7 question items with indicators from [31]. The indicators used to research this were declarative knowledge and procedural knowledge [31]. The research was conducted for 1 (one) year, namely May 2022-May 2023. The statistical data obtained was then analyzed to find out the picture of MSMEs. In the next stage to test the quality of the data to be tested is the validity test, reliability test and hypothesis testing.

## 4. RESULTS AND DISCUSSIONS

### 4.1. Results

The complete results of the validity test are in tables 1, the results of the reliability test are in table 2, and the result of the hypothesis test are in table 3.

**Table 1.** Validity test result

Variable	Instruments	R	Sig (2 tailed)	Result
Owner's perception	X1.1	0,687**	0,000	Valid
	X1.2	0,728**	0,000	Valid
	X1.3	0,734**	0,000	Valid
	X1.4	0,767**	0,000	Valid
	X1.5	0,670**	0,000	Valid
	X1.6	0,760**	0,000	Valid
	X1.7	0,828**	0,000	Valid
Accounting knowledge	X2.1	0,903**	0,000	Valid
	X2.2	0,895**	0,000	Valid
	X2.3	0,902**	0,000	Valid
	X2.4	0,889**	0,000	Valid
	X2.5	0,863**	0,000	Valid
	X2.6	0,875**	0,000	Valid
	X2.7	0,884**	0,000	Valid
Use of Accounting Information	X3.1	0,713**	0,000	Valid
	X3.2	0,848**	0,000	Valid
	X3.3	0,847**	0,000	Valid
	X3.4	0,795**	0,000	Valid
	X3.5	0,798**	0,000	Valid
	X3.6	0,643**	0,000	Valid
	X3.7	0,801**	0,000	Valid

From the table above, both of instruments have a valid result. It can be showed from the significant value which generate the result on 0,000 that lower than 0,05. It can

be concluded that every instruments represent each variable.

**Table 2.** Reliability test result

Variable	Cronbach's alpha	Result
Owner's perception	0,846	Reliable
Accounting knowledge	0,955	Reliable
Use of Accounting Information	0,890	Reliable

The reliability test can be showed from the value of cronbach's alpha. All of the variables used in this research generates the reliable result. It can be showed from the value that higher than 0,05.

**Table 3.** Hypothesis test

	$\beta$	p-value	Result
(constant)	5,465	0,084	
OP ==> UAI	0,327	0,003	Accepted
AK ==> UAI	0,491	0,000	Accepted
F value = 43,419			
Sig. F = 0,000			
Adj. R square = 0,435			

Based on the table 3, the two hypotheses are accepted due to the p-value result. The effect of owner perception to the use of accounting information has 0,003 value which lower than 0,05. So, the first hypothesis is accepted. The effect of accounting knowledge to the use of accounting information has

From the results of this study it can be concluded that the owner's positive view has a positive impact on the level of use of accounting information. That is, the better the view of the owner, the higher the use of accounting information. MSME actors who have a positive outlook have a better understanding of their company's accounting processes, which can be applied to decision making, strategic planning, management control, and operational monitoring [12]. The better the owner's perception of the use of accounting information, the more that is needed for MSME owners and the use of accounting data as a crucial reason for developing their business going forward [19]. This study produces data to support the conclusions of another study conducted by [1] explaining that the perception of MSME information by MSME owners is very important for company management and business operations. The results of this study are consistent with the Theory of planned behavior which describes the control of perceptual behavior. With MSME actors implementing perceptual behavioral Control and giving a positive response to something that can benefit them and vice versa.

0,000 value which lower than 0,05. So the second hypothesis is accepted

#### 4.2. Discussions

This study concludes that the level of accounting knowledge in MSME actors influences the application of accounting information. That is, the higher the accounting knowledge of MSME actors, the more likely they will utilize accounting information. A high level of accounting knowledge can contribute to an increase in the use of accounting information, which is reflected in a better understanding of MSMEs on facts, facts and information about recording, managing and consolidating economic transactions, thereby increasing the use of accounting information. So that it can help operators and MSMEs in making decisions [12]. An increase in the accounting knowledge of MSME actors can be seen through the learning process regarding accounting, where with increased accounting knowledge, MSME actors' understanding of the application of accounting knowledge increases [8]

The results of this study support data from another study conducted by [6] which describes if the understanding of MSME owners has a positive impact on the use of valid accounting information. This research is in line with the research of [19] that accounting

knowledge has a positive impact on the application of accounting information. This can be seen from the fact that the higher the motivation of MSME actors to study accounting, the better their accounting skills will be. This research is also consistent with the Theory of planned

The results of a study conducted on MSME actors or owners in the province of DI. Yogyakarta concluded that the owner's perception has a positive impact on the use of accounting information. In addition, the accounting knowledge of MSME owners also has a positive impact on the use of accounting information.

This research has implications especially for MSME owners or actors in increasing the use of accounting information in developing their business. Meanwhile, for the government to be a benchmark in considering regulatory knowledge related to MSMEs.

This research has 4 (four) main limitations and suggestions given by researchers: First, respondents gave answers that did not show the real situation. It is expected that business owners will increase their accounting knowledge and attend accounting training. Second, the variables of this study are the owner's perception and owner's accounting knowledge. Researchers hope that further research can examine other variables that may have an influence on using accounting information [34]. Third, in searching for data researchers only use questionnaires. Future research should add ways to collect data such as interviews so that the results are maximized [8]. Fourth, it is difficult to find samples of MSME actors/owners who have attended training or studies related to accounting information. It is hoped that future researchers will find it easy to take samples related to actors/owners who have attended training or studies that can improve the ability to prepare financial reports.

## AUTHORS' CONTRIBUTIONS

Research on this topic has been conducted several times but the results show inconsistent result. The contribution of the researcher is to extend the scope of sample. Previously, the research used only a single sector of MSMEs, in this research all of the sectors provided are used.

## ACKNOWLEDGMENTS

This paper behind it would not have been possible without exceptional support from Universitas PGRI Yogyakarta for the convenience in encouraging lecturer joining the 2<sup>nd</sup> UPY International Conference on Education and Social Science (UPINCESS) 2023 event and also all of the facility provided for us that can not be mentioned one by one.

## REFERENCES

behavior which involves subjective norms, namely the feelings one wants to follow. This study shows that MSME actors have accounting knowledge.

## 5. CONCLUSIONS

- [1] Y. Setyawati, S. Hermawan, Persepsi pemilik dan pengetahuan akuntansi pelaku usaha mikro kecil dan menengah (UMKM) atas penyusunan laporan keuangan, Riset Akuntansi dan Keuangan Indonesia, vol. 3(2), Springer, Berlin, Heidelberg, 2018, pp. 161-204. DOI: <https://doi.org/10.23917/reaksi.v3i2.6629>
- [2] L. Listiorini, Pengaruh jenjang Pendidikan dan pelatihan akuntansi terhadap penggunaan informasi akuntansi pada usaha UMKM mitra binaan bank sumut medan, JURNAL AKUNTANSI DAN BISNIS: Jurnal Program Studi Akuntansi, vol. 4(1), 2018. DOI: <https://doi.org/10.31289/jab.v4i1.1503>
- [3] <http://bappeda.jogjaprovo.go.id>, 2022, Data peningkatan UMKM per tahun.
- [4] <http://dinkopukm.slemankab.go.id>, 2018, Apindo DIY, UMKM harus memanfaatkan kemajuan teknologi.
- [5] S. Fithorih, A. Pranaditya, Pengaruh tingkat Pendidikan, pengetahuan akuntansi, pengalaman usaha dan skala usaha terhadap penggunaan informasi akuntansi pada usaha kecil menengah (studi kasus pada pelaku UKM di jalan karangjati dan jalan pringapus kabupaten semarang), Jurnal Fakultas Ekonomi, 2019.
- [6] C. Hudha, Pengaruh tingkat Pendidikan, pengetahuan akuntansi dan pelatihan akuntansi terhadap penggunaan informasi akuntansi dimoderasi ketidakpastian lingkungan usaha kecil menengah, Jurnal Ekonomi Pendidikan dan Kewirausahaan, vol.5(1), 2017, pp. 68-90.
- [7] K. Meiliana, Analisis penggunaan system informasi akuntansi pada usaha kecil dan menengah di Yogyakarta, vol.27(1), 2015, pp.29-40.
- [8] A. Yuliani, E.M. Sagoro, Pengaruh persepsi pelaku usaha mikro kecil dan menengah tentang akuntansi, pengetahuan akuntansi dan skala usaha terhadap penggunaan informasi akuntansi, Jurnal Fakultas Ekonomi, 2017, vol.2, 2017, pp.1-15.
- [9] D. Kurniawansyah, Penerapan pencatatan akuntansi dan penyusunan laporan keuangan berdasarkan SAK ETAP pada UMKM Desa Gembongsari, Kecamatan Kalipuro, Kabupaten Banyuwangi, Dinamika Global: Rebranding Keunggulan Kompetitif Berbasis Kearifan Lokal, 2016, pp.832-841.

- [10] E. Linawati, M. Restuti, Pengetahuan akuntansi pelaku usaha mikro, kecil dan menengah (UMKM) atas penggunaan informasi akuntansi, *Conference in Business, Accounting and Management*, vol.2(1), 2015, pp.145-149.
- [11] A. Wibowo, E.P. Kurniawanti, Pengaruh penggunaan informasi akuntansi terhadap keberhasilan usaha kecil menengah (studi pada sentra konveksi di kecamatan tingkir kota salatiga), *Jurnal Ekonomi dan Bisnis*, vol.18(2), 2015, pp.107. DOI: <https://doi.org/10.24914/jeb.v18i2.269>
- [12] N.M.I. Piliandani, P.D. Pradnyanitasari, K.A.K. Saputra, Pengaruh persepsi dan pengetahuan akuntansi pelaku usaha mikro kecil dan menengah terhadap penggunaan informasi akuntansi, *Jurnal Akuntansi Ekonomi dan Manajemen Bisnis*, vol.8(1), 2020, pp.67-73. DOI: <https://doi.org/10.30871/jaemb.v8i1.1608>
- [13] H. Sianturi, N. Fathiyah, Pengaruh persepsi pemilik dan pengetahuan akuntansi pelaku usaha kecil dan menengah terhadap penggunaan informasi akuntansi, *Jurnal Ilmiah Akuntansi dan Ekonomi*, vol.1(1), 2016, pp.95-106.
- [14] N. Fathimah, P.P Dhiana, A. Pranaditya, Pengaruh Pendidikan pemilik, pengetahuan akuntansi dan umur usaha terhadap penggunaan informasi akuntansi pada usaha kecil dan menengah dengan ketidakpastian lingkungan sebagai variable moderating (studi kasus di UKM kecamatan tembalang), *Journal of Accounting*, 2018, pp.1-10.
- [15] S. Riyadi, Rismawandi, Motivasi, pengetahuan akuntansi dan penerapan akuntansi terhadap penggunaan informasi akuntansi (studi empiris pada usaha mikro, kecil dan menengah di wilayah kota Tangerang Selatan, provinsi Banten), *Jurnal Akuntansi dan Keuangan*, vol.5(1), 2016, pp.80-95.
- [16] I. Ajzen, *The theory of planned behaviour*, *Organizational Behaviour and Human Decision Process*, 50, 1991.
- [17] K.R., Amanda & M.M.D., Restuti, Faktor-faktor yang mempengaruhi niat penggunaan sistem informasi terkomputerisasi pada UKM (Pendekatan Theory of Planned Behavior), *Jurnal Akuntansi Maranatha*, vol.9(1), 2017, pp.23-33, DOI: <https://doi.org/10.28932/jam.v9i1.489>.
- [18] D. B. Y. A. Smirat, The use of accounting information by small and medium enterprises in south district of jordan, An empirical study, *Research Journal of Finance and Accounting*, vol.4(6), 2013, pp.169-175.
- [19] D. Sunaryo, Dadang, & K. Erdawati, Pengaruh persepsi pelaku usah mikro kecil dan menengah tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi. *Jurnal Akuntansi Dan Keuangan*, vol.5(1), 2020, pp.47-56. DOI: <https://doi.org/10.52421/fintax.v2i1.194>
- [20] J.M. Reeve, et al. Pengantar akuntansi adaptasi indonesia, 2014, In *Jakarta: Salemba Empat*.
- [21] K.O. Nwaigburu, & B.U. Mark, The use of accounting information in decision making for sustainable development in nigeria: a study of selected tertiary institutions in imo state. *International Journal of Scientific Research in Education*, 2014, pp.167-175.
- [22] S. Holmes, & D. Nicholls, An analysis of the use of accounting information by australian small business. *Journal of Small Business Management*, vol.26(20), 1988, pp.57-68.
- [23] D. Sunaryo, Dadang, & L. Erdawati, Pengaruh persepsi pelaku usaha mikro kecil dan menengah tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi. *Competitive Jurnal Akuntansi Dan Keuangan*, vol. 5(1), 2021, pp. 47-56. DOI: <https://doi.org/10.30871/jaemb.v8i1.1608>
- [24] E.T. Yuliyanti, N. Diana, & M.C. Mawardi, Analisis faktor yang mempengaruhi persepsi pelaku usaha mikro kecil dan menengah tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi. *E-Jra*, vol. 09(04), 2020, pp.76-90.
- [25] A. Sobur, *Psikologi Umum*. 2013, Bandung: In *CV. Pustaka Setia*.
- [26] L. Umami, E.M. Kaukab, & Romandhon, Penggunaan informasi akuntansi pada pelaku Umkm industri batik. *Journal of Economic, Business and Engineering (JEBE)*, vol.2(1), 2020, pp.66-75. <https://radenwijaya.ac.id/jurnal/index.php/PSSA/article/view/197>
- [27] F. Tambunan, Pengaruh pengetahuan akuntansi dan pengalaman usaha terhadap pengembangan usaha dan penggunaan informasi akuntansi sebagai variabel intervening, *At-Tawassuth: Jurnal Ekonomi Iilam*, vol.4(2), 2019, pp. 371-394.
- [28] M.E. Kaukab, Nur setya handayani, & W, Yuwono, Penggunaan Informasi Akuntansi Pada Pelaku Umkm, *Jurnal Pendidikan, Sains Sosial, Dan Agama*, vol.6(2), 2020, pp.28-41. DOI: <https://doi.org/10.53565/pssa.v6i2.197>
- [29] UU, N. 2. T. 2008. (2008). Undang-undang Nomor 20 tahun 2008 tentang Usaha Mikro, Keil, dan Menengah. *UU No. 20 Tahun 2008*, 1-31.
- [30] Z, Hanum, Pengaruh persepsi pengusaha kecil atas

informasi akuntansi keuangan terhadap keberhasilan perusahaan. *Jurnal Riset Akuntansi Bisnis*, 2013, 5, 35.

- [31] Y. Astiani, & E.M. Sagoro, Pengaruh persepsi pelaku usaha kecil dan menengah tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi, *Jurnal Fakultas Ekonomi*, vol2, 2017, pp.1–15.
- [32] N.A. Lestari, & S.H. Rustiana, Pengaruh persepsi owner dan pengetahuan akuntansi dalam penggunaan sistem informasi akuntansi terhadap kinerja usaha mikro, kecil, dan menengah di

pamulang, *BASKARA Journal of Business & Entrepreneurship Universitas Muhammadiyah Jakarta*, vol1(2), 2019, pp.67–80. DOI: <https://doi.org/10.24853/baskara.1.2.67-80>

- [33] D. Setyaningrum, A. Wiratno, & Sukirman, Pengaruh Pendidikan Pemilik, Pengetahuan Akuntansi Pemilik, Budaya Perusahaan, dan Umur Usaha Terhadap Penggunaan Informasi Akuntansi Pada Ukm Dengan Ketidakpastian Lingkungan Sebagai Variabel Pemoderasi (Studi Empiris Terhadap Ukm Yang Menghasilkan Produ, *Jurnal Fakultas Ekonomi Dan Bisnis Unsoed*, vol. 4(1), 2014, pp.529–543.

**Open Access** This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

