

# ***The Impact of Accounting Knowledge and Training towards The Use of Accounting Information on The Owners of MSME in Badung***

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**Abstract.** The failure of MSME players is mostly seen from the low quality of human resources in managing accounting information that has an important role in the success of a company business. The method of determining the sample in this study is *non probability sampling*, with the number of samples is 64. The data analysis technique is t test. This test has met the instrument test requirements, and the classical assumption test. Based on the testing results of hypothesis, it is known that a) accounting knowledge has a positive and significant effect on the use of accounting information with a regression coefficient of 0.193 with a significance of  $0.000 < 0.05$ . b) Accounting training has a positive and significant effect on the use of accounting information with a regression coefficient of 0.282 with a significance of  $0.000 < 0.05$ . c) Accounting knowledge and training are simultaneously influenced the use of accounting information with a significance of 0,000, is smaller than 0.05. The study results define that the higher accounting knowledge and the more often

they get accounting training, so the number of accounting information use is also higher. So it can be concluded that accounting knowledge and training variables affect the use of accounting information.

**Keywords:** accounting knowledge; accounting training; accounting information

## I. INTRODUCTION

The initial sign of economic growth in a region can be seen from the number increase of Micro, Small and Medium Enterprise (MSME). MSME in Bali has got attention from the local government, by the establishment of main regional management of Indonesian MSME of Bali in January 2018. Data of MSME development in Bali according to the Cooperatives and SME Department as of March 2018 is 313.822 with an entrepreneurial ratio of 7.39% and as of February 2018 MSME in Bali experienced a growth of 4%.

The insignificant growth of MSME has become the attention of many parties, some factors are the low quality of human

resources who manage MSME, the limitation of partnership in marketing products and the lack of capital access obtained by MSME. The low quality of human resources who manage MSME is reflected in the reported financial statements. The financial report is the final result of the accounting practice implementation. A biased financial report will result in biased accounting information, so that the decision making and company policies in the *going concern* business could not be achieved. The purpose of financial statement is to provide information related to the company's financial position that is useful for most users in decision making and economic policies and also to reflect the management performance (*stewardship*), or management accountability for the resources utilization (PSAK, 2014).

Most MSME players in Badung do not understand the importance of accounting information and only see accounting as a process of bookkeeping. The accounting process that produces financial reports provides many benefits, such as the ease of establishing partnerships and capital access. The accounting process must be carried out according to common and generally accepted rules in accordance with financial accounting standards, starting from collecting transaction evidence up to the preparation of financial statements. The more appropriate financial statements presented with financial accounting standard, the higher users' confidence of financial statements toward the management or company.

However, many small and medium business players are not aware of the importance of this. Small and medium-sized business players still cannot separate their personal (family) financial management from their business. Nowadays, human needs for information are becoming vital. An entrepreneur needs intensive and

accurate information for the right decision making produced by information technology. Accounting information can be used by business players for decision making. There are several factors that affect small and medium enterprise in the use of accounting information

The failure of small and medium business players in managing accounting information is reflected in the presented financial statements that is not according to SAK so that the accounting information cannot help in decision and policies making for the management of the company or other interested parties. Based on Law of MSME No. 9 year 1995 and Taxation Law No. 2 year 2007, concerning the development of MSME and Cooperatives, the government has emphasized the importance of recording and administering accounting information in MSME. By adequate accounting knowledge, MSME owners can fulfill the requirements in applying for credit in the form of financial statements, evaluating performance, knowing financial position, calculating taxes and other benefits (Warsono, 2010).

The research results of Ismail and King (2005) stated that accounting information used by small companies with dynamic and competitive environmental conditions can help small companies take short-term policies without carrying out long-term planning strategies. Son, *et al* (2006) stated that relevant accounting information can help management in finding solutions towards operational problems within small companies. Research conducted by Fitriyah (2006) mentioned that accounting knowledge, business scale, business experience and type of business have a positive impact on the use of accounting information. Gudono (2007) summarized that accounting information is a tool that helps management in business competition, and produces relevant and timely information in evaluation decision making,

is also used to implement operational strategies and activities to achieve organizational goals.

Research about the use of accounting information conducted by Aprilia (2016) proved that accounting training has a positive effect on the use of accounting information. Shields and Shelleman (2011) stated that accounting training through accounting software programs conducted on 128 small companies can increase the use of accounting information. Choirul (2017) said that accounting knowledge and training affects the use of accounting information, and supported by Diah (2018) that accounting knowledge affects the use of accounting information where environmental uncertainty strengthens the relationship between accounting knowledge and the use of accounting information.

In contrast with the findings of the study conducted by Wahyudi (2009), it explained that accounting training variable do not have a positive relationship. Likewise, the research result by Anggela (2016) proved that participation in accounting training does not have an influence on the provision of accounting information on small and medium enterprises in Padang City.

Based on the above phenomenon and the inconsistency of the previous researches result, the researcher wants to do a re-examination about the impact of accounting knowledge and training towards the use of accounting information on MSME in Badung Regency.

## II. LITERATURE REVIEW

### A. Accounting as an Information System

Jusup (2003: 6) stated that accounting is carried out both in companies that aim to make a profit or in organizations that do not seek profit. The accounting process is required by laws. Accounting is an information system that is indispensable in this era of technological development,

because of the increasing of complex transactions faced even for small companies. Financial transactions are processed to produce financial statements that will be used in decision making or management policies.

### B. Accounting in Small and Medium Industries

Micro, small and medium entities are entities without significant public accountability, as defined in the entity's financial accounting system without public accountability, which fulfills the definition and criteria of micro, small and medium enterprises as stipulated in the legislation of Indonesia, at least for 2 consecutive years. In small businesses, the term of bookkeeping is often used to emphasize simple accounting (Karyawati, 2008: 2). Bookkeeping is the process of recording financial transactions (events) in books that are needed (Karyawati, 2008: 1).

### C. The Impact of Accounting Knowledge on the Use of Accounting Information

Accounting knowledge by small and medium business owners will provide many benefits in the use of accounting information. Low accounting knowledge will cause management business failure in decision making so that it is very difficult for business players to determine the policies that will be taken (Hudha, 2014). Then, the better accounting knowledge possessed by the MSME owners resulted in the better ability in managing accounting information. Based on the description above, the hypotheses developed in this study are as follows:

$H_1$ : *Accounting knowledge has a positive impact on the use of accounting information for MSME owners in Badung Regency*

### D. The Impact of Accounting Training on the Use of Accounting Information

Accounting training has many benefits for MSME players, in addition to provide accounting knowledge, accounting training activities can be used to add partners or expand networks. Astuti (2007), business scale, leading time and accounting training have a positive effect on the use of accounting information, while education level and the age of the company do not have positive relationship. The more accounting training followed by SME owners, the better the use of accounting information.

*H<sub>2</sub>: Accounting training gives a positive impact on the use of accounting information on the MSME owners in Badung.*

#### E. The Impact of Accounting Knowledge and Training on the Use of Accounting Information

Accounting knowledge and training when combined properly and continuously applied in the company, the *going concern* of company will not be a problem. Because every MSME player is able to take company decisions and policies that are in line with the company's needs. Choirul (2017) stated that accounting knowledge and training affect the use of accounting information, where environmental uncertainty as a moderating variable strengthens the relationship of these variables.

*H<sub>3</sub>: Accounting knowledge and practice give positive impact toward the use of accounting information on MSME in Badung.*

### III. RESEARCH METHOD

This research is a quantitative research that uses questionnaire data. This study uses data of MSMEs in Badung regency. This research was conducted from May 2018 - August 2018.

#### *Data source*

a). Primary data is the data obtained directly from the source, it was observed, recorded

for the first time (Sugiono, 2015: 137). Primary data included observation, interviews and the questionnaire answers from the respondents MSME players.

b). Secondary data is the data source that does not directly provide data to the data collectors, for example the data from other people or documents (Sugiyono, 2015: 137). Secondary data used in this study were obtained from Department of Cooperatives, MSMEs, Industry and Trade.

#### *Definition of Variable Operational*

##### 1. The Use of Accounting Information (Y)

Accounting information is defined as the accounting process in decision making (Aufar, 2013). Variable of accounting information use is measured by using a five-point Likert scale. The indicators in this study are:

##### a. Operational Information

Information that presents raw data for financial and management accounting information. The information of operational accounting in manufacturing companies, consists of production information; use and purchase of raw materials; payroll; sales etc.

##### b. Management Accounting Information

The financial information processing system produces information in the form of management accounting. It is presented to company management in the form of report/budget; sales report; report on production costs; costs report according to the responsibility center; costs report according to activity; etc.

##### c. Financial Accounting Information

The company's management and external parties use financial accounting information, which aims at providing information of financial position, performance and changes of company finances used in making company decisions/policies.

##### 2. Accounting Knowledge (X1)

Declarative knowledge about basic accounting (Hendrisna, 2015), are as follows:

- a. Declarative knowledge regarding basic accounting is accounting knowledge about facts and based on concepts, such as cash is part of current assets.
- b. Procedural knowledge is a consistent knowledge with several established rules.
3. Accounting training (X2)

Training indicators according to Wilkinson, Joseph W. (2010: 34) are as follows:

1. Training before system development:
  - a. Training in analyzing and designing system
  - b. Training in system technology
2. Training of new system

The population of this study is 76 small and medium industries in Badung Regency (Source: list of companies in Badung / [www.daftarperusahaan.com](http://www.daftarperusahaan.com)). The sample determination method used in this study is *non probability sampling techniques*. The *non-probability sampling technique* in this study is by *random*

*sampling*, which is a method of determining random samples. The number of samples is 64, that is identified by using Slovin formula.

#### IV. RESULT AND DISCUSION

##### A. Validity and Reliability Test

Validity test for all three variables, such as accounting knowledge, accounting training and the use of accounting information have a correlation coefficient which is greater than 0.30. So it can be concluded that all indicators have fulfilled the data validity requirements. Reliability test by using *Cronbach Alphas* greater than 0.60. The results of *Cronbach alpha* test for the three variable indicators are greater than 0.60. So it can be concluded that all variables have met the requirements of data reliability.

##### B. Classic Assumption Test

###### a. Testing for symptoms of normality

Based on the SPSS output, the Asymp. Sig (2-tailed) value is obtained 0,261 which is greater than 0.05. This means that the data residual is normally distributed.

Table 1. Normality Test

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		64
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,28276786
Most Extreme Differences	Absolute	,126
	Positive	,126
	Negative	-,118
Kolmogorov-Smirnov Z		1,009
Asymp. Sig. (2-tailed)		,261

a. Test distribution is Normal.

b. Calculated from data.

## b. Heteroscedasticity Test

Table 2. Heteroscedasticity Test

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,183	,158		1,161	,250
	X1	,003	,008	,043	,337	,737
	X2	,003	,010	,034	,265	,792

a. Dependent Variable: Abres

Based on the test result, it can be seen that the significance value of accounting knowledge is 0.737, accounting training is

0.792, by using alpha 0.05, so it can be concluded that the regression model does not contain heteroscedasticity.

## c. Multi-collinearity test

Table 3. Multi-collinearity Test Results

Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	,999	1,000
	X2	,990	1,000

a. Dependent Variable: Y

It indicates that tolerance value is 0.990 and *variance inflation factor* (VIF) is 1.00, so that all independent variables have tolerance value of more than 0.1 or *variance inflation*

*factor* (VIF) is less than 10, so it can be concluded that there is no multi-collinearity between independent variables in the regression model.

## C. Regression Analysis

Table 4. Multiple Linear Regression Results

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	50,328	,316		159,206	,000
	X1	,193	,017	,591	11,535	,000
	X2	,282	,020	,708	13,819	,000

a. Dependent Variable: Y



Based on Table 4, a regression equation model can be made as follows.

$$Y = 50,328 + 0,193 X_1 + 0,282 X_2$$

Interpretation of the above equation is as follows:

- 1). Coefficient value ( $b_1$ ) is 0.193. A positive coefficient indicates accounting knowledge if it is increased by one unit, then the use of

accounting information will increase by 0.193 assuming other variables are considered constant.

- 2). Coefficient value ( $b_2$ ) is 0.282. A positive coefficient indicates accounting training if it is increased by one unit, then the use of accounting information will increase by 0.282 assuming other variables are considered constant.

#### D. F Test

Table 5. F Test

##### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26,447	2	13,224	160,131	,000 <sup>a</sup>
	Residual	5,037	61	,083		
	Total	31,484	63			

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Based on Table 5, the value of significance 0,000 is smaller than 0.05. This means that there is an influence between accounting

knowledge variable and accounting training simultaneously toward the use of accounting information variable.

#### E. T-test

Table 6. T-test

##### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	50,328	,316		159,206	,000
	X1	,193	,017	,591	11,535	,000
	X2	,282	,020	,708	13,819	,000

a. Dependent Variable: Y

Based on the regression results, the results of t-test to find out the effect of the independent variable on the dependent variable are as follows:

1. Effect of accounting knowledge on the use of accounting information

The calculation results show that a regression coefficient of 0.193 t-value is 11.535 and sig value is 0.00 < 0.05, so  $H_0$  is accepted, accounting

knowledge partially affects the use of information.

2. Effect of accounting training on the use of accounting information

The calculation results show that the regression coefficient of 0.282 t-value is 13.819 and sig value is 0.00 < 0.05, so  $H_0$  is accepted, accounting training partially affects the use of information.

## V. CONCLUSION

Based on the analysis results, it can be summarized as follows:

- 1 Accounting knowledge has a positive and significant effects on the use of accounting information with a regression coefficient of 0,193 with a significance of  $0.000 < 0.05$ , it can be concluded that accounting knowledge variables affect the use of accounting information.
- 2 Accounting training has a positive and significant effects on the use of accounting information with a regression coefficient of 0,282 with a significance of  $0.000 < 0.05$ , it can be concluded that accounting training variables affect the use of accounting information.
- 3 Accounting knowledge and training simultaneously affect the variable of accounting information use with a significance of 0,000, which is smaller than 0.05. The results of the study mean that the higher accounting knowledge and the more often they get accounting training, so the number of accounting information use is also higher.

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