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Factors That Influence The Use Of Accounting Information In Micro, Small, and Medium Enterprises

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ABSTRACT

The purpose of this research is to find out factors that can influence the use of accounting information in MSMEs. Using quantitative research methods by testing hypotheses and analyzing data using SPSS 29. Using primary data in the form of a Likert scale questionnaire, which was conducted on MSMEs in Bengkulu City with a sample of 98 MSMEs. Where the research results show that the perceptions of MSME actors about accounting, business scale and work motivation influence the use of accounting information. Meanwhile, accounting knowledge and business experience have no effect on the use of accounting information.

1. INTRODUCTION

The insufficient number of job opportunities to meet the high working-age population in Indonesia has prompted the community to seek alternative ways to strengthen their economy. It is not surprising that many new micro, small, and medium-sized enterprises (MSMEs) are emerging [1]. Its elastic and flexible nature enables MSMEs to withstand economic crises during the pre-reform era and the global crisis of 2008 [2]. Until finally, MSMEs have become one of the drivers of Indonesia's economy. Based on government data [3], MSMEs play a crucial role in the Indonesian economy. They constitute 99% of business units and contribute 61% to the GDP, as well as employing 97% of the national workforce. This indicates that MSMEs occupy the largest share in economic activities, spanning trade, industry, agriculture, and other sectors.

Despite MSMEs playing a significant role, surviving in the competitive globalized market is not an easy task. In the competition, a company must possess robust wealth management capabilities, one of which is the ability to leverage accounting data [4]. Accounting is the process of providing data that contains financial information to a company regarding its performance and financial position [5]. Small businesses should practice accounting or have complete and relevant information because financial information is essential to assist entrepreneurs in making informed decisions in running their businesses [6]. Decision-making based on accounting information can involve determining selling prices, understanding income and expenditures, assessing profits or losses from the business, as well as aiding in control, planning, and evaluation of the business being conducted.

However, the reality is that the majority of MSME participants still face limitations and challenges in accounting. Up to now, many MSMEs still record their finances in a traditional manner. [7]. Many MSME participants consider financial management not too crucial. They view their businesses as small, believing they don't require extensive record-keeping. Additionally, they believe that implementing accounting practices involves significant costs, and they may lack the necessary knowledge to handle financial documentation. [8]. Furthermore, work motivation to enhance financial management for the development of MSMEs remains low. If this situation persists, their businesses are likely to struggle to survive in an increasingly competitive market [9]. The inability in accounting is also one of the causes of failure in developing a business. This is because there is a lack of guidance in determining the best course of action in decision-making. As a result, many MSMEs do not survive for long and close down because they cannot compete with other businesses [10].

The main theory of this research is the theory developed by Icek Ajzen called the Theory of

Planned Behavior or Planned Behavior Theory. This theory explains that a specific behavior is determined by intention or interest, and these intentions/interests are influenced by subjective norms, behavioral control, and behavioral attitudes. Therefore, the Theory of Planned Behavior (TPB) is crucial for examining the interconnections regarding the factors that cause MSME actors to use accounting information.

From the issues and the theory mentioned, perception is presumed to be the first factor. The perception of MSME actors about accounting is the way of interpreting and assigning meaning, how MSMEs view through their senses, the benefits that can be obtained from accounting in their business. Being a business actor, one should ideally have a positive perception that accounting will be highly beneficial in running a business. With an increasingly positive perception of accounting, it is expected that there will be a corresponding increase in MSME actors using accounting data or information in their businesses.

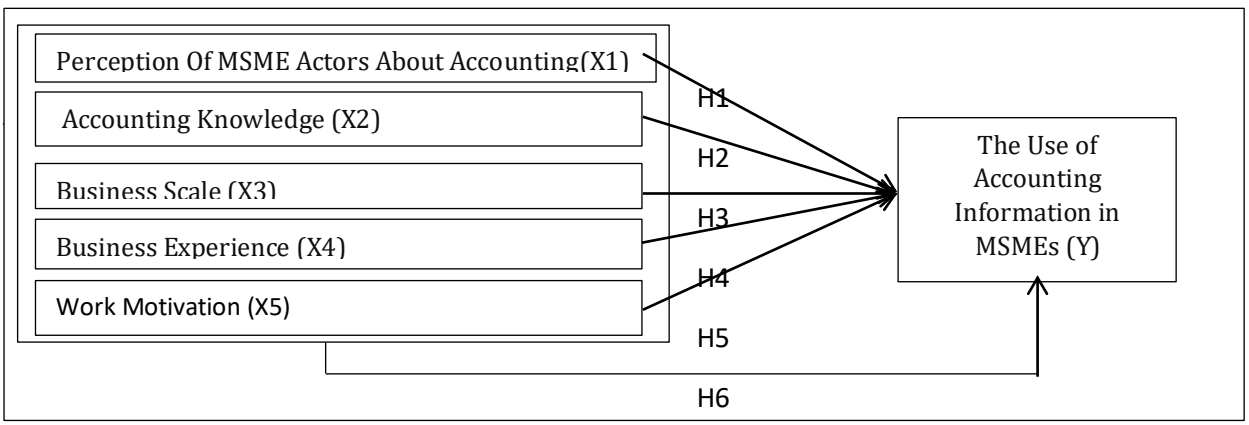
The second factor is accounting knowledge, defined as knowledge about the process of recording transactions that occur in a business, which can be used by both internal and external parties to help them make decisions [8]. The more MSMEs understand accounting, the easier it is for them to perform accounting records [2]. With MSMEs having accounting knowledge, it is expected to help them manage their business finances, making decision-making for the sustainability of their business more straightforward [11].

The third factor is the scale of the business, defined as the ability of a business to operate based on the number of employees employed, the size of income, and the revenue obtained [12]. The more sales or revenue obtained, the more complex the transactions, and it makes the size of the company larger [13]. As a result, the use of accounting information becomes increasingly necessary for MSME actors in managing their businesses. Utilizing accounting data or information will also facilitate MSME actors in operating and running their businesses.

The fourth factor is business experience. Business experience is the learning acquired from previous business activities conducted by business operators. From such experiences, business owners will recognize that companies require accounting information for decision-making [14]. Staw in [15] One of the best predictors for success is experience in running a business, especially when a new business is related to a previous one. With the increasing complexity of the business environment, experience in managing a business becomes increasingly important [16]. Business experience teaches us that accounting information is necessary to aid decision-making. The more businesses gain experience in utilizing accounting information, the higher the entrepreneurs' ability to manage their businesses [17].

The fifth factor is the motivation of work within MSMEs themselves. Motivation is the drive or effort that can make an individual or a group of people perform a task to achieve goals and decisions that have been made. Meanwhile, work motivation is something that can make an individual carry out their job [18]. According to Kiryanto et al., [19] work motivation is highly needed to develop a business and make it grow larger. Matapere and Nugroho, as cited in Jamil et al. (2022), state that "the motivation possessed by entrepreneurs can certainly influence the utilization of accounting information to run their business operations". Work motivation is one of the ways to achieve goals, prevent failure, and assist entrepreneurs in reaching their company's objectives.

Based on the description above, it can be built research framework as follows:



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Research Hypotesis
H1: MSME actors' perception of accounting has a positive influence on the use of accounting information.
H2: Accounting knowledge has a positive influence on the use of accounting information.
H3: Business scale has a positive influence on the use of accounting information.
H4: Business experience has a positive influence on the use of accounting information.
H5: Work motivation has a positive influence on the use of accounting information.
H6: MSME actors about accounting, Accounting knowledge, business scale, business experience, and work motivation have a positif influence on the use of accounting information.

2. METHOD

This research use a quantitative method, specifically at the explanatory level, aiming to provide explanations regarding the relationship between variables and the positions of the variables under investigation [20]. By utilizing primary data obtained through the distribution of Likert scale questionnaires ranging from 1-5, containing statements that can be answered with 'strongly agree,' 'agree,' 'neutral,' 'disagree,' and 'strongly disagree. Meanwhile, the business scale is assessed based on the number of employees, total assets, and annual turnover. This research was conducted in the city of Bengkulu from October 9 to October 30, 2023. The population of this study consists of MSMEs registered with the Cooperative and MSME Office in the city of Bengkulu, totaling 4322. The sampling technique used the Slovin formula, resulting in 98 SME samples.

Data analysis is conducted using SPSS 29 software, involving descriptive statistical tests to determine the number of respondents, minimum and maximum scores, as well as the standard deviation of the answered questionnaires by the respondents. Conducting validity and reliability tests to ascertain whether the questionnaire items can be relied upon and remain consistent when used repeatedly. Performing classical assumption tests to ensure the goodness-of-fit of the regression equation obtained [21]. And conducting hypothesis testing to determine and prove whether the hypotheses under investigation are accepted or not.

Table 1. Research Instrument

Variable	Indicator	source
Perception of SME Actors About Accounting (X 1)	1. selection 2. Organization or attribution of meaning 3. Interpretation or judgment	Alex Sobur [23]
Accounting Knowledge (X 2)	1. Declarative knowledge 2. Procedural knowledge	Dwi Lestanti [9]
Business Scale (X 3)	1. Number Of Employees 2. revenue 3. Assets	Nicholls and Holmes [12]
Business Experience (X 4)	1. Business tenure 2. Level of knelage and skills 3. Master of the job	Sartika [22]
Work Motivation (X 5)	1. Achievement motivation 2. Power Motivation 3. Afiliation Motivation	Dwi Lestanti [9]
Use of Accounting Information (Y)	1. Use of operational information 2. Use of financial accounting information 3. Use of management information 4. Use of tax accounting information	Munawir [24] and Mulyadi [25]

3. RESULT AND DISCUSSION

Table 2. Descriptive Statistical Analysis

Variabel	N	Minimum	maximum	Mean	Std. Devisiation

Perception of SME Actors About Accounting (X1)	98	41.00	70.00	57.5714	7.52179
Accounting Knowledge (X2)	98	30.00	75.00	57.5510	11.09019
Business Scale (X3)	98	3.00	11.00	4.7041	1.76571
Business Experience (X4)	98	7.00	35.00	29.9082	4.09447
Work Motivation (X5)	98	10.00	25.00	21.8163	2.67230
Use of Accounting Information (Y)	98	34.00	69.00	55.8776	7.42004

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

The table indicates the results of descriptive statistical analysis containing information on the total number of respondents in this study, which is 98. Additionally, it presents statistical data for each variable, such as minimum scores, maximum scores, averages, and standard deviations.

1. The analysis results for variable X1 indicate a minimum score of 41.00 and a maximum score of 70.00, with an average score of 57.00, which is slightly close to the maximum score, indicating that on average, MSMEs perceive accounting positively. This is supported by the standard deviation of 7.52179, indicating a significant spread of data, suggesting that respondents have diverse perceptions compared to each other.
2. The analysis results for variable X2 show a minimum score of 30.00 and a maximum score of 75.00, with an average of 57.5510, slightly below the maximum score. This indicates that the accounting knowledge among MSMEs is not sufficiently good on average. The standard deviation of 11.09019 suggests a significant spread of data, indicating that respondents have a wide range of differences in their levels of accounting knowledge.
3. For variable X3, the minimum score is 3 and the maximum is 11, with an average of 4.7041, which is far from the maximum score. This indicates that, on average, the scale of business for the respondents is small. The standard deviation, or the spread of data, is 1.76571, suggesting that respondents do not have significant differences in the scale of their businesses compared to each other.
4. The data for variable X4 shows a minimum score of 7.00 and a maximum score of 35.00, with an average of 29.9082, which is close to the maximum score. This suggests that, on average, MSMEs in the city of Bengkulu have relatively good experience. The standard deviation, indicating the spread of data, is 4.09447, suggesting that respondents have a considerable amount of variation in the level of business experience compared to each other.
5. The data for variable X5 shows a minimum score of 10.00 and a maximum score of 25.00, with an average of 21.8163, which is close to the maximum score. This suggests that MSMEs in the city of Bengkulu have a high level of work motivation on average. The standard deviation, indicating the spread of data, is 2.67230, suggesting that respondents do not have significant differences in the level of work motivation compared to each other.
6. As for the statistical data for variable Y, it shows a minimum score of 34 and a maximum score of 69, with an average of 55.8776, which is not far from the maximum score. This indicates that the level of use of accounting information by respondents in the study is relatively high. The standard deviation, indicating the spread of data, is 7.42004, suggesting that respondents have significant differences in the level of using accounting information in their businesses compared to each other.

Data Quality Test

Validity Test

Table 3. Validity Test

Variabel	Question Item	r Count	Sig	r Table	result	Conclusion
MSME actors' Perceptions About Accounting (X 1)	MAPAA.1	0,708	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.2	0,725	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.3	0,649	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.4	0,785	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.5	0,727	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.6	0,361	<0,001	0,1986	rresult>rtable	Valid

	MAPAA.7	0,372	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.8	0,698	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.9	0,707	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.10	0,783	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.11	0,737	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.12	0,726	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.13	0,742	<0,001	0,1986	rresult>rtable	Valid
	MAPAA.14	0,743	<0,001	0,1986	rresult>rtable	Valid
Accounting Knowledge (X 2)	AK.1	0,81	<0,001	0,1986	rresult>rtable	Valid
	AK.2	0,839	<0,001	0,1986	rresult>rtable	Valid
	AK.3	0,888	<0,001	0,1986	rresult>rtable	Valid
	AK.4	0,838	<0,001	0,1986	rresult>rtable	Valid
	AK.5	0,857	<0,001	0,1986	rresult>rtable	Valid
	AK.6	0,882	<0,001	0,1986	rresult>rtable	Valid
	AK.7	0,844	<0,001	0,1986	rresult>rtable	Valid
	AK.8	0,801	<0,001	0,1986	rresult>rtable	Valid
	AK.9	0,816	<0,001	0,1986	rresult>rtable	Valid
	AK.10	0,868	<0,001	0,1986	rresult>rtable	Valid
	AK.11	0,836	<0,001	0,1986	rresult>rtable	Valid
	AK.12	0,862	<0,001	0,1986	rresult>rtable	Valid
	AK.13	0,854	<0,001	0,1986	rresult>rtable	Valid
	AK.14	0,795	<0,001	0,1986	rresult>rtable	Valid
	AK.15	0,886	<0,001	0,1986	rresult>rtable	Valid
Business Scale (X 3)	BS.1	0,445	<0,001	0,1986	rresult>rtable	Valid
	BS.2	0,881	<0,001	0,1986	rresult>rtable	Valid
	BS.3	0,859	<0,001	0,1986	rresult>rtable	Valid
Business Experience *(X 4)*	BE.1	0,783	<0,001	0,1986	rresult>rtable	Valid
	BE.2	0,812	<0,001	0,1986	rresult>rtable	Valid
	BE.3	0,82	<0,001	0,1986	rresult>rtable	Valid
	BE.4	0,861	<0,001	0,1986	rresult>rtable	Valid
	BE.5	0,811	<0,001	0,1986	rresult>rtable	Valid
	BE.6	0,801	<0,001	0,1986	rresult>rtable	Valid
	BE.7	0,75	<0,001	0,1986	rresult>rtable	Valid
Work Motivation (X 5)	WM.1	0,726	<0,001	0,1986	rresult>rtable	Valid
	WM.2	0,838	<0,001	0,1986	rresult>rtable	Valid
	WM.3	0,853	<0,001	0,1986	rresult>rtable	Valid
	WM.4	0,863	<0,001	0,1986	rresult>rtable	Valid
	WM.5	0,812	<0,001	0,1986	rresult>rtable	Valid

Use of Accounting Information (Y)	UOAI.1	0,743	<0,001	0,1986	rresult>rtable	Valid
	UOAI.2	0,703	<0,001	0,1986	rresult>rtable	Valid
	UOAI.3	0,795	<0,001	0,1986	rresult>rtable	Valid
	UOAI.4	0,793	<0,001	0,1986	rresult>rtable	Valid
	UOAI.5	0,724	<0,001	0,1986	rresult>rtable	Valid
	UOAI.6	0,781	<0,001	0,1986	rresult>rtable	Valid
	UOAI.7	0,696	<0,001	0,1986	rresult>rtable	Valid
	UOAI.8	0,667	<0,001	0,1986	rresult>rtable	Valid
	UOAI.9	0,74	<0,001	0,1986	rresult>rtable	Valid
	UOAI.10	0,522	<0,001	0,1986	rresult>rtable	Valid
	UOAI.11	0,614	<0,001	0,1986	rresult>rtable	Valid
	UOAI.12	0,608	<0,001	0,1986	rresult>rtable	Valid
	UOAI.13	0,572	<0,001	0,1986	rresult>rtable	Valid
	UOAI.14	0,489	<0,001	0,1986	rresult>rtable	Valid

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

The r table is obtaited From df=N – 2 = 98 so the r table is of 0.1986. Based on Table 2 from the validity test, it is indicated that 14 statements (X1), 15 statements (X2), 3 statements (X3), 7 statements (X4), 5 statements (X5), and 14 statements (Y) have r values that are higher than the critical r value from the table, so that all statements can be declared valid.

Reliability Test

Table 4. Reliability Test Result

Variable	Cronbach's Alpha	Criteria	Result	Conclusion
MSME actors' Perceptions About Accounting (X 1)	0,887	0.60	cronbach's>criteria	reliable
Accounting Knowledge (X 2)	0,918	0.60	cronbach's>criteria	reliable
Business Scale (X 3)	0,613	0.60	cronbach's>criteria	reliable
Business Experience (X 4)	0,907	0.60	cronbach's>criteria	reliable
Work Motivation (X 5)	0,87	0.60	cronbach's>criteria	reliable
Use of Accounting Information (Y)	0,903	0.60	cronbach's>criteria	reliable

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

From the results of the testing, the Cronbach's alpha (α) for all variables is higher than 0.60, indicating that all statements are considered reliable.

Uji Asumsi Klasik

Normality Test

Table 5. Kolmogorov-Smirnov Test

Variable	sigValue	Criteria	Result	Conclusion
Asymp.Sig(2-tailed)	0,124	0.050	significance value>criteria	normal

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

The Kolmogorov-Smirnov test is one of the tests used to determine whether the data in a study follows a normal distribution. From the test, it is observed that the asymptotic significance (asym.sig) is higher than the significance level (0.129 > 0.05). This implies that the data is considered normal..

Multicollinearity Test

Table 6. Multicollinearity Test

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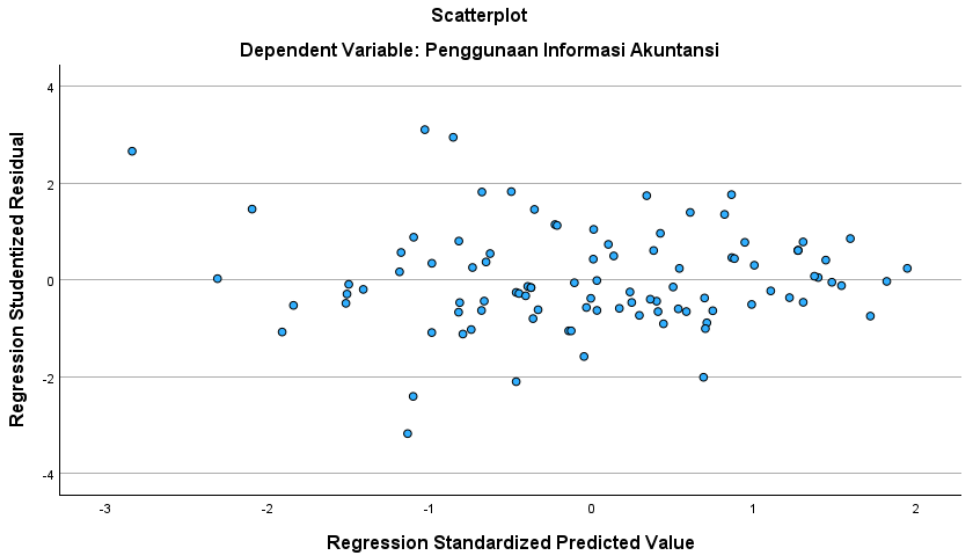
Variable	Tolerance	VIF Value	Toleranc e Crieria	VIF Criteria	Result	Result	Conclusion
X 1	0,27	3,697	0,1	10	VIF Value<criteria	TolaranceVlue>Criteria	No Multicollinearity
X 2	0,332	3,011	0,1	10	VIF Value<criteria	TolaranceVlue>Criteria	No Multicollinearity
X 3	0,89	1,124	0,1	10	VIF Value<criteria	TolaranceVlue>Criteria	No Multicollinearity
X 4	0,656	1,525	0,1	10	VIF Value<criteria	TolaranceVlue>Criteria	No Multicollinearity
X 5	0,568	1,762	0,1	10	VIF Value<criteria	TolaranceVlue>Criteria	No Multicollinearity

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

As presented in Table 5 above, all variables have tolerance values above 0.10, and the Variance Inflation Factor (VIF) for all variables is below 10. Therefore, the test is considered to be free from multicollinearity issues.

Heteroscedasticity Test

Teble 7. Scatterplot



Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

The test results indicate that all points are evenly distributed in the Scatterplot, hence it is declared that there is no heteroscedasticity issue.

Multiple Regression Analysis

Table 8. Multiple Linear Regression Analysis results

Variable	Unstandardized Coeficients B
constant	5,829
X 1 → Y	0,321
X 2 → Y	0,04
X 3 → Y	0,708
X 4 → Y	0,232
X 5 → Y	0,87

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

Based on the multiple linear regression test in the column of Unstandardized Coefficients B, there is a multiple regression equation:

Y = 5, 829 + 0,321 +0,040 + 0,708 + 0,232 + 870 + e

The constant value of 5.829 is the pure value when the variable of accounting information usage is not influenced by variables X1, X2, X3, X4, X5. This value remains unchanged when X1, X2, X3, X4, X5 are absent.

Meanwhile, X1 has a value of 0.321, X2 has a value of 0.04, X3 has a value of 0.708, X4 has a value of 0.232, and X5 has a value of 0.87. This means that these variables have a positive influence on the usage of accounting information (Y). When X1/X2/X3/X4/X5 increases by 1 unit, Y will increase by the respective value of the unstandardized coefficient B in the table.

Hypothesis Testing

Table 9. Hypothesis Test (T Test)

Variable	Unstandardized Coeficients B	T Count	Sig. Value	Criteria T	Criteria Sig.	Conclusion
constant	5,829			1,209		
X 1 → Y	0,321	2,496	0,014	1,98609	0.050	Accepted
X 2 → Y	0,04	0,51	0,611	1,98609	0.050	Rejected
X 3 → Y	0,708	2,345	0,021	1,98609	0.050	Accepted
X 4 → Y	0,232	1,528	1,13	1,98609	0.050	Rejected
X 5 → Y	0,87	3,4833	0,001	1,98609	0.050	Accepted

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

If the significance value is lower than the confidence level of 5% (0.05), and the calculated t-value is higher than the critical t-value from the table, it can be said that the independent variable (X) partially influences the dependent variable (Y). In this study, the critical t-value is obtained from degrees of freedom (df) equal to 98 - 5 - 1 = 92, resulting in a critical t-value of 1.98609.

1. Based on the t-test, the significance value for X1 is lower than the confidence level, which is 0.014 < 0.05. Additionally, it has a calculated t-value higher than the critical t-value (2.496 > 1.98609). This means that the first hypothesis is rejected, indicating that X1 is proven to have a positive effect on Y.
2. Based on the t-test, the significance value for X2 is higher than the confidence level, which is 0.021 > 0.05. Additionally, it has a calculated t-value lower than the critical t-value (0.510 < 1.98609). Therefore, the second hypothesis is rejected. This indicates that X2 is not proven to have a significant effect on Y.
3. Based on the t-test, the significance value for X3 is lower than the confidence level, which is 0.21 < 0.05. Additionally, it also has a calculated t-value higher than the critical t-value (2.345 > 1.98609), so the third hypothesis is accepted, indicating that X3 is proven to have a positive effect on Y
4. Based on the t-test, for the variable X4, the significance level is higher than the confidence level, which is 1.130 > 0.05. Additionally, it has a calculated t-value lower than the critical t-value (1.528 < 1.98609). Therefore, the fourth hypothesis is rejected, meaning that X4 does not have a significant positive effect on Y.
5. Based on the t-test conducted on X5, the significance level is lower than the confidence level, which is 0.001 < 0.05. Additionally, it has a calculated t-value higher than the critical t-value, so the fifth hypothesis is rejected. This means that X5 is proven to have a positive effect on Y.

F Test

Table 10. Model Feasibility Test (F Test)

F Count	Sig (2 tailed)	Criteria	Result	Conclusion
25,100	<0.001	0.05	F Count ≤criteria	Significant

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

From the test results, it can be observed that X1, X2, X3, X4, and X5 have significance values of 0.001, which is lower than the confidence level of 5% (0.05). Meanwhile, the calculated F-values for X1, X2, X3, X4, and X5 are 25.000, which is higher than the critical F-value. Therefore, it can be concluded that the sixth hypothesis is accepted, meaning that X1, X2, X3, X4, and X5 collectively have a significant positive effect on Y.

Koeficien Determinasi (R^2)

Coefficient of determination (R^2) is used to assess the extent to which the regression model can explain the dependent variable. The value of the coefficient of determination (R^2) ranges between 0 and 1. When the value approaches 1, it indicates a stronger relationship, while a lower value approaching 0 indicates a weaker relationship [26].

Table 11. Koeficien Determinasi

Testing	R Square	R Square (%)
1	0,577	57,7%

Source: IBM SPSS Statistics 29.0.1.0 Output Results (2023)

Table 10 shows that the R Square (R^2) value is 0.577, which can be interpreted as the perception of MSME actors about accounting (X1), accounting knowledge (X2), business scale (X3), business experience (X4), and work motivation (X5) can collectively influence the usage of accounting information (Y) by MSME actors in the city of Bengkulu by 57.7%. The remaining 42.3% is influenced by other factors outside the scope of the conducted research

Discussion

1. The perception of MSME actors about accounting is proven to have a positive influence on the usage of accounting information. This indicates that as MSME actors increasingly recognize the importance of accounting in running their businesses, it will be followed by an increase in the usage of accounting information in their enterprises. The research findings are consistent with the study conducted by Kezia Febyola Darea et al., [27], which also demonstrated a positive influence of MSMEs actors' perception of accounting on the usage of accounting information.
2. Accounting knowledge is not proven to have a positive influence on the usage of accounting information. Based on the research data (questionnaire) obtained, this is attributed to the fact that MSMEs actors in the city of Bengkulu do not possess much knowledge in accordance with the Financial Accounting Standards for Micro and Small Entities (SAK EMKM). Consequently, their low level of accounting knowledge does not result in influencing the implementation of accounting or the usage of accounting information in their businesses. This research aligns with the study conducted by Kumalasari & Trisnawati [28] which indicates that accounting knowledge does not have an effect on the usage of accounting information.
3. Business scale is proven to have a positive influence on the usage of accounting information. This indicates that the larger the scale of a business, MSMEs actors will increasingly need and enhance the usage of information. Especially in managing assets, income, and employee salaries. Because the more assets, income, and employees, the larger the business scale. With the increasing scale of the business they own, MSMEs will increasingly need the usage of accounting information in managing their business. This research is consistent with the study conducted by Darea, Sumual, & Lambut [27] which indicates that the business scale has a significant influence on the usage of accounting information.
4. Business experience is not proven to have a positive influence on the usage of accounting information. Based on the data from the questionnaire results, there are 28 respondents who have established businesses for more than 5 years. However, their businesses are still categorized as small, and many of them have not fully implemented and utilized accounting information. They feel that accounting information is not yet needed at the scale of their businesses. In contrast, 55 respondents who have established businesses for less than 5 years are already implementing and using accounting information in their businesses. Thus, this indicates that the duration of a business's existence does not necessarily lead MSMEs actors to implement and use accounting information in their business operations. This research is consistent with the study conducted by Purba and Khadijah [29] which indicates that business experience does not have an influence on the usage of accounting information.
5. Work motivation is proven to have a positive influence on the usage of accounting informationThis indicates that the greater the work motivation of MSMEs actors, the increased usage of accounting information will follow. This research aligns with the study conducted by Pondawa & Dewi [30] which states that work motivation has an influence on the usage of accounting information.

4. CONCLUSION

Based on the research findings and discussions, conclusions can be drawn: The perception of MSMEs actors about accounting has a positive influence on the usage of accounting information. Accounting knowledge does not have an influence on the usage of accounting information in MSMEs. Business scale has an influence on the usage of accounting information in MSMEs Business experience does not have an influence on the usage of accounting information. Work motivation has a positive influence on the usage of accounting information in MSMEs. The collective influence of MSME actors' perception of accounting, accounting knowledge, business scale, business experience, and work motivation on the usage of accounting information in MSMEs is 57%.

There is still 43.3% of other factors influencing the usage of accounting information. Therefore, for future research, it is suggested to incorporate or add other variables/factors such as human resources, accounting training, business age, or other relevant factors to further develop the study. Additionally, it is recommended to limit the number of survey questions to avoid disrupting the working time of MSMEs.

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