

The Influence Of The Perception Of Business Actors About Accounting, Accounting Knowledge And Business Scale On The Use Of Accounting Information For MSMEs In The Special Region Of Yogyakarta

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Article Info	ABSTRACT
<p>Keywords: perception of business actors about accounting, pengetahuan accounting knowledge, business scale, SMEs.</p>	<p>The Indonesian government recognizes the importance of Micro, Small and Medium Enterprises (MSMEs) in reducing poverty and improving national economic well-being. As an economic development strategy, the empowerment of MSMEs is considered important for regional and national economic growth. The focus of this study was to evaluate how the perception of MSMEs about accounting, accounting knowledge and business scale affect the use of accounting information in the Special Region of Yogyakarta (DIY) with a total of about 324,000 MSMEs. The methodology of this study is quantitative, using a survey with a sample of 106 respondents through <i>purposive sampling</i> techniques from the MSME population in DIY. Data were collected through questionnaires and analyzed using SPSS version 25 to perform descriptive analysis, classical assumption test and multiple regression (t test and partial coefficient of determination). The results showed that accounting knowledge and business scale significantly influenced the use of accounting information by MSMEs, while perceptions of accounting did not. Accounting knowledge has a strong positive influence with a significance value of 0.370 ($p < 0.05$), confirming the need to improve understanding of accounting among MSMEs. The scale of the business also had a positive effect with a significance value of 0.044 ($p < 0.05$), indicating that the larger the business, the more likely it is to use accounting information effectively. On the other hand, perceptions of accounting showed no significant influence with a significance value of 0.743 ($p > 0.05$), suggesting that attitudes towards accounting may be less relevant than factual knowledge. In conclusion, MSMEs in DIY must improve accounting knowledge to utilize accounting information more effectively, supporting growth and business continuity. Government and consultants are advised to provide training aimed at improving accounting knowledge. Future studies may broaden the scope by including other variables such as the education of business actors, the age of the company, and good governance practices for a more comprehensive and in-depth analysis.</p>
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INTRODUCTION

Economic development is one of the main agendas for every country, especially in an effort to improve the standard of living of the population and reduce poverty. In Indonesia, the existence of Micro, Small and Medium Enterprises (MSMEs) is considered as the backbone of the economy that contributes significantly to Gross Domestic Product (GDP) and employment. MSMEs have an important role in promoting economic growth, reducing poverty levels and creating jobs as well as achieving various other social targets in national development (Lumbanraja et al., 2017). Law No. 20 of 2008 has provided a clear definition and classification of MSMEs, emphasizing the strategic role of MSMEs in the economy, especially in reducing poverty and improving the national economy.

Although Micro, Small and Medium Enterprises (MSMEs) play an important role in the Indonesian national economy, there are several substantial challenges that hinder the full utilization of the potential of MSMEs, especially in terms of the utilization and use of accounting information, the difficulty in understanding and implementing accounting information systems effectively is one of the main challenges faced by MSMEs. The use of accounting information can be defined as the application of accounting data and methods in making management decisions to efficiently manage the finances and operations of MSMEs. Accounting information includes the processing and presentation of financial data that generates financial statements, which are then used for Performance Analysis, Planning and supervision. Research by Hasibuan (2020) shows that the use of accounting information affects the success of MSMEs significantly by providing a solid foundation for making more informed decisions in various operational and strategic aspects of the company, this information also facilitates business owners in identifying areas in need of improvement and making better use of market opportunities.

Hidayatulloh & Maulana (2021) identified that many MSME actors still have difficulties in understanding the basics of accounting which are crucial in effective financial management and business decision making, this shows a significant knowledge gap that can affect the sustainability of MSME businesses. In addition, research by Rudiantoro & Siregar (2012) added that MSMEs often only record basic information such as the amount of income, expenses, turnover of goods and the amount of debts and receivables that MSMEs have, without providing more structured and in-depth Financial Statements, This creates difficulties when MSMEs try to access financial services from banks or other financial institutions, due to lack of systematic and reliable evidence of financial performance.

The growth of MSMEs in the Special Region of Yogyakarta (DIY) contributes significantly to the local economy, driven by Tourism and creative industries that attract tourists. The main objective of MSMEs is to reduce unemployment and improve people's welfare. According to BAPPEDA DIY, the number of MSMEs increased from 226,211 units in 2016 to 302,799 in 2021, with the largest distribution in Sleman Regency. MSMEs are the main pillars of Yogyakarta's economy, contributing 98.4% to the regional economy and absorbing 79% of total employment. Sitoresmi & Fuad (2013) in their research showed that there are several variables that have an impact on the use of accounting information for

business actors, including business scale, business owner education level, Company age and accounting training. Other findings from research conducted by Solovida (2003) also indicate that factors such as the education of business actors, business scale and age of the company make a positive contribution to the utilization of accounting information in the context of MSMEs. The perception of business actors towards accounting and the level of knowledge of business actors about accounting has a significant effect on the use of accounting information in MSMEs (Sari & Setyawan, 2012). Thus, based on a number of previous studies, it shows that there are several important factors that affect the level of utilization of accounting information in MSMEs, including business scale, business owner Education, Company age, perception of accounting, knowledge of accounting and training in accounting.

Through consideration of the various factors above, this study will use the variable perceptions of business actors about accounting, accounting knowledge and business scale as factors that are thought to have a significant effect on the use of accounting information within the scope of SMEs. Researchers chose the above variables with the belief that the perception of business actors about accounting, accounting knowledge and business size play a dominant role in influencing the use of accounting information by SMEs in the Special Region of Yogyakarta. This is in line with previous research which shows that factors such as perception of accounting, level of accounting knowledge and business scale have a significant influence on the utilization of accounting information among MSMEs (Piliandani, Pradnyanitasari, & Saputra, 2020). However, there is still a need to further explore how these variables interact and impact the specific use of accounting information in the Special Region of Yogyakarta, given the demographic and economic uniqueness of the region.

According to Lubis (2018), perception is the process by which a person selects, interprets and responds to stimuli, which influence their actions, this perception is strongly influenced by the consciousness, memory, ideas and language of the individual. In the context of MSMEs, the perception of accounting is defined as the way MSME owners or managers understand and assess accounting information, MSMEs use it to make business decisions, this perception describes how they use their senses and knowledge to understand the benefits of accounting for their business operations. Research by Purwati & Hudiwinarsih (2012) shows that the perception of MSMEs about accounting has a significant effect on the use of Accounting Information, This has an impact on success in managing MSMEs, a better understanding of accounting helps MSMEs in implementing effective accounting information systems, which in turn improves the business performance of MSMEs.

Furthermore, another factor that influences the use of accounting information is accounting knowledge. Sriwahyuni et al. (2012) explained that accounting knowledge refers to the awareness of accounting guidelines owned by business owners, in-depth understanding of accounting principles and procedures that enable business owners to apply praktek-praktekaccounting practices appropriately in business financial management. According to research conducted by Setyowati (2013), adequate accounting knowledge enables MSME entrepreneurs to be more effective in implementing and utilizing Accounting

Information Systems, which contributes to improved decision-making and financial success of businesses.

Business scale refers to the size of the economy and operational capacity of a business, usually measured through the number of employees, total assets or revenue. The relationship between business scale and the use of accounting information has been studied in Indonesia, showing that MSMEs with larger business scales tend to have more complex and structured Accounting Information Systems, which support the need for more detailed and accurate financial reporting. Research in Indonesia found that business scale affects how effectively accounting information is used in business decision making and performance management (Nurhayati & Martika, 2015; Pasaribu, 2018)

This study seeks to address research gaps by investigating the influence of perceptions of business actors, accounting knowledge and business scale on the use of accounting information in DIY MSMEs, with the hope of identifying practical solutions that can support MSMEs in improving the use of accounting information for decision making and more effective financial management. This research is expected to make a significant contribution to academic literature and business practices, especially in supporting the development of MSMEs in Indonesia. Daerah Istimewa Yogyakarta (DIY), with MSMEs as the main driver of the local economy, offers a rich overview to further examine the role and challenges faced by MSMEs, especially in the context of the use of accounting information.

Although many studies have revealed the importance of accounting information for MSMEs, there are still gaps in the literature on how the perception of business actors, accounting knowledge and business scale specifically affect the use of accounting information among MSMEs in DIY. This study aims to fill this gap by exploring the impact of these three variables on the use of accounting information among MSMEs in DIY, providing new insights on how to improve the effectiveness of Accounting Information Management in this sector. This study integrates business scale variables as factors that influence the use of accounting information, an aspect that has not been widely studied in the context of MSMEs in Indonesia, especially in DIY. In addition, this study uses a comprehensive approach to examine the combined influence of perceptions of business actors, accounting knowledge and business scale, providing a holistic view that can assist in the formulation of more effective MSME empowerment policies and programs. Through in-depth analysis, this research is expected to provide practical recommendations for MSME actors, policy makers, and stakeholder-related stakeholders, in an effort to strengthen the MSME sector in Indonesia as a pillar of the national economy.

Literature Review

Use Of Accounting Information

The use of accounting information includes the use of data contained in accounting recordings for determining business policies (Agatha & Mulyadi, 2018). The use of accounting information is an essential component in the management of a business in the face of obstacles related to business activities (Yousef, 2013). Research conducted by Sutabri (2014) highlights that small companies can face risks if they do not have accurate accounting

information, in addition to the economic condition of business actors decreased due to the lack of accounting records, so that the ability of businesses to obtain the information needed to be limited, in determining accounting techniques, qualitative aspects of accounting information made by business actors are able to differentiate information for information users.

Perceptions of Micro - Small and Medium Enterprises about accounting

Understanding of accounting by MSMEs can be explained as a process of interpretation, giving meaning and understanding to accounting in the context of business or business, using the five senses and considering the benefits derived from the process (Sunaryo et al., 2019). Micro, Small and Medium Enterprises (MSMEs) perceptions of accounting include understanding and the value they attribute to accounting in their business operations, these perceptions vary depending on their accounting knowledge and how they see the relevance of accounting information to business decision making and strategy (Ramadhanti, 2022). Individuals will act based on their own point of view without considering whether the perception reflects the actual reality, where in reality, each individual has his own point of view on each incident, the understanding of MSME actors on accounting varies greatly between one business owner and another (Astiani & Sagoro, 2017).

Accounting Knowledge

Accounting knowledge refers to an understanding of the process of recording various transactions that occur in a company, this process aims to provide information to internal or external parties of the company and assist them in making decisions (Suwardjono, 2014). Accounting knowledge has a very important role for business actors in running a business, basically accounting knowledge is needed to produce relevant and necessary accounting information. Hendrisna (2015) states that accounting knowledge includes all accounting-related information obtained by users of accounting information, both through informal and formal education, accounting knowledge is not only needed by managers or owners of companies, but also by stakeholders and business owners, by understanding accounting knowledge, including financial statements used by the parties involved in the process interested parties can make decisions based on this information.

Business Scale

Business scale refers to the capability of the business in managing its operations by considering the number of workers deployed and the income generated by the business within a certain accounting time frame (Era & Agraini, 2014). Business scale is the state of a business entity as measured by the number of employees employed (Budyanto, 2014). Large-scale enterprises, characterized by an abundant presence of employees, are usually more likely to utilize accounting information effectively compared to entities that are smaller in operational scale (Handayani, 2011). The number of workers is a reflection of the operational capacity of a company, the more employees, the more complex the level of company activities, so the existence of accounting information becomes very essential (Arizali, 2013).

MSME (Micro Small and Medium Enterprises)

Micro, Small and Medium Enterprises (MSMEs) are productive and independent business models that can be operated by individuals or business entities in various industrial fields, basically the difference between MSMEs and other businesses is in the investment value, annual income and the total number of permanent employees (Kuswiratmo, 2016). Micro, Small and Medium Enterprises (MSMEs) is a type of business with limited market coverage, limited employees and self-managed by business actors (Simmons et al., 2008). The characteristic of MSMEs is a fundamental essential attribute in a business and the behavior of the business actors in carrying out their activities, these characteristics become a dividing factor between business actors, depending on the scale of the business, be it Micro, Small, or medium (Sarwono, 2015). Micro, Small and Medium Enterprises (MSMEs) control vital functions in the national economic framework, especially in its large contribution through Gross Domestic Product (GDP), seeing the crucial existence of MSMEs in the economic, social and political sectors, the focus on empowering MSMEs is currently emphasized by several countries. MSMEs control a vital role in economic progress and the opening of job opportunities, as well as in the dissemination of development benefits. MSMEs are expected to be able to maximize capital and human resources to promote the interests of the wider community, as well as achieve the most effective and efficient economic growth. MSMEs have proven their role in generating employment opportunities and become one of the main drivers of the development of gross domestic product (Rahmana, 2009).

Teori Berbasis Sumber Daya (Resources Based Theory)

Resource-Based Theory states that the performance and value of a company is strongly influenced by its unique resources and capabilities. According to Wernerfelt (1984), valuable resources can make a positive contribution to long-term performance and create a competitive advantage that allows companies to compete effectively in the market. Ginting (2012) expanded this view by describing the company as a collection of resources and capabilities, including qualified human resources, that can create consumer satisfaction through superior products or services. RBT also emphasizes how business size affects the use of accounting information, stating that companies that have scarce, valuable, difficult to replicate, and durable resources will gain a sustainable competitive advantage. This theory also highlights the complexity that increases as companies grow, which in turn increases the demand for accounting information to overcome operational difficulties. Improved accounting knowledge is essential; training and mentoring programs can improve the understanding and application of accounting information by business owners, facilitating operational improvements and strategic decisions to enter new markets or develop new products. Basically, RBT suggests that strategic management of a company's resources and capabilities is key to achieving and maintaining competitive advantage, thereby improving overall business performance and value.

Pandangan Berbasis Pengetahuan (Knowledge Based View)

RBT theory and Knowledge-Based View (KBV) offer different but complementary perspectives in understanding corporate assets, resource theory as described by Conner

(1991) emphasizes that capability and knowledge are important elements of corporate resources. On the other hand, KBV, as expressed by Fariana (2014), considers knowledge as a key resource, which if managed properly can bring competitive advantages and improve the financial performance of companies (Pratama, et al., 2015). Menurut Barth et al. (2021), KBV integrates human capital into operational processes, expanding the role of employees in strategic formulations. Nickerson & Zenger (2004) added that the development of new knowledge by companies could create value through improved performance, KBV also offers a solution to overcome the limitations of economic cost analysis by targeting the dissemination of the right knowledge to the right individuals, which in turn increases effectiveness and efficiency (Kaplan et al., 2001). Nawawi (2012) states that efficiency in KBV can be measured through profit, cost per unit, and time spent, providing significant benefits to MSMEs in optimizing their operations.

Teori Atribusi (Attribution Theory)

Teori Attribution theory, first formulated by Heider (1958) aims to understand how individuals interpret the behavior of others and the factors that influence it, encompassing a mix of internal factors such as ability and effort as well as external factors from the environment. Hudayati (2002) states that attribution theory helps explain a person's behavior by understanding the reasons underlying it. According to Lubis (2010), people are motivated to understand their environment, find out the causes of certain situations they experience. In the context of the use of accounting information, the behavior of individuals is influenced by atribusiinternal and external attributions, which simultaneously shape their attitudes and decisions. This theory is also applied to analyze how business actors utilize accounting information, where their decision-making capabilities can be influenced by improved knowledge, experience, and skepticism (Kartikarini & Sugiarto, 2016). The attribution process influences how individuals make decisions by seeking explanations for observed behaviors, which ultimately influence their actions (Thoha, 2008).

METHOD

This study uses a causal approach to examine the influence of perceptions of business actors, accounting knowledge and business scale on the use of accounting information among MSMEs in Yogyakarta. This study uses a quantitative approach with survey design, sampling using purposive sampling techniques, where participants are selected based on their involvement in accounting training, the aim is to identify the factors that influence decisions based on accounting information. Based on Roscoe's theory, this study established a sample size of at least 10 times the number of variables tested, so that the total number of samples used was 106 subjects. In measuring variables such as the use of accounting information, the perception of business actors about accounting, accounting knowledge and business scale this study uses the Likert scale. The scale used in this study for each variable is the scale of use of accounting information, modification of Arizali Aufar (2013), covering the use of financial, management, operational and tax information. The accounting perception scale, based on the framework by Alex Sobur (2013) includes dimensions such as the

understanding and evaluation of accounting. Accounting knowledge scale is a modified scale of Dwi Lestanti (2015) covering declarative and procedural knowledge. Business scale is a modified scale from Budiyanto (2014), covering aspects such as the number of employees and the use of accounting information.

Before use the scale has passed the test phase, to determine its reliability and validity. Based on the results of the reliability test, it can be seen that the Cronbach Alpha score for the variable use of accounting information is 0.893, the perception of business actors about accounting is 0.902, accounting knowledge is 0.907 and business scale is 0.806. This Data shows that all the questions in the measuring instrument can be reliable in measuring each variable because the Cronbach Alpha score for each variable > 0.70 . The results of scale validity measured using Bivariate Pearson's bivariate correlation showed the results that most of the items in the variables such as the use of accounting information, the perception of business actors about accounting, accounting knowledge, and business scale were valid because the calculated r value of each item exceeded the R value of the table, except for one item in the R count $0.315 < R$ table 0.349 and need to be removed from the instrument. In this study, researchers used multiple linear regression analysis method to predict changes in the dependent variable based on two or more independent variables. The classical assumption or prerequisite test used in this study is OLS (Ordinary Least Square) which includes normality, linearity, multicollinearity and heteroscedasity tests. Furthermore, to test the hypothesis used t -test and partial determination coefficient test (r^2).

RESULTS AND DISCUSSION

In this study the results of the normality test for the use of accounting information variables, perceptions of business actors about accounting, accounting knowledge and business scale were carried out using *the Kolmogorov-Smirnov method*, the results of this normality test showed that the data have a distribution that is close to normal due to the value of significance (*Asymp Sig. 2-tailed*) of the test result is 0.200 ($p > 0.05$), this indicates that the residual data from the regression model is normally distributed, thus fulfilling one of the important assumptions in a good regression analysis. Then, for hasil pengujian the linearity test results showed a hubungan linear yang significant linear relationship between these variables tersebut with nilai the significance value obtained is 0.000 for all variables tested ($p < 0.05$), hal this indicates that there hubungan linear yang is a strong linear relationship between the perception pelaku of business actors about accounting, pengetahuan accounting knowledge and skala business scale of how they using informasi accounting information in operasional business operations. The consistency of hubungan this linear relationship ini confirms that factors such pengetahuan yang lebih as better knowledge of accounting and skala usahagreater scale of businesslebih besar affect tingkat the utilization rate informasi of accounting information, which can aid in pengambilan decision making and pengelolaan sumber daya more effective management of resources efektifin MSMEs.

Furthermore, the results of multicollinearity analysis showed a tolerance value of > 0.10 on the variable perception of business actors about accounting at 0.607, accounting

knowledge variable at 0.583 and business scale variable at 0.491. As for the value of VIF, all independent variables in this study have a value of < 10, the variable perception of business actors about accounting of 1.648, accounting knowledge variable of 1.715, and business scale variable of 2.036. Thus, the conclusion is that there is no multicollinearity among the independent variables in the regression model in this study. Hresults of heteroscedasticity analysis using Glejser testGlejser, it was found that the value of the significance of the variable perception of business actors about accounting is 0.998, the value of accounting knowledge variable is 0.124 and the value of business scale variable is 0.163. Overall, the independent variable used in this study showed ($p>0.05$), this indicates that the regression model does not experience heteroscedasticity.

Chart 1. Hasil Analisis Regresi Berganda Uji T

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.505	4.499		3.446	.001
PPTA	.032	.098	.030	.328	.743
PA	.370	.067	.517	5.484	.000
SU	.330	.162	.210	2.041	.044

a. Dependent Variable: PIA

Source: IBM SPSS Data Processing 25, 2024

In this study, the results of the t-test in Table 1 for the variable perception of business actors about accounting shows that there is no significant effect on the use of accounting information, with a calculated t value of 0.328 and a significance level of 0.743 ($p>0.05$), it shows no positive and significant influence of the perception of business actors use of accounting information in SMEs. Meanwhile, accounting knowledge variables showed significant results with a calculated t value of 5.484 and a significance level of 0.000 ($p<0.05$), this shows that accounting knowledge has an effect on the use of accounting information. Then, for the business scale variable, the results of the t test also showed a significant effect with a calculated t value of 2.041 and a significance level of 0.044 ($p<0.05$), which showed that the scale of business had a positive and significant effect on the use of accounting information in MSMEs. From the results of this test, it can be concluded that knowledge of accounting and business scale have a positive and significant effect on the use of accounting information in MSMEs, while the perception of business actors about accounting does not show a significant effect.

Chart 2. Partial Coefficient Of Determination Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	15.505	4.499		3.446	.001			
PPTA	.032	.098	.030	.328	.743	.417	.032	.024

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Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
PA	.370	.067	.517	5.484	.000	.664	.477	.395
SU	.330	.162	.210	2.041	.044	.553	.198	.147

a. Dependent Variable: PIA

Source: IBM SPSS Data Processing 25, 2024

Based on Table 2 of the coefficient of partial determination presented, it was found that the partial score for the variable perception of business actors about accounting was 0.032. Thus, it can be concluded that the contribution of business actors perception of accounting variables on the use of accounting information about $(0.032)^2 \times 100\% = 1\%$, assuming that if the variable use of accounting information is considered stable, it can be concluded that there is no significant influence between the variables of business actors perception of accounting on the use of accounting information. Then, the partial score of accounting knowledge variables affect the variable use of accounting information is 0.477, then it can be concluded that the contribution of accounting knowledge variables in the use of accounting information is worth $(0.477)^2 \times 100\% = 22.75\%$, assuming if the variable use of accounting information is considered consistent. Furthermore, the partial score for the business scale variable is 0.198, thus the conclusion is that the contribution of the business scale variable affects the variable value of the use of accounting information $(0.198)^2 \times 100\% = 3.92\%$, assuming that the variable use of accounting information is considered consistent. it can be concluded that there is a significant influence between the variables of accounting knowledge and business scale on the use of accounting information.

Based on the results of the study, there was no significant effect between business actors 'perception of accounting to the use of accounting information, indicating that although business actors' perception of accounting may be generally positive, this does not automatically encourage more effective use of accounting information in decision making. This finding confirms that positive perception alone is not enough to significantly influence accounting information usage behavior, in line with other studies such as those by Heriston & Fathiyah (2016) and Umami et al. (2020) who also found that business actors' perceptions of accounting did not have a significant effect on the use of accounting information.

Furthermore, based on the results of the study found a significant effect of accounting knowledge on the use of accounting information, it shows that a deep understanding of accounting significantly increases the use of information in decision making. Studies by Holmes & Nicholls (1988) and Suhairi (2004) support these findings, emphasizing the importance of accounting knowledge in business operations and strategic decision making. Then, the scale of the business has a significant effect on the use of Accounting Information, This shows that the larger the scale of the business, the more complex and urgent the need for accurate accounting information. An increase in the size of a company often accompanies more complex business decisions, requiring a more detailed financial analysis. Studies by

Kasdi (2016) and Wahyudi (2009) confirm that the growth of business scale increases the need for accounting information. The results of this study ini underscore that while perceptions of business actors may not directly encourage the use of accounting information, accounting knowledge and business scale play a critical role in influencing how effectively accounting information is used in MSMEs to take appropriate and strategic business decisions.

CONCLUSION

In this study it was found that the perception of business actors on accounting does not significantly affect the use of accounting information. Meanwhile, accounting knowledge and business scale have a positive and significant influence, with an influence contribution of 22.75% and 3.92% respectively. Based on these findings, several suggestions were proposed, including the improvement of accounting education programs by the Department of Cooperatives and SMEs, encouragement for SMEs to improve accounting knowledge and adjustment of accounting information relevant to the growing scale of business. In addition, it is recommended for further research to use a moderation analysis model with business scale as a moderator variable and collaboration between the government, academics, and business practitioners to support the use of accounting information among MSMEs through seminars and workshops.

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