

The Influence of Human Resources, Business Scale, Business Age, Accounting Training and Education Level on the Use of Accounting Information in MSMEs in Kudus Regency

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ABSTRACT

This study seeks to empirically examine the impact of human resources, business size, business age, accounting training, and education level on the utilization of accounting information among MSMEs in Kudus Regency. The research employed purposive sampling, gathering data from a sample of 393 respondents. Multiple linear regression analysis was conducted using SPSS 25. The findings indicate that human resources, business size, business age, accounting training, and education level positively influence the use of accounting information in MSMEs.

INTRODUCTION

Accounting information is the quite important component of all information needed by management, especially financial data "The purpose of accounting information like this is to help people choose the optimal course of action to allocate scarce resources in business and economic activities" (Tambunan, 2019). "Therefore, it is be required to make efforts to map the factors that affect the use of accounting information so that MSMEs actors in the field of accounting, as well as development efforts, can use existing accounting information to improve the quality of decisions made" (Budiman & Zuliyati, 2017).

Indonesia's economy has been steadily growing over time, with much of this growth driven by companies of various sizes, from small to large. Currently, the government's focus is on Micro, Small, and Medium Enterprises (MSMEs) (Ramadhani et al., 2018). MSMEs play a significant role in job creation across the country. According to 2011 data from the Ministry of Cooperatives, Small, and Medium Enterprises, MSMEs make up 99.99% of all businesses in Indonesia. Despite their smaller size, these enterprises have a substantial impact on the country's economic development (Frima & Sarmiadi, 2018).

However, the application of accounting principles in the financial management of MSMEs is still not widely understood by many business owners. One common issue MSME entrepreneurs face is poor financial management. While the effects of financial mismanagement may not be immediately obvious, failing to use proper accounting practices can lead to insolvency, even for businesses with strong growth potential (Nurhayati & Martika, 2015). A solid understanding of accounting can lead to better financial management, and both the education level and business experience of entrepreneurs are crucial for effectively utilizing accounting information (Listiorini & Ika, 2018).

The phenomenon quoted from the MURIANEWS.COM news, by Vega Ma'arijil Ula on Tuesday (2/11/2021) entitled "MSMEs Actors in Kudus Trained in Bookkeeping" in the news explained that the Disnakerperinkop and KPP Pratama Kudus held bookkeeping training activities because so far MSMEs actors have not compiled financial statements. This training was only intended for 50 MSMEs actors in Kudus Regency which was held in the BLK hall of the Kudus SME Cooperative Manpower, Industry, and Cooperative. Bookkeeping training is classified as very important, especially in capital lending, taxation, etc. Therefore, the researcher wants to find out whether all MSMEs actors in Kudus Regency have understood and implemented financial reports. If MSMEs actors do not implement financial statements in their business, it will be difficult to borrow capital and make decisions. This happens because MSMEs actors do not have good and efficient accounting information in running their businesses.

LITERATURE REVIEW

Hope Theory

The hope theory proposed by Victor H. Vroom is a force that motivates a certain person to work harder in doing the work depending on the converse

relationship or what is needed and desired from the results of the work (Riyadi & Rismawandi, 2016).

Motivation Theory

Motivation is an internal impulse that results in each individual doing something or trying to fulfill a desire or need (Maslow, 1970) in (Khoiriyah & Okari, 2021). Based on the motivation theory, it is known that the behavior doesn't just happen, but rather something pushes it. This statement can be perceptibly by describe motivation or encouragement as a strong desire to reach organizational target based on the capacity of the business to discover needs.

Use of Accounting Information

Belkaoui (2000) in Nafsiah & Birahma (2019) states that "Accounting information is a quantitative information containing economic unity that are helpful for creation economic conclusions and ensuring alternative options in the form of actions that involve the application accounting information for strategic planning, managerial observation, and operational observation".

Human Resources

According to Sulistyowati (2021), human resources are human resources who are employed in an agency as movers, thinkers, and planners to achieve goals. Meanwhile, according to Wibowo (2017), human resources is a planning for organizing, coordinating, implementing, and separating labor in order to reach a goal.

Business Scale

Nabawi (2018) explains that business scale refers to a company's ability to manage its operations by considering factors such as assets, employee count, and revenue during a given accounting period. The company's total revenue or sales reflect how well its assets or capital are utilized. As profits increase, the company's operations become more complex, requiring more sophisticated use of accounting information. The number of employees also indicates the company's capacity to manage its business; a larger workforce often signals greater complexity, necessitating the use of accounting data. As a business grows, the need for detailed information becomes crucial in making informed decisions about future actions.

Business Age

The length of the business has an impact on income, the longer the business, the better it is in formulating a strategy in running the business. Because business owners have expertise, information, and the ability to make decisions regardless of conditions or circumstances. In addition, business owners who have been running their business longer will have more customers (Setiaji & Fatuniah, 2018).

Accounting Training

According to Musdhalifah et al. (2020), the accounting training intended is training organized by higher education institutions, training centers, out-of-school educational institutions, and certain agencies. With more frequent business owners taking part in accounting training, the more accounting knowledge they have. It also makes business owners think that the application of accounting information make it work a business is quite important and can

produce more accounting information compare to business owners who do not take accounting training.

Level of Education

Ranupandojo & Husnan (1995:77) in Novianti et al. (2018) argue that education is an activity with the aim of improving general science, including also increasing the mastery of theory and skills in deciding a problem related to the achievement of goals.

Hypothesis

The Influence of Human Resources on the Use of Accounting Information

Human resources are an important factor in the use of accounting information. Because the higher a person is to improve his quality, there will be encouragement from within that person, one of which is the advancement of self-quality in terms of work. If someone wants to make their quality better, then someone will try to work more optimally and efficiently. Therefore, the better the quality of human resources, is better the application of accounting information in running their business.

The results of research conducted by Khoiriyah & Oktari (2021), Hadi (2019) obtained evidence of a positive influence between human resources on the use of accounting information. Based on the explanation above, the following hypothesis can be formulated:

H1: Human Resources have a positive effect on the use of accounting information.

The Effect of Business Scale on the Use of Accounting Information

Business scale are an important factor in the use of accounting information. Because if the scale of the business is getting bigger, the problems faced will be even bigger, so the owner needs relevant information in making a decision. With this, it is hoped that the more large the scale of the business, the MSMEs owners can use accounting information to find out relevant information about their business.

The results of research conducted by Khoiriyah & Oktari (2021), Musdhalifah et al. (2020), Umami et al. (2020), Nirwana & Purnama (2019), Nabawi (2018) obtained evidence of a positive influence between business scale and the application of accounting information. Based on the explanation above, the following hypothesis can be formulated:

H2: Business Scale have a positive effect on the use of accounting information.

The Effect of Business Age on the Use of Accounting Information

The age of a business is a crucial factor in the application of accounting information. As a business operates for a longer period, it is expected that MSME owners will develop the mindset and capability to make decisions that help grow their business. Over time, they gain a deeper understanding of the importance of using accounting information in their operations. Therefore, the longer a business has been established, the more effectively it tends to use accounting information. Research by Musdhalifah et al. (2020), Nirwana & Purnama (2019), and Nabawi (2018) provides evidence of a positive relationship between business age and the

use of accounting information. Based on this, the following hypothesis can be proposed:

H3: Business age positively influences the use of accounting information.

The Effect of Accounting Training on the Use of Accounting Information

Accounting training plays a key role in the effective use of accounting information. As business owners participate in more training, they gain a better understanding of accounting practices, allowing them to manage financial information more efficiently. With increased accounting knowledge, owners are more likely to recognize the value of accounting information in running their businesses. Therefore, the more training they undergo, the better they become at applying accounting information to business operations.

Research by Khoiriyah & Oktari (2021), Musdhalifah et al. (2020), Umami et al. (2020), Novianti et al. (2018), and Nabawi (2018) has shown a positive relationship between accounting training and the use of accounting information. Based on this, the following hypothesis can be proposed:

H4: Accounting training positively impacts the use of accounting information.

The Influence of Education Level on the Use of Accounting Information

Education level is a key factor in the effective use of accounting information. As individuals attain higher levels of education, they are expected to better optimize the use of accounting information. Consequently, the more advanced their education, the more effectively they can apply accounting information in managing their businesses.

Research conducted by Khoriyah & Oktari (2021), Dewi & Purwatiningsih (2021), Musdhalifah et al. (2020), Nirwana & Purnama (2019), Novianti et al. (2018), and Nabawi (2018) has provided evidence of a positive relationship between education level and the use of accounting information. Based on this, the following hypothesis can be proposed:

H5: Education level positively impacts the use of accounting information.

Conceptual Framework

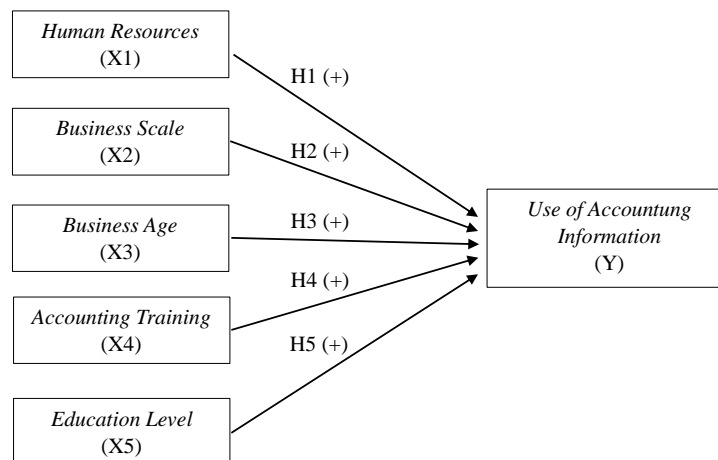


Figure 1. Conceptual Framework

METHODOLOGY

Research Design

This study employs a quantitative research approach. The data were collected through a questionnaire, gathering responses from participants regarding the use of accounting information systems in Micro, Small, and Medium Enterprises (MSMEs) in Kudus Regency.

Population and Sample

The population for this study consists of all MSMEs in Kudus Regency, totaling 17,676 businesses, as reported by the Kudus SME Directorate. The sampling method used is purposive sampling, a random technique where the selected sample group meets specific criteria. The sample size was determined using the Slovin formula, resulting in a sample of 393 MSMEs.

Variable Operational Definition

Dependent Variable

In this reaserch, the application of accounting information is variable dependent. According to Nafsiah & Birahma (2019) stated that "Accounting information is quantitative information that contains economic information useful for making economic decisions and ensuring alternative options in the form of activities that involve the use of accounting information for strategic planning, managerial observation, and operational observation".

Independent Variable

According to Kuncoro (2003:42) independent variables are variables that can affect changes in dependent variables and have a positive or negative relationship for dependent variables later. In this study, the independent variables are Human Resources (X1), Business Scale (X2), Business Age (X3), Accounting Training (X4), Education Level (X5).

RESEARCH RESULT

Descriptive Statistics

Table 1. Descriptive Statistics Test

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Human Resources	393	9	12	10,1756	1,04843
Business Scale	393	7	14	10,2774	1,25027
Business Age	393	9	12	10,0585	0,95785
Accounting Training	393	6	15	9,3944	2,85798
Level of Education	393	8	12	9,8270	0,94523
Use of Accounting Information	393	9	13	10,5471	1,24271
Valid N (listwise)	393				

Source : Primary data processed, 2024

Based on the statistical test table, it can be observed that the data quality for human resources, business scale, business age, accounting training, and education level in relation to the use of accounting information is relatively good.

This is evident because the mean values exceed the standard deviation values, indicating that the standard error for each variable is minimal.

Data Quality Test

Table 2. Validity & Reliability Test

Independent Variable

Indicator	Corelation Value	Sig.	Cronbach's Alpha
Human Resources			0,638
Employees have a clear division	0,872	0,000	
Employees receive training on financial management accounting	0,634	0,000	
Employees have knowledge in the field of accounting information	0,765	0,000	
Business Scale			0,692
Number of employees in decision-making	0,888	0,000	
Business supported by accounting information	0,735	0,000	
Initiatives to use accounting information	0,731	0,000	
Business Age			0,607
The age of the business is enough to use accounting information	0,850	0,000	
Businesses have long used accounting information as the basis for policy	0,824	0,000	
Accounting information has been used for a long time for business	0,529	0,000	
Accounting Training			0,986
Attend accounting information training	0,993	0,000	
Accounting information training is useful for the Company	0,994	0,000	
Practicing accounting information training in the Company	0,973	0,000	
Level of Education			0,604
Technical skills about accounting information	0,867	0,000	
Organizational ability to account information	0,761	0,000	
Accounting information knowledge supports business development	0,589	0,000	

Source : Primary data processed, 2024

Dependent Variables

Indicator	Correlation Value	Sig.	Cronbach's Alpha
Use of Accounting Information			0,799
The use of accounting information in business planning	0,870	0,000	
The use of accounting information in knowing financial positions	0,870	0,000	
Use of accounting information in decision-making	0,796	0,000	

Source : Primary data processed, 2024

Based on the table above, the variables used in this study are valid and reliable with a significant value of 5% and the amount Cronbach's alpha > 0.60.

Classical Assumption Test

Table 3. Normality Test

N	393
Asymp. Sig	0,108c

Source : Primary data processed, 2024

Based on table 3 showing that the significant value of regression is 0.108 > 0.05, it can be concluded that the residual values are normally distributed, thus the normality test is fulfilled so that the regression model is suitable for use in this study.

Table 4. Multicoloniality Test

Variable	Collinearity Statistic	
	Tolerance	VIF
Human Resources	0,923	1,083
Business Scale	0,936	1,069
Business Age	0,923	1,083
Accounting Training	0,965	1,037
Level of Education	0,898	1,114

Source : Primary data processed, 2024

Based on table 4, it states that there is no tolerance value less than 0.1 and VIF value more than 10, so it can be concluded that there is no multicoloniality between independent variables. Thus the multicoloniality test is fulfilled.

Table 5. Heteroscedasticity Test

Variable	Sig.
Human Resources	0,448
Business Scale	0,157
Business Age	0,213
Accounting Training	0,110
Level of Education	0,720

Source : Primary data processed, 2024

Based on table 5, it states that the significant value of the relationship between the independent variable and its absolute residual is above the significant > 0.05, so it can be concluded that the data obtained not happen heteroscedasticity.

Table 6. Multiple Linear Regression

Model		Unstandardized Coefficient
		β
1	(Constant)	4,209
	Human Resources	0,125
	Business Scale	0,102
	Business Age	0,190
	Accounting Training	0,044
	Level of Education	0,172

Source : Primary data processed, 2024

Based on table 6, it shows the multiple linear regression equations:

$$Y = 4,209 + 0,125X_1 + 0,102X_2 + 0,190X_3 + 0,044X_4 + 0,172X_5 + e$$

Information:

The constant value is 4.209, indicating that the independent variables are assumed to remain unchanged. The regression coefficients are as follows: human resources (X_1) at 0.125, business scale (X_2) at 0.102, business age (X_3) at 0.190, accounting training (X_4) at 0.044, and education level (X_5) at 0.172. This suggests that for every 100% increase in each variable, there is a corresponding rise in the use of accounting information.

Hypothesis Testing

Table 7. Koefisien Determinan (R^2)

Model	R Square	Adjusted R Square
1	0,106	0,094

Source : Primary data processed, 2024

Based on table 7, it states an adjusted R square value of 0.094 which means that 9.4% of the dependent variable is the use of accounting information that can be explained by 5 independent variables, namely Human Resources, Business Scale, Business Age, Accounting Training, Education Level. The remaining 90.6% are explained by other variables outside the model.

Table 8. test F

Model	F	Sig.
1	9,170	0,000

Source : Primary data processed, 2024

Based on table 8, it states that the significant value of 0.000 is less than 0.05 and the value of F_{cal} is 9.170 greater than F_{table} by means of $df_1 = (k - 1) = (6 - 1) = 5$, $df_2 = (N - k) = (393 - 5) = 388$, then F_{table} of 2.24 is obtained so that it can be concluded that the variables Human Resources, Business Scale, Business Age, Accounting Training, Education Level simultaneously affect the Use of Accounting Information.

Table 9. t-test

Hypothesis	B	T	Sig.	Information
H1 : Human resources have a positive effect on the use of accounting information	0,125	2,105	0,036	Accepted
H2 : Business scale has a positive effect on the use of accounting information	0,102	2,067	0,039	Accepted
H3 : Business age has a positive effect on the use of accounting information	0,190	2,933	0,004	Accepted
H4 : Accounting training has a positive effect on the use of accounting information	0,044	2,077	0,039	Accepted
H5 : Education level has a positive effect on the use of accounting information	0,172	2,577	0,010	Accepted

Source : Primary data processed, 2024

DISCUSSION

The Influence of Human Resources on the Use of Accounting Information in MSMEs

From the statistical t-test results, the t-count was found to be 2.105, while the t-table was 1.966, with a significance level of 0.036. Since the t-count (2.105) exceeds the t-table (1.966) and is significantly less than 0.05 ($0.036 < 0.05$), this indicates that the first hypothesis—asserting that human resources positively influence the application of accounting information in MSMEs—is accepted. Thus, human resources do have a positive impact on the implementation of accounting information in MSMEs located in Kudus Regency.

The questionnaire results yielded a minimum score of 9 and a maximum score of 12, with an average response of 10.17. This average, being close to the maximum, reflects that respondents generally agree (average score of 4) on the importance of human resources in optimizing the application of accounting information.

The findings align with motivational theory, which posits that as an individual's desire to enhance their skills increases, they experience internal motivation. This drive often leads to improved performance. Those who aspire to enhance their quality are likely to work more effectively, and one significant factor that aids in this process is the use of accounting information. It is expected that learning to utilize accounting information will motivate individuals to reach organizational goals and enhance their own work quality.

These results support prior research by Khoiriyah & Oktari (2021) and Hadi (2019), which provided empirical evidence that human resources positively affect the application of accounting information. Additionally, Hadi's (2019) research confirms that higher quality human resources contribute to better utilization of accounting information.

The Impact of Business Scale on the Use of Accounting Information in MSMEs

The t-test results revealed a t-count of 2.067 and a t-table of 1.966, with a significance level of 0.039. As the t-count (2.067) is greater than the t-table (1.966) and significantly less than 0.05 ($0.039 < 0.05$), the second hypothesis—which posits that business scale positively affects the application of accounting information in MSMEs—is accepted. Therefore, a larger business scale positively influences the use of accounting information in MSMEs within Kudus Regency.

According to the study, the questionnaire scores ranged from a minimum of 7 to a maximum of 14, resulting in an average score of 10.27. This average score, also close to the maximum, indicates that respondents generally agree (average score of 4) that an improved business scale leads to better optimization of accounting information usage in MSMEs in Kudus Regency.

These findings correspond with expectation theory, which states that larger business scales often bring increased challenges, necessitating business owners to access relevant information for decision-making. This enables owners to utilize accounting information effectively to gather pertinent insights about their businesses.

This research corroborates findings from Khoiriyah & Oktari (2021), Musdhalifah et al. (2020), Umami et al. (2020), Nirwana & Purnama (2019), and Nabawi (2018), all of which demonstrate a positive relationship between business scale and the use of accounting information. However, this contrasts with studies by Dewi & Purwatiningsih (2021) and Novianti et al. (2018), which found no positive effect of business scale on the utilization of accounting information in MSMEs. Overall, the findings suggest that as a business expands, its use of accounting information improves.

The Effect of Business Age on the Use of Accounting Information in MSMEs

From the statistical results of the t-test, the tcount value was obtained at 2.933 and ttable 1.966 with a significant level of 0.004, because the tcount > ttable (2.933 > 1.966) and significantly smaller than 0.05 (0.004 < 0.05). This shows the third hypothesis stating that the business age of the application of accounting information in MSMEs **is accepted**. So that the age of the business has a positive effect on the application of accounting information in MSMEs in Kudus Regency.

According to the results on this study are in carried out, the results of the questionnaire with minimum score of 9 and maximum score of 12. Meanwhile, the average respondent was 10.05. With the acquisition of an average score close to the maximum value, it indicates that the respondents have an average score of 4 (Agree), namely the respondents realize that the age of the business has the ability to develop strategies and make decisions, so that it is also better in the use of accounting information for MSMEs in Kudus Regency.

The results in this study are in accordance with the theory of expectations which states that with the longer the business is run, it is hoped that MSMEs owners will have a mindset and the ability to make decisions with the aim of developing their business, the owners know more about how important the use of accounting information is in carrying out their business. It is expected that the owner uses accounting information to maintain his business.

This research is the accordance with the results of study by Musdhalifah et al. (2020), Nirwana & Purnama (2019), Nabawi (2018) who succeeded in obtaining empirical evidence that business age have a positive effect on the application of accounting information in MSMEs. However, in contrast to the research of Khoiriyah & Oktari (2021), Novianti et al. (2018) which showed that business age does not has a positive effect on the application of accounting information in MSMEs. The longer the business stands, the better the use of accounting information.

The Effect of Accounting Training on the Use of Accounting Information in MSMEs

From the statistical results of the t-test, the tcount value was obtained of 2.077 and ttable 1.966 with a significant level of 0.039, because the tcount > ttable (2.077 > 1.966) and significantly smaller than 0.05 (0.039 < 0.05). This shows the fourth hypothesis stating that accounting training on the use of accounting information in MSMEs **is accepted**. So that accounting training have a positive effect on the use of information in MSMEs in Kudus Regency.

According to the results of the study carried out, the results of the questionnaire with a minimum score of 6 and a maximum score of 15. Meanwhile, the average respondent was 9.39. With the acquisition of an average score close to the maximum value, it indicates that the respondents have an average score of 4 (Agree), namely the respondents realize that accounting training has the ability to master accounting techniques, so that they can optimize the use of accounting information in MSMEs in Kudus Regency.

The results in this study are in accordance with the theory of hope which states that the more incentiveness of accounting training taken by the owner is able to understand and manage accounting information by considering the accounting knowledge he has, the owner better understands the importance of accounting information in carrying out his business. It is expected that the owner uses as much accounting information as possible in running his business.

This research is in line with the results of research by Khoiriyah & Oktari (2021), Musdhalifah et al. (2020), Umami et al. (2020), Novianti et al. (2018), Nabawi (2018) who managed to obtain empirical evidence that accounting training have a positive effect on the application of accounting information on MSMEs. However, it is different from the research of Dewi & Purwatiningsih (2021) which shows that accounting training does not have a positive effect on the application of accounting information on MSMEs. This means that the more experience in accounting training, the better the use of accounting information.

The Effect of Education Level on the Use of Accounting Information in MSMEs

The statistical t-test results revealed a t-count of 2.577 and a t-table of 1.966, with a significance level of 0.010. Since the t-count (2.577) is greater than the t-table (1.966) and the significance level is less than 0.05 ($0.010 < 0.05$), this supports the acceptance of the fifth hypothesis, which asserts that the level of education positively influences the application of accounting information in MSMEs. Therefore, higher education levels contribute positively to the use of accounting information in MSMEs in Kudus Regency.

In the study, the questionnaire scores ranged from a minimum of 8 to a maximum of 12, resulting in an average score of 9.82. This average, which is close to the maximum value, indicates that respondents generally agree (average score of 4) that a higher level of education enhances the use of accounting information in MSMEs in Kudus Regency.

These findings align with expectation theory, which suggests that the motivation behind an individual's work depends on the relationship between their desires and the outcomes they achieve. In this context, a higher level of education is expected to enable individuals to optimize the use of accounting information.

This research is consistent with previous studies by Khoriyah & Oktari (2021), Dewi & Purwatiningsih (2021), Musdhalifah et al. (2020), Nirwana & Purnama (2019), Novianti et al. (2018), and Nabawi (2018), all of which provide empirical evidence that education level positively impacts the use of accounting information in MSMEs. In contrast, the findings of Listiorini & Ika (2018) indicate

that education level does not affect the application of accounting information in MSMEs. Overall, the results suggest that as education levels rise, so does the effective use of accounting information.

CONCLUSIONS AND RECOMMENDATIONS

Based on the analysis and discussion, the following conclusions can be drawn: H1 indicates that human resources positively influence the use of accounting information in MSMEs in Kudus Regency. H2 shows that business scale also has a positive impact on the use of accounting information in MSMEs in the region. H3 suggests that business age does not have a significant effect on the application of accounting information. H4 confirms that accounting training positively affects the use of accounting information, and H5 demonstrates that education level positively influences the use of accounting information in MSMEs in Kudus Regency.

ADVANCED RESEARCH

This research is not free from limitations and shortcomings. The limitations of this study are first, this researcher is only conducted on MSMEs in Kudus Regency, so this study only reflects in the application of accounting information on MSMEs in Kudus Regency. Therefore, the researcher can further expand the object to be researched, so that it is not only focused on MSMEs in Kudus Regency but can conduct research outside Kudus Regency. So that the benefits obtained from the results of the research are wider and can be used in general.

Second, the results of the determinant coefficient (R²) test show that the adjusted R square value is 0.094 which means that 9.4% of the use of accounting information can be explained by 5 independent variables, namely Human Resources, Business Scale, Business Age, Accounting Training, Education Level. While the remaining 90.6% are explained by other variables outside the model. Therefore, it is suggested that the researcher can then add independent variables such as the perception of MSMEs actors about accounting that are not explained in this study which may affect the use of accounting information. Because with the perception of accounting, MSMEs actors will need and use accounting information as one of the important factors in developing their business in the future (Sunaryo et al., 2022).

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