

# Factors Affecting Micro, Small and Medium Enterprises in the Use of Accounting Information on Culinary Business in the North Purwokerto

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## Abstract

*This research is survey research on MSME in the North Purwokerto sub-district. Lack of ability to use accounting information is one of the main factors that cause problems and result in the failure of MSMEs in developing businesses. This study aims to examine and analyze the factors that influence the use of accounting information. These factors are owner/manager education level, business age, business size, business turnover and accounting training. This study uses primary data. The population in this study is the MSME culinary sector in the North Purwokerto sub-district. The sampling technique used was convenience sampling. The data was collected by conducting a field survey using a questionnaire. Respondents in this study were 60 MSME owners/managers in the culinary sector in North Purwokerto. The data analysis method used multiple linear regression analysis using SPSS Statistics 23 with  $\alpha$  0.05. The results of this study indicate that business age, business turnover and accounting training affect the use of accounting information. Accounting training is the factor that most influences the use of accounting information. However, the owner/manager's education level and business size did not affect the use of accounting information.*

**Key terms:** micro, small and medium enterprises, education level of owner or manager, business age, business size, business turnover, accounting training, use of accounting information

**JEL classification:** M40, M41

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## ➔ Introduction

Micro, small and medium enterprises (MSMEs) have a crucial role in the Indonesian economy. Also, MSME plays a role in economic growth, employment and also distributes development results. MSMEs are small companies owned and managed by a person or a small group of people with a certain amount of wealth and income (Herwiyanti, 2017). The differences between micro, small and medium enterprises lie in the total of assets, total turnover and employees' numbers. The objectives of micro, small and medium enterprises, according to Law No. 20 of 2008, are to grow and develop their businesses in the framework of building a national economy based on just economic democracy.

According to Bank Indonesia and LPP (2015), MSMEs were able to survive the 1997-1998 monetary crisis compared to large companies. After MSME has survived in such complicated economic conditions, Habibie (2006) made a policy of encouraging the small, medium and cooperative business sectors to develop and provided cheap credit to the affected poor to reduce unemployment.

The reason that MSMEs can survive in the midst of the monetary crisis is because they do not depend much on large capital or loans from abroad in the form of foreign currency (Bank Indonesia & LPPI, 2015). MSMEs can also survive amid a monetary crisis because MSMEs produce consumer goods and services close to the community's needs, do not depend on imported raw materials, and utilize local resources such as human resources, capital and raw materials and equipment.

Currently, businesses in Central Java are dominated by MSMEs. Based on the results of the Indonesian Statistics Center, the number of these businesses reached more than four million businesses or 99.19 percent of the total non-agricultural enterprises in Central Java. This business can also absorb more than 8 million people in Central Java or 83.24 percent of the total non-agricultural workforce (jateng.bps.go.id). Based on the Indonesian Statistics Center, the number of MSMEs is spread across all non-agricultural categories. Wholesale and retail trade, repair and maintenance of cars and motorbikes (Category G) have a large contribution, namely 1.78 million businesses (43.3%). Furthermore, there are more than one million businesses (24.59%) in the processing industry (Category C) and more than 600 thousand businesses (14.90%) in providing accommodation and food and drink provision (Category I).

MSMEs are also the Central Java economy's driving force because MSME management is straightforward and does not require much capital. Besides that, they have high flexibility in their activities. Changing goods and shifting places of business have caused MSMEs in Central Java to operate commercially for less than 10 years. Banyumas Regency is in the first rank with the highest number of MSMEs at the regency level in Central Java, with 213,000 businesses, Cilacap Regency with 190,000 businesses and Kebumen Regency with 180,000 businesses.

Reporting from jateng.bps.go.id, the problems faced by MSME actors are lack of banking access, low knowledge and ability of human resources (HR), limited use of technology, and still inability to match changes in consumer tastes, especially those that are export-oriented. Many MSME players are not aware of the importance of neat financial records and bookkeeping (moneykompas.com). According to Suharno, Director of Amalia Consulting, only 10% of MSMEs were able to develop after their businesses entered five years. The main factors causing MSMEs not to survive are managerial and financial management factors. About 90% of MSME owners do not understand accounting, resulting in errors in managing assets, inability to manage cash flow, inability to separate company finances and personal finances. They only rely on instinct (quoted from joglosemarnews.com in May 2020).

The process of financial management using accounting has important benefits for the sustainability of a company, not only providing reports on ongoing financial activities, but can be the basis for information in making strategic decisions regarding business development (Isnawan, 2012). Accounting information in MSMEs is a process that includes identifying, measuring, recording, classifying, summarizing and presenting financial data that occurs from product sales activities (Ikhsan & Suprasto, 2008). Businesspeople usually use accounting information for decision-making (Holmes & Nicholls, 1989). Making decisions in small business management, such as market development decisions, pricing, etc., accounting information can be a good basis (Pinasti, 2007). The inability to provide and use accounting information can cause problems and lead to failure in developing business (Astuti, 2007; Rikah & Sulthon, 2017). According to Sitoresmi and Fuad (2013), in Julia's research (2016), the factors that influence the use of accounting information in small and medium enterprises are owner education, business scale, company age and accounting training.

This study using the Bottom of the Pyramid (BoP) theory, stakeholder theory, accounting theory and motivation theory by McClelland.

Using BoP theory because the goal of BoP is the eradication of poverty through sustainable development, to increase the income of the poor. Development here is done by embracing MSME to open new jobs. This is in line with the Indonesian Government developing and making MSMEs as drivers of the people's economy to boost economic growth and national economic recovery in the midst of the COVID-19 pandemic. Government policies include national economic recovery (PEN) policy, increasing the funds of the Rolling Fund Management Agency (LPDB), and interest subsidies and facilitating the funding of MSMEs through KUR (reported from kompas.com).

A company or a MSME must provide benefits to its stakeholders, one of which is through accounting information in financial reports. Financial reports help stakeholders to be able to see the management performance and financial performance of MSMEs. Also, owners or managers who have high motivation in the use of accounting

information can support MSMEs to develop rapidly because accounting information is useful for decision-making, knowing income and spending of money, knowing the ups and downs of operating profits, and for knowing sales and production charts of business.

Researchers use accounting theory because accounting is very necessary for MSMEs, especially in the use of accounting information. The benefits of accounting for MSMEs are: being able to know the financial performance of the company, being able to know and separate between the company's assets and the owner's property, finding out the changes in the owner's capital, finding out the position of funds, as regards both their sources and their use, can make the right budget, can calculate taxes, and can know the cash flow during a certain period. The use of appropriate accounting to support the progress of MSMEs, especially in terms of finance. Profit increases can also be planned using accounting. There is an increasing level of profit, the development of MSMEs will be better, so that MSMEs will really be one of the solutions to economic problems in Indonesia. The financial statements based on SAK EMKM must consist of, as a minimum: financial position report, income statement and notes to the financial statements.

In this study, the researchers will test and analyze the factors influencing MSMEs in using accounting information. The factors that influence it are the level of education of business actors, business age, business size, business turnover and accounting training. This research is different from previous research made by Sitoresmi and Fuad (2013), Julia (2016), Hadi (2016), Rikah and Sulthon (2017) etc. because this research is specialized in the culinary sector. Meanwhile, the other research objectives are furniture business, batik business and MSME general research that does not specify them. Apart from differences in objectives, this research was also conducted in one sub-district, namely North Purwokerto. North Purwokerto was chosen because of the very rapid development of business in the culinary sector, especially in the campus area. Food stalls and coffee shops can be easily found in the area around the campus.

## ➔ Literature review

### ■ Stakeholder theory

According to Freeman (1984), stakeholders are any group or individual who can affect or be affected by the achievement of an organizational objective. According to Ghazali and Chariri (2007), stakeholder theory is a theory which states that a company is not an entity that only operates for its own interests, but must provide benefits to all its stakeholders. It can be concluded that stakeholders are internal and external parties, such as shareholders, managers, employees, consumers, competing companies, government, surrounding communities, and others whose existence greatly influences and is influenced by the company to provide benefits to all its stakeholders. The stronger the stakeholder relationship, the better the company's business (Nabawi, 2018). Without the support of stakeholders, MSMEs cannot live continuously. Therefore, the use of accounting information on MSMEs is a way to manage stakeholder trust to produce a harmonious relationship between MSMEs and their stakeholders. Sufficient accounting information regarding past and future changes and the emergence of problems are very important for the MSME planning process and decision-making.

### ■ Accounting theory

According to Kieso (2011), accounting consists of three basic activities – It identifies, records and communicates the economic events of an organization to interested users. The Indonesian Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK-IAI) has ratified the *Exposure Draft Financial Accounting Standards for micro, small and medium enterprises (ED SAK EMKM)* on 18 May 2016 (kejarumkm.com). SAK EMKM or MSME Financial Accounting Standards is specifically designed as a benchmark of financial accounting standards at MSMEs and is a form of encouragement for entrepreneurs in Indonesia to develop more advanced MSMEs. MSME Financial Accounting Standards is prepared to meet the financial reporting needs of MSMEs and is much simpler than SAK ETAP.

The financial statements according to MSME Financial Accounting Standards must consist of financial position report, income statements and notes to the financial statements. Accounting is very necessary for MSMEs,

especially in the use of accounting information. The benefits of accounting for MSMEs are: MSMEs can find out the company's financial performance, MSMEs can find out, sort and differentiate company assets and owner's assets, MSMEs can find out the position of the funds, both sources and uses etc.

■ **Motivation theory**

Motivation, according to McClelland (1961), is our basic desire or need, which then drives our behavior. According to McClelland, in the book Primasari (2018), three important things become human needs: the need for achievement, the need for affiliation and the need for power. Setting up and running a MSME business needed high motivation. With the high motivation to use accounting information, MSMEs can develop and make accounting information the basis for decision-making.

■ **Bottom of the Pyramid**

Prahalad and Hart (2002) introduced the concept of BoP. This concept refers to entrepreneurship with a social purpose, namely poverty eradication and development. BoP is also an effort to pave the way for the poor to transform and innovate from development. Development also needs to be done by embracing micro, small and medium enterprises to play a role in opening jobs.

The COVID-19 pandemic has impacted not only the world economy, but also the Indonesian economy. Therefore, the government develops and makes MSMEs as drivers of the people's economy that can boost economic growth and national economic recovery by increasing the people's income and purchasing power.

■ **Micro, small and medium enterprises**

According to Bank Indonesia and LPPI (2015), MSMEs are all businesses that have a net worth of no more than Rp 10 billion and annual sales of Rp 50 billion. The following are the criteria for micro, small and medium enterprises based on assets and turnover according to Law No. 20 of 2008, also the total of labor according to the Central Statistics Agency (BPS) of Indonesia.

Table 1. Criteria for MSME based on assets, turnover and labor

Business size	Asset	Turnover	Labor
Micro	< Rp 50 million	< Rp 300 million	< 4 people
Small	> Rp 50 million-Rp 500 million	> Rp 300 million-Rp 2.5 billion	5-19 people
Medium	> Rp 500 million-Rp 10 billion	> Rp 2.5 billion-Rp 50 billion	20-99 people

Source: Law No. 20 of 2008 and the Central Statistics Agency.

■ **The use of accounting information**

According to Wibowo & Kurniawati (2015), in Novianti *et al.* (2018), the use of accounting information is the process, way, the act of using and the use of accounting information for economic decision-making in determining choices. Accounting information is a tool used by users of accounting information for decision-making, especially businesspeople (Holmes & Nicholls, 1988).

■ **Education level**

Education is a conscious and planned effort to create an atmosphere of learning. Students actively develop their potential to have spiritual strength, self-control, personality, intelligence, noble character and the skills needed by themselves, society, nation and state. The formal education level consists of primary education, secondary education and higher education (Law No. 20 of 2003).

■ **Business age**

Murniati (2002) in Hadi (2016) asserted the business age is the amount of time taken by the business in running its business, to show the competitiveness or age of MSMEs since the business was established before the writer conducted this research.

#### ■ Business size

According to Suwito and Herawaty (2005), in Novianti *et al.* (2018), business size or business scale is the size used to reflect the company's size.

#### ■ Business turnover

According to the Big Indonesian Dictionary (KBBI), 3rd Edition (2005), turnover is the amount of money selling certain goods (merchandise) during a sale period. So, business turnover is the total revenue generated from the sale of goods/services in a certain period.

#### ■ Accounting training

According to Simamora (2004), in Novianti *et al.* (2018), training is a learning process that involves the acquisition of skills, concepts, regulations or attitudes to improve employee performance. According to Solovida (2010), in Whetyningtyas (2016), accounting training is usually held by an educational institution outside of school, higher education institutions, departmental training centers or specific departments.

### ⇒ Hypothesis development

#### ■ The effect of education level of MSME actors on the use of accounting information at MSMEs

**The level of education** is one of the factors that influence MSMEs in using accounting information. With a high level of education, they will learn about the importance of accounting and present and use accounting information correctly, by stakeholder theory, where the company must provide benefits to its stakeholders.

BoP (2002)'s goal is to eradicate poverty using sustainable development to increase the income of the poor by embracing MSME to open new jobs. The purpose of BoP theory is in line with the Indonesian Government developing and making MSMEs as drivers of the people's economy to boost economic growth and national economic recovery amid the COVID-19 pandemic.

Supported by the theory of motivation from McClelland (1961), the achievement is defined as the influence of personality that always causes a person to want to do better and move on. A person is considered to have a high need for achievement if he desires to achieve better. The achievement here is to earn money. Businesspeople will work harder to get lots of money. Business actors who have a high level of education have high motivation to develop and advance their business and use accounting information to make decisions.

It is also supported by accounting theory. Accounting is very necessary for MSMEs, especially in the use of accounting information. The benefits of accounting for MSMEs are being able to know the financial performance of the company, being able to know and separate between the company's assets and the owner's property, being able to know the changes in the owner's capital, etc. The high level of education of the owner/manager of MSMEs indicates that a person has acquired more complex accounting knowledge, so that the owner/manager of MSMEs can present and use accounting information.

High motivation, high education and appropriate use can advance and develop MSME. Education in this study is the ability, expertise and knowledge possessed by businesses about the use of accounting information at MSMEs. The ability and expertise of MSME entrepreneurs greatly influence the application of accounting information. The owner of this company's ability and expertise is primarily determined by the formal education that has been attended (Julia, 2016).

The formal education levels in Indonesia consist of primary education, secondary education and higher education. The higher the last business owner's education, the higher the level of understanding of accounting information (Rikah & Sulthon, 2017). That is because accounting knowledge is obtained at a higher level (Novianti *et al.*, 2018). People who have a higher education level are considered smarter and can use accounting information. This is because using accounting information can provide accurate information about various problems within the company and provide timely solutions (Novianti *et al.*, 2018). This research is also supported by research by Sitoresmi and Fuad (2013), Susilawati *et al.* (2017) and Fitriani *et al.* (2019). The owner or manager of MSME who has the highest level of education has a high level of understanding in the use of accounting information.

✓  $H_1$ : Education level of business actors influences the use of accounting information.

### ■ The effect of business age on the use of accounting information at MSMEs

**Business age** is one of the factors that influence MSMEs in using accounting information. With a long enough business age, it indicates that a person has much experience in running his business and has also presented and used accounting information in financial reports in making decisions, by stakeholder theory.

Supported by the theory of motivation from McClelland (1961), the need for achievement is defined as the influence of personality that causes a person always to want to do better and move on. A person with a need for power wants to influence others. With a long enough business age, it indicates that someone has a high need to develop and advance their business and use accounting information for decision-making.

It is also supported by accounting theory. The longer the life of MSME business, the better MSMEs in management of their finances. MSMEs that have long stood and run indicate that the owner or manager has implemented accounting in their business activities.

The long-standing business indicates that the business is growing (Wiratama, 2018). Long-standing businesses tend to be more developed because they already have much experience in running their businesses, so it affects the use of accounting information (Hadi, 2016). The longer the business owner manages the business, the higher the use of accounting information at micro, small and medium enterprises, because of his running the business (Wiratama, 2018). In Dewi and Restika (2018) research, the longer an organization is established, the more environmental uncertainties have been experienced. To anticipate the uncertainty of conditions in the future, the use of accounting information systems is essential. This research is also supported by Sitoresmi and Fuad (2013), Susilawati *et al.* (2017), Rikah and Sulthon (2017) and Fitriani *et al.* (2019). With regard to the length of a business, it can be said that the business has experienced many developments and has much experience running a business, to use accounting information as a basis for decision-making.

✓ *H<sub>2</sub>: Business age affects the use of accounting information.*

### ■ The effect of business size on the use of accounting information at MSMEs

**Business size** is one of the factors that influence MSMEs in using accounting information. A large business size indicates that a person has many employees to run his business and also presented and used accounting information in the form of financial reports to make decisions and determine the number of employees, by stakeholder theory.

It is also supported by accounting theory. With the larger business scale, in this case the number of employees as an indicator, the more complex activities in a business require accounting in running its business.

According to Widiyanti (2013), in Hadi (2016), the greater the business's size, the more information will be needed to determine the steps companies must take in the future. One of the information needed is accounting information. In research by Sitoresmi and Fuad (2013), the greater the company's sales, the number of workers needed will increase. The level of complexity of the company in using accounting information is also greater. This research is also supported by Sitoresmi and Fuad (2013), Susilawati *et al.* (2017) and Dewi and Restika (2018). The more a business develops and the larger its income, the more labor it needs. The company's increasing activity needs more and more accounting information to determine future decisions.

✓ *H<sub>3</sub>: Business size influences the use of accounting information.*

### ■ The effect of business turnover on the use of accounting information at MSMEs

**Business turnover** is one of the factors that influence MSMEs in using accounting information. With a large business turnover, it indicates that someone has presented and used accounting information to run their business in financial reports that are useful in making decisions, by stakeholder theory, where the company must provide benefits to its stakeholders.

It is also supported by accounting theory. MSMEs that have a large business turnover indicate that they require accounting in their business activities.

The company's number of sales can indicate the velocity of assets or capital owned by the company. The greater the company's revenue, the greater the level of the company complexity in using accounting information

(Fitriyah, 2006). According to research by Wati (2011), among the companies that have a small sales turnover, many have not applied accounting because they feel they do not need to apply accounting in detail, only manual calculations. With a small company turnover, the company feels to bear a more significant burden than its income if it applies to accounting.

According to research by Rahman (2018), business turnover influences the use of accounting information in Kampar district because MSMEs that have a large enough turnover tend to have dense operational activities, varied types of transactions and recurring frequency. Therefore, MSMEs that have a large turnover not only need light records like MSMEs in general, but require complete accounting records. Complete accounting records are carried out to determine the profit or loss for a period and find out crucial information that may be needed for other purposes. At the same time, MSMEs that have a turnover that is not too large tend not to need specific accounting information about finance, so it is sufficient to make simple accounting records, which is essential to know the profit or loss for each period. This research is also supported by Fitriani *et al.* (2019) and Asih (2018). The more advanced a business, the greater the revenue from the sale of goods/services and a dense operational activity and the greater the company's complexity in using accounting information.

✓ *H<sub>4</sub>: Business turnover affects the use of accounting information.*

#### ■ The effects of accounting training on the use of accounting information at MSMEs

**Accounting training** is one of the factors that influence MSMEs in using accounting information. Receiving accounting training indicates that someone has presented and used accounting information to run his business in financial reports that are useful in making decisions, by stakeholder theory.

Supported by the theory of motivation from McClelland (1961), the need for achievement is defined as the influence of personality that causes a person always to want to do better and move on. Business actors who have received accounting training indicate that they have a high need for achievement to develop and promote their business and can use accounting information for decision-making.

It is also supported by accounting theory. MSME owners/managers who have and often attended accounting training indicate that a person has a better understanding of accounting and is able to practice accounting in his business activities.

Business owners who frequently attend training tend to get more accounting information than those who do not attend accounting training (Wiratama, 2018). The more accounting training that is attended, the better the accounting information (Rikah & Sulthon, 2017). In this research, that was also stated in Novianti *et al.* (2018), accounting training was considered capable of changing MSME entrepreneurs' views about managing the company finances. The study results by Hadi *et al.* (2019) found that accounting training had a positive and significant effect on the use of accounting information, proving that the better the accounting training attended by MSMEs, the better the level of information use at MSMEs in Purbalingga, Central Java. This research is also supported by Sitoresmi and Fuad (2013), Julia (2016) and Wiratama (2018). Business owners/managers who have participated in and who often attend accounting training will have more knowledge about accounting information and try to apply accounting information in making business decisions, so that they can manage their company's finances well.

✓ *H<sub>5</sub>: Accounting training influences the use of accounting information.*

### ➤ Research methodology

#### ■ Research type

This type of research is a quantitative research using survey methods. The main data from a sample of a population will be collected using a questionnaire.

#### ■ Population and sample

The population in this research is the owners/managers of culinary businesses in North Purwokerto sub-district, with 403 culinary businesses based on the Banyumas Central Statistics Agency database in 2018. The number of samples was determined using convenience sampling because many food stalls were closed

due to the COVID-19 pandemic. So, researchers only distributed questionnaires to food stalls that were still open in the North Purwokerto sub-district.

#### ■ Collecting data method

The data collection technique in this research uses a closed questionnaire technique, which is carried out by giving a set of questions or written statements to the respondent. The respondent is asked to choose one answer that best suits him by giving a checkmark in the available column. Respondents are given time to fill out questionnaires and collect them directly by the researchers or google form if they do not want to meet in person. Respondents in this study are owners or managers of culinary businesses in the North Purwokerto sub-district.

#### ■ Dependent variable

In this study, the dependent variable is the use of accounting information. The use of accounting information is the process, way, the act of using and the use of accounting information for economic decision-making in determining choices (Wibowo & Kurniawati, 2015). Indicators of using accounting information, according to Wibowo and Kurniawati (2015), are use of operational information, use of management accounting information and of financial accounting information. This study measured each dimension of the *use of accounting information* using a five-point Likert scale.

#### ■ Independent variable

✓ **Education level.** Educational level indicators are elementary schools (SD), junior high schools (SMP), senior high schools (SMA), Diploma D1/D2/D3 and Bachelor (S1). The level of education referred to in this study is the education of MSME owners/managers using an ordinal scale.

✓ **Business age.** The indicator of business age is the length of the business that was established from the beginning of the establishment until this research was carried out (Sitoresmi and Fuad, 2013). In this study, the measurement of each dimension of the business age is made using an ordinal scale.

✓ **Business size.** This research's business scale variable indicator is based on the number of employees employed at an MSME (Julia, 2016). In this study, the measurement of each dimension of the business size is made using an ordinal scale.

✓ **Business turnover.** The indicators used for the business turnover variable in this study are based on the MSME's annual sales results criteria in Law No. 20 of 2008. In this study, the measurement of each dimension of the business size is made using an ordinal scale.

✓ **Accounting training.** The indicators in accounting training variables are based on Budiyanto (2014): accounting information training, which is useful for companies, and practice accounting information. All of these variable question items are measured using a five-point Likert scale.

#### ■ Data analysis technique

✓ **Data quality test.** A validity test is a tool used to measure the validity of a questionnaire and aims to assess a measuring instrument in measuring the accuracy of what should be measured (Ghozali, 2016). If the Pearson test's sig. value  $< 0.05$ , the data used is valid (Trihendradi, 2009).

A questionnaire is reliable if someone's answer to the statement is consistent or stable from time to time (Ghozali, 2016). A variable is reliable if it gives a Cronbach's Alpha value  $> 0.70$  (Ghozali, 2016).

✓ **Classic assumption test.** The normality test aims to test whether in the regression model, confounding or residual variables have a normal or abnormal distribution (Ghozali, 2016). The statistical test used is the Kolmogorov-Smirnov (KS). If the significance value  $> 0.05$ , then the regression model is normal.

The multicollinearity test aims to test whether the regression method found a correlation between independent variables (Ghozali, 2016). If the Tolerance value  $> 0.1$  or equal to VIF  $< 10$  means no multicollinearity.

The heteroscedasticity test aims to test whether there is an inequality of variance from one observation's residuals to another in the regression model. Good regression is that heteroscedasticity does not occur.

Heteroscedasticity testing is using the Glejser test. Model requirements provide that heteroscedasticity does not occur if all independent variables are significant  $> 0.05$  (Ghozali, 2016).

✓ **The goodness of fit test (F-test).** F-test tests whether all independent variables have a joint influence on the dependent variable (Ghozali, 2016). If  $F_{count} > F_{table}$  or significance value  $< 0.05$ , the independent variables together or simultaneously affect the dependent variable (Ghozali, 2016).

✓ **Determinant coefficient test ( $R^2$ ).** Determinant coefficient ( $R^2$ ) shows all independent variables' total contribution to the dependent variable (Ghozali, 2016).

✓ **Multiple linear regression analysis.** Regression analysis aims to determine the magnitude of the effect of budgetary participation, budget emphasis and asymmetric information on budget gaps with procedural fairness and ethical work climate (Ghozali, 2016). The equation used is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Information:

Y – use of accounting information;

$\alpha$  – constants;

$\beta_{1,2,3,4,5}$  – regression coefficient;

$X_1$  – education level;

$X_2$  – business scale;

$X_3$  – business age;

$X_4$  – business turnover;

$X_5$  – accounting training;

$\varepsilon$  – error.

✓ **Hypothesis testing.** A significant test of individual parameters (t-test) finds out whether the independent variables individually influence the dependent variable (Ghozali, 2016). Testing criteria at a significant level of 5%, namely: (1) If the level of significance  $< 0.05$ , then  $H_0$  is rejected, and  $H_i$  is accepted. (2) If the level of significance  $> 0.05$ , then  $H_0$  is accepted, and  $H_i$  is rejected.

## ➔ Result and discussion

This research was conducted at the culinary sector MSMEs located in the North Purwokerto sub-district. In this study, the number of questionnaires distributed was 62 questionnaires conducted from 1 October 2020 to 15 October 2020 and two questionnaires that did not return. Data was collected by distributing questionnaires directly by complying with health protocols, which aims to clarify the questionnaire and google form's contents if the MSME owner/manager does not wish to meet in person.

### ■ Validity and reliability test

Validity test use the Pearson testing technique to measure the relationship with normally distributed data. Based on the validity test results, it can be concluded that all item questions of the variable accounting training and the use of accounting information used in this study are valid. It can be seen from the value of each question item that meets the validity criteria, which has a sig. (2-tailed) value  $< 0.05$ .

A questionnaire is reliable if it gives a Cronbach's Alpha value  $> 0.70$ . Based on the reliability test results, it can be concluded that the variables of accounting training and the use of accounting information used in this study are reliable. It can be seen from the Cronbach's Alpha value in the accounting training variable ( $X_5$ ) and the use of accounting information (Y) greater than 0.7.

Table 2. Validity and reliability test results

Variable	Number of questions	Sig. (2-tailed)	Cronbach's Alpha	Description
Accounting training	3 items	0.000	0.750	Valid and reliable
Use of accounting information	5 items	0.000	0.803	Valid and reliable

■ **Classical assumption test (normality test)**

The statistical test used is the non-parametric statistical test Kolmogorov-Smirnov in the SPSS Statistics 23. Based on the normality test results, it can be concluded that the asymptotic value is sig. (2-tailed) 0.193 >  $\alpha$  (0.05). So, the data obtained was normally distributed.

Table 3. Normality test results

Variable	Statistics test	Asymptotic Sig. (2-tailed)	Description
Unstandardized residual	0.102	0.193	Normal distribution

■ **Multicollinearity test**

Based on the multicollinearity test results, it can be concluded that the tolerance value of the five variables is greater than 0.1, and the VIF value of the five variables is less than 10. So, it is feasible to be used in research because the data does not have multicollinearity problems.

Table 4. Multicollinearity test results

Independent variable	Collinearity statistics		Description
	Tolerance	VIF	
Education level	0.834	1.199	No multicollinearity
Business age	0.945	1.058	No multicollinearity
Business size	0.910	1.099	No multicollinearity
Business turnover	0.805	1.242	No multicollinearity
Accounting training	0.804	1.243	No multicollinearity

■ **Heteroscedasticity test**

Table 5 shows that the education level ( $X_1$ ), business age ( $X_2$ ), business size ( $X_3$ ), business turnover ( $X_4$ ), and accounting training ( $X_5$ ) have sig. >  $\alpha$  (0.05). It can be concluded that the symptoms of heteroscedasticity do not occur in the regression model.

Table 5. Heteroscedasticity test results

Variable	Sig.	$\alpha$	Description
Education level	0.776	0.05	No heteroscedasticity
Business age	0.054	0.05	No heteroscedasticity
Business size	0.374	0.05	No heteroscedasticity
Business turnover	0.689	0.05	No heteroscedasticity
Accounting training	0.176	0.05	No heteroscedasticity

■ **The goodness of fit test (F-test)**

Based on the Table 6, it shows that the sig. value is 0.00 < 0.05. The value of  $F_{count} 7.256 > F_{table}$ , namely 2.38.  $F_{table} = F(k; n-k) = F(5; 55)$ . So, it can be concluded that the regression model used is correct or fit.

Table 6. F-test results

$F_{count}$	$F_{table}$	Sig.	$\alpha$
7.256	2.38	0.00	0.05

■ **Determinant coefficient test ( $R^2$ )**

Based on the Table 7, it shows that the adjusted R squared value is 0.346. So, it can be concluded that the effect of owner/manager education level, business scale, business age, business turnover and accounting training in using accounting information is 34%, and other factors outside the research model influence the remaining 66%.

Table 7. Determinant coefficient test results

R	R squared	Adjusted R squared	Std. error of the estimate
0.634	0.402	0.346	1.502

■ **Multiple linear regression analysis**

Referring to the output of multiple regression results assisted by SPSS Version 23, the calculation results can be obtained.

Table 8. Multiple linear regression analysis

Model	Regression coefficients	Sig.
Constant	21.109	0.000
Education level	-0.300	0.089
Business age	-0.641	0.002
Business size	-0.355	0.555
Business turnover	0.994	0.001
Accounting training	0.234	0.018

The regression model formed based on the table above is as follows:

$$Y = 21.109 - 0.300X_1 - 0.641X_2 - 0.355X_3 + 0.994X_4 + 0.234X_5 + \epsilon$$

■ **Hypothesis testing (t-test)**

From the t-test results shows that: (1) The sig. value of the owner/manager's education level on the use of accounting information is 0.089, which means the sig. is more than 0.05. Then the  $H_1$  is rejected, and  $H_0$  is accepted. It can be concluded that the owner/manager education level variable does not affect the use of accounting information. (2) The sig. value of business age on the use of accounting information is 0.002, which means the sig. is less than 0.05. Then the  $H_2$  is accepted, and  $H_0$  is rejected. It can be concluded that the business age variable affects the use of accounting information. (3) The sig. value of the business size on the use of accounting information is 0.555, which means the sig. is more than 0.05. Then  $H_3$  is rejected, and  $H_0$  is accepted. It can be concluded that the business scale variable does not affect the use of accounting information. (4) The sig. value of business turnover on the use of accounting information is 0.001, which means the sig. is less than 0.05. Then the  $H_4$  is accepted, and  $H_0$  is rejected. It can be concluded that the business turnover variable affects the use of accounting information. (5) The sig. value of accounting training for the use of accounting information is 0.018, which means the sig. is less than 0.05. Then the  $H_5$  is accepted, and  $H_0$  is rejected. It can be concluded that the accounting training variable affects the use of accounting information.

■ **The effect of education level of MSME actors on the use of accounting information at MSMEs**

Based on the results of multiple regression analysis, negative results were obtained in education level variables, which means that every 1,000 unit increase in the value of the owner/manager's education level will decrease the value of the use of accounting information by -300. The results of testing the first hypothesis ( $H_1$ ) indicate that the owner/manager education level does not affect the use of accounting information. Based on the facts in the field, the most owner/manager of MSMEs in North Purwokerto has a high school education level of 26 respondents (43.3%). There are MSME owners who have a low level of education, but still apply accounting in their business by hiring special employees to make notes and reports from every transaction every day.

This research is incompatible with stakeholder theory, whereby a high level of education, they will learn about the importance of accounting and present and use accounting information correctly, also provide benefits to its stakeholders. This research is also incompatible with McClelland, where businesses with higher levels of education are highly motivated to develop and advance their businesses and use accounting information to make decisions. This research is incompatible with BoP theory's goal to eradicate poverty using sustainable development in order to increase the income of the poor by embracing MSME to open new jobs. Also, this research

is not in accordance with accounting theory with the high level of education of the owner/manager of MSMEs, which indicates that a person has acquired more complex accounting knowledge, so that the owner/manager of MSMEs can present and use accounting information.

The results of this study have a negative regression coefficient, the same as the results of research conducted by Hadi (2016), which has a negative regression coefficient of -0.472 and said that the level of education has no effect on the use of accounting information. But not in line with Fitriani *et al.* (2019) research, which has sig. value 0.006 and said that the level of education partially affects the use of accounting information on MSMEs in Tembalang City, Semarang. Also, it is not in line with research conducted by Novianti *et al.* (2018), Susilawati *et al.* (2017), Rikah and Sulthon (2017), Julia (2016) and Sitoresmi and Fuad (2013).

#### ■ The effect of business age on the use of accounting information at MSMEs

Based on the results of multiple regression analysis, negative results were obtained in business age variables, which means that every 1,000 unit increase in the value of the business age will decrease the value of the use of accounting information by -641. The results of testing the second hypothesis ( $H_2$ ) indicate that there is an influence between the business age and the use of accounting information. The length of the business can be said that the business has undergone many developments and has much experience running the business to use accounting information to make decisions. According to Dewi and Restika (2018), the longer an organization is established, the environmental uncertainty is experienced, so in anticipation of the uncertainty of future conditions, the use of accounting information becomes essential.

Based on facts in the field, most respondents have a business life of less than 5 years, with 38 respondents (63.3%), business age 6-10 years there are 14 respondents (23.3%), business age 11-15 years there are four respondents (6.7%), business age 16-20 years there are two respondents (3.3%), and business age above 20 years there are two respondents (3.3%). And respondents who have a long business life using accounting activities in the form of accounting records about daily sales, records of purchasing raw materials, but only a small or three MSMEs present financial statements, but not yet in accordance with MSME Financial Accounting Standards.

This research is in accordance with stakeholder theory, which with considerable business age, shows that a person has much experience in running his business and has also presented and used accounting information correctly. This research also corresponds to McClelland, where with a considerable business age, shows that a person has a high need to develop and advance their business and use accounting information for decision-making, as well as by the BoP theory to empower MSMEs and make MSMEs as drivers of the people's economy to boost economic growth and national economic recovery during the COVID-19 pandemic. This research is in accordance with accounting theory, with the longer the life of MSME business, the better MSMEs in managing their finances. MSMEs that have long stood and run indicating that the owner or manager has implemented accounting in their business activities.

The results of this study are in line with the results of previous research by Wiratama (2018), Susilawati *et al.* (2017), Rikah and Sulthon (2017), Hadi (2016), Fitriani *et al.* (2019), Sitoresmi and Fuad (2013) and Dewi and Restika (2018). In Susilawati *et al.* (2017) research,  $t_{count} > t_{table}$ , which is  $2,674 > 2,009$ , which means that partially the length of effort significantly affects the use of accounting information. However, it is not in line with research conducted by Hadi (2019), Novianti *et al.* (2018) and Julia (2016), they say that the business age has no effect on the use of accounting information.

#### ■ The effect of business size on the use of accounting information at MSMEs

Based on the results of multiple regression analysis, negative results were obtained in business size variables, which means that every 1,000 unit increase in the value of the business size will decrease the value of the use of accounting information by -355. The results of testing the third hypothesis ( $H_3$ ) indicate that there was no influence between the size of the business on the use of accounting information. An indicator of the size of the business in this study is the number of employees. Based on facts in the field, the size of the business, especially the number of employees, does not affect the use of accounting information. Based on the field, due to widespread layoffs during the COVID-19 pandemic, most business owners employ only 1-5 employees (there are 52 respondents – 86.7%) and 6-10 employees (there are eight respondents – 13.3%).

This research does not correspond to stakeholder theory, where the size of a large business indicates that a person has many employees to run his business and also presents and uses accounting information to make decisions and determine the number of employees. This research also does not correspond to McClelland, where the larger size of the business shows that businesses that have a high power need to develop and advance their business and can use accounting information for decision-making. This research is incompatible with BoP theory's goal to eradicate poverty using sustainable development, in order to increase the income of the poor by embracing MSME to open new jobs. Because during the COVID-19 pandemic there are many reductions in employees at home and the work from home (WFH) program. Also, this research is not in accordance with accounting theory with the larger business scale, in this case the number of employees as an indicator, according to which the more complex accounting activities in a business require accounting in running its business.

The results of this study are in line with the results of previous research by Novianti *et al.* (2018) and Julia (2016), business scale variables partially have no significant effect on the application of accounting information in MSME. However, it is not in line with research conducted by Sitoresmi and Fuad (2013), according to which the greater the company's sales, the number of workers needed will increase. The level of complexity of the company in using accounting information is also greater. Also, it is not in line with research conducted by Hadi (2019), Susilawati *et al.* (2017), Hadi *et al.* (2016), Rikah and Sulthon (2017) and Dewi and Restika (2018).

#### ■ The effect of business turnover on the use of accounting information at MSMEs

Based on the results of multiple regression analysis, positive results were obtained in business turnover variables, which means that every 1,000 unit increase in the value of the business turnover will increase the value of the use of accounting information by 994. The results of testing the fourth hypothesis ( $H_4$ ) indicate that there is an influence between the business turnover on the use of accounting information. The more advanced a business is, the greater the revenue from the sale of goods/services and concrete operational activities and the greater the complexity of the company in using accounting information. Based on the field, most MSMEs have a business turnover < Rp 300,000,000 per year, which is as many as 30 respondents (50%). During the COVID-19 pandemic there was a 60-70% decrease in turnover.

This research is in accordance with stakeholder theory, whereby a large turnover of business indicates that a person has presented and used accounting information to conduct their business. This research is also in accordance with McClelland, where a considerable turnover shows that businesses have a high power need to develop and promote their business and can use accounting information for decision-making, as well as in accordance with the BoP theory to empower MSMEs and make MSMEs as drivers of the people's economy to boost economic growth and national economic recovery during the COVID-19 pandemic. Also, this research is not in accordance with accounting theory, which shows that a large business turnover indicates that MSMEs require accounting in their business activities.

The results of this study are in line with the results of previous research by Fitriani *et al.* (2019), which says that business turnover partially affects the use of accounting information on MSMEs. However, it is not in line with research conducted by Julia (2016), which says that the age of the company partially has no significant effect on the application of accounting information on MSME.

#### ■ The effects of accounting training on the use of accounting information at MSMEs

Based on the results of multiple regression analysis, positive results were obtained in accounting training variables, which means that every 1,000 unit increase in the value of the accounting training will increase the value of the use of accounting information by 234. The results of testing the fifth hypothesis ( $H_5$ ) indicate that there is an influence between the accounting training and the use of accounting information. Owners or managers who have participated or who often participate in accounting training will have more knowledge of accounting information and apply accounting information in making business decisions, so that they can manage their company's finances well.

Based on the field, there are 30 MSMEs (50%) who have attended accounting training. Many of them join accounting training from the government through WhatsApp and others have received accounting training

in formal education/school. The type of accounting training that culinary MSMEs want to participate in the North Purwokerto sub-district is simple accounting training and whose time is flexible and unbound.

This research is in accordance with stakeholder theory, whereby taking accounting training shows that a person has presented and used accounting information to conduct his business. This research is also in accordance with McClelland, where businesses that have attended accounting training show that they have a high need for achievement to develop and promote their business and can use accounting information for decision-making, as well as in accordance with the BoP theory to empower MSMEs and make MSMEs as drivers of the people's economy to boost economic growth and national economic recovery during the COVID-19 pandemic. It is also supported by accounting theory. Accounting is very necessary for MSMEs, especially in the use of accounting information. The benefits of accounting for MSMEs are being able to know the financial performance of the company, being able to know and separate between the company's assets and the owner's property, being able to know the changes in the owner's capital, etc. MSME owners/managers who have and often attended accounting training indicate that a person has a better understanding of accounting and is able to practice accounting in his business activities.

The results of this study are in line with the results of previous studies by Hadi *et al.* (2019), Wiratama (2018), Novianti *et al.* (2018), Rikah and Sulthon (2017), Julia (2016) and Sitoresmi and Fuad (2013). Business owners who frequently attend training tend to get more accounting information than those who do not attend accounting training (Wiratama, 2018).

## ➔ Conclusions

The conclusions are: (1) The education level of MSME owners/managers does not affect the use of accounting information. (2) Business age affects the use of accounting information. (3) Business size does not affect the use of accounting information. (4) Business turnover affects the use of accounting information. (5) Accounting training affects the use of accounting information.

The implications of this study are that MSME actors should attend accounting training. The results show that owners or managers who have followed and often participated in accounting training will get more accounting information and can understand how to process accounting information well. It is recommended that accounting training be improved by the Banyumas Regency Government, as well as parties related to the development of MSMEs, and is expected to facilitate MSMEs to get accounting training periodically, for example during pandemics, which can be done online to be more flexible. In addition, active participation from owners or managers in accounting training is also needed.

This research has several deficiencies: (1) There are limitations in obtaining data because many culinary establishments were closed during the COVID-19 pandemic. (2) Some respondents were unwilling to fill out the questionnaires because they felt their turnover had dropped dramatically. (3) This study only uses five variables: the owner/manager's education level, business age, business size, business turnover and accounting training. It allows other variables that affect the use of accounting information. This research is only conducted on MSMEs in the culinary sector in the North Purwokerto sub-district, so that further researchers are expected to conduct research in Banyumas district.

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