

## **The Effect Of Owner's Education, Business Age, Business Scale And Accounting Training On The Use Of Umkm Accounting Information**

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### ***ABSTRACT***

This study aims to determine the effect of the owner's or manager's educational background, business age, business scale and accounting training on the use of UMKM accounting information in Kampung Pia Pasuruan. This type of research is quantitative. The population in this study was 50 UMKM and the sampling technique used a saturated sample. The data analysis method used in this study is multiple linear regression analysis with the help of IBM SPSS 26. The results of this study indicate that the education of the owner or manager has a positive effect on the use of accounting information. The results of this study also show that business age, business scale and accounting training have no effect on the use of accounting information

***Keywords:*** *Accounting Training, Business Age, Business Scale, Education, Use of Accounting Information*

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## I. INTRODUCTION

Micro, small, and medium enterprises (MSMEs) begin by collecting capital from individuals or groups to make a profit. This business sector is considered to have a flexible value and easy to adapt to various environmental changes. MSMEs have an essential and strategic role in economic activities such as creating new jobs, absorbing labor, increasing welfare, increasing the value of exports and national investment, and participating in increasing the value of the Gross Regional Domestic Product (GRDP) of a city (Aryadi & Hosein, 2022).

The development of micro, small, and medium enterprises is also experiencing various internal and external problems. The internal problems faced by MSMEs include low human resources, limited capital, high costs of raw materials, and the machines used (Sari & Kusumawati, 2022). The external problems faced include product competition, less than optimal use of technology, marketing, and intense business competition (Sugiarto, 2018). One of the problems that have been described is due to the need for more availability of business information. One of the business information needed is accounting information. Using good accounting information will assist in making good and correct business decisions.

This accounting information aims to guide in making decisions effort from the

many choices that exist to manage the limited resources in this business (Lubis, 2018:10). This accounting information will be considered in planning, controlling, supervising, and making business decisions. However, the survey stated that around 90% of MSMEs in Indonesia did not survive for five years because they did not understand and apply accounting in their business (Rokhman, 2022). Business actors consider accounting practices challenging, such as adjusting data, time, and costs (Armakqit, 2021). Therefore, most business actors only rely on memory to calculate transactions that occur

The use of accounting information in MSMEs is influenced by factors such as education, business age, business scale, and accounting training. This is supported by previous research conducted by (Santosa & Wulandari, 2019), which explains that education owned by the owner or manager provides additional understanding and preparation in using accounting information. Business age also influences the use of accounting information with the assumption that the longer the business age, the better the use of accounting information (Putri & Aufa, 2022). Business scale requires accounting information in its development according to the business's complexity level (Rahim & Sumarlin, 2022). Accounting training attended by the owner or manager, in addition to increasing practical knowledge related to accounting, also provides awareness of how vital information management is in business

operations (Khoiriyah & Oktari, 2021). Apart from that, the use of accounting information is also influenced by the motivation of business actors in running their business. Expectancy theory which comes from Victor Vroom explains that someone will be motivated to do something because there is an expected result or reciprocity. The results in question can be in the form of bonuses, salary increases or promotions.

Based on the explanation described above, the writer is interested in conducting a re-research with a different object, namely the perpetrators of Pia village MSMEs located in Kejapanan Village, Gempol District, Pasuruan Regency. This place was chosen due to the large number of residents in the area who chose to run a pia cake-making business compared to other businesses. In addition, based on the results of observations in the field, very few entrepreneurs in Kampung Pia make maximum use of accounting information in their business.

## II. RESEARCH METHODS

This research includes quantitative research using primary data collected by distributing questionnaires directly to the research site. The population in this study were pia cake makers in Kampung Pia, with 50 MSMEs represented by owners or managers. The sample used is the entire population, namely 50 MSMEs or saturated samples. The variables used in this research include independent

variables in the form of education, business age, business scale, and accounting training, as well as the dependent variable, the use of accounting information. This study uses multiple linear regression analysis, which is used to determine the relationship between the independent and dependent variables. The multiple linear regression analysis equations used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

## III. RESEARCH AND DISCUSSION

Validity and reliability tests must be done before multiple linear regression analysis. In this study, the validity test yielded all  $r$  count  $>$   $r$  table 0.278 and the Croanbach Alpha reliability test was  $0.802 > 0.60$ . The results of testing this research are as follows:

### 1) Normality Test

Table 1. Kolmogorov-Smirnov Test  
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		50
Normal Parameters <sup>a,b</sup>	Means	0,0000000
	Std. Deviation	5,05758360
Most Extreme Differences	Absolute	0,078
	Positive	0,078
	Negative	-0,050
Test Statistics		0,078
Asymp. Sig. (2-tailed)		0,200c,d

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source : Processed by Researchers

The normality test results using the One sample Kolmogorov Smirnov method obtained an Asymp.sig value

of  $0.200 > 0.05$ . This means the data is normally distributed

### 2) Multicollinearity Test

Table 2. Multicollinearity Test

		Collinearity Statistics	
		Tolerance	VIF
1	Education	0,861	1,161
	Business Age	0,877	1,140
	Business Scale	0,772	1,295
	Accounting Training	0,809	1,236

a. Dependent Variable: Use of Accounting Information  
Source : Processed by Researchers

The results of the multicollinearity test for the four variables, the tolerance value is greater than ten or VIF is less than 10, it can be concluded that there is no multicollinearity between variables.

### 3) Heteroscedasticity Test

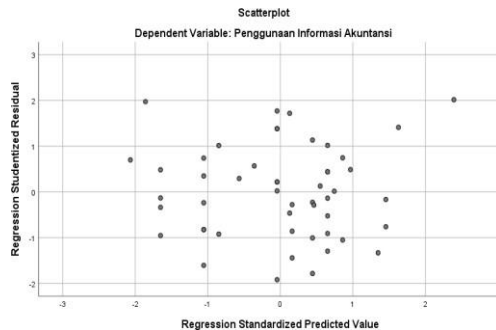


Figure 1 Scatter Plot of Heteroscedasticity

The results of the heteroscedasticity test above show that the distribution of the points is not patterned or spread. This means that this research avoids heteroscedasticity.

### 4) Multiple Linear Regression Test

Table 5. Multiple Linear Regression Analysis

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients	Standardized Coefficients	t	Sig.	
		B	Error Std.	Betas		
1	(Constant)	47,746	3,146		15,175	0,000
	Education	2,665	0,883	0,430	3,020	0,004
	Business Age	0,548	1,072	0,072	0,511	0,612
	Business Scale	-1,696	1,648	-0,155	-1,029	0,309
	Accounting Training	1,288	0,918	0,206	1,404	0,167

a. Dependent Variable: Use of Accounting Information  
Source : Processed by Reaserchers

Based on the calculation results above, the multiple linear regression analysis equation is obtained as follows:

$$Y = 47,746 + 2,665 X_1 + 0,548 X_2 - 1,696 X_3 + 1,288 X_4 + e$$

### 5) F Test

Table 6. Simultaneous Test F

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	340,622	4	85,155	3,057	0,026b
Residual	1253,378	45	27,853		
Total	1594,000	49			

a. Dependent Variable: Use of Accounting Information  
Source : Processed by Researchers

The F table value in this study was 2.578. Based on the results above, it

can be concluded that  $F_{\text{Count}} > F_{\text{Table}}$ , namely  $3.057 > 2.578$ , with a significant value of  $0.026 < 0.05$ . This means that there is a simultaneous influence of accounting training, education, business age, and business scale variables on the use of accounting information.

#### 6) T Test

The results of the t-test can be seen in table 5, referring to the t and sig columns of each independent variable. The t-table value in this study is 2.014. The results of testing the education variable represented by the owner or manager on the use of accounting information obtained a significant value of  $0.004 < 0.05$  and t count  $3.020 > t_{\text{table}} 2.014$ . This means that the level of education influences the use of accounting information, so the first hypothesis (H1) is accepted. This is because the level of formal education received by business actors affects a person's innate ability and expertise in managing his business and most MSMEs in Kampung Pia come from high school graduates who have received accounting lessons. The results of this study are in line with those found by (Wiska & Colin, 2021) and (Cahyani Sara Pertiwi et al., 2022).

The results of the business age test obtained the use of accounting information to obtain a significant value of  $0.612 > 0.05$  and t count  $0.511 < t_{\text{table}} 2.014$ . This means that business age does not affect the use of

accounting information, so the second hypothesis (H2) is rejected. This is because the addition of the business age is only sometimes followed by increased business activities that require accounting information. MSME actors in Pia Village are also mostly focused on continuing their business as the main focus rather than taking care of existing accounting. The results of this study are the same as those conducted by (Khoiriyah & Oktari, 2021) and (Clarisa & Wijaya, 2022).

The results of the business scale test obtained for the use of accounting information obtained a significant value of  $0.309 > 0.05$  and t count  $-1.029 < t_{\text{table}} 2.014$ . This means that business scale has no effect on the use of accounting information, so the third hypothesis (H3) is rejected. This is because an increase in business scale, as measured by an increase in the number of workers cannot be used as a benchmark for measuring the use of accounting information. After all, understanding related to accounting information does not depend on the business size or the number of workers. In addition, most employers in kampung pia have an inconsistent number of employees based on the production situation. The results of this study are the same as those conducted by (Mardinai, 2019) and (Ningsih & Hidayatulloh, 2022).

The test results of accounting training on using accounting information obtained a significant

value of  $0.167 > 0.05$  and  $t$  count  $1.404 < t$  table  $2.014$ . This means that accounting training has no effect on the use of accounting information, so the fourth hypothesis (H4) is rejected. This is because most of the accounting training attended by MSME actors conveys more theory than direct practice, making it difficult for MSME actors to accept. MSMEs in Kampung Pia mostly refused to take part in the accounting training that was held because, from the start, there was a thought that the training was a waste of time and made things difficult. The results of this study are the same as those conducted by (Harris, 2021) and (Ningsih & Hidayatulloh, 2022).

#### 7) Coefficient of Determination Test

Table 7 Coefficient of Determination Test

##### Summary model b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,462 <sup>a</sup>	0,214	0,144	5,27758

a. Predictors: (Constant), Accounting Training, Education, Business Age, Business Scale

Source: Processed by Researchers

Based on the results above, an Adjusted R Square of  $0.144$  is obtained. That is, the effect of education, business age, business scale, and accounting training can explain the use of accounting information by  $14\%$ , while the other  $86\%$  is influenced by other factors not included in this study.

#### IV. CONCLUSION

This research was conducted in Kampung Pia, Pasuruan, East Java. The results showed that the education of the owner or manager had a positive effect on the use of accounting information, while the age of business, business scale, and accounting training had no effect on the use of accounting information for MSMEs in Kampung Pia.

This research has limitations. First, this study only uses several variables, and several other variables have not been included. Second, several research questionnaires were filled out without the direct assistance of the researchers because they could not meet face to face, so the information was inaccurate. Therefore, further research is recommended to add other variables that have yet to be listed and consider the method of approach to MSME actors when collecting data.

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