

FACTORS AFFECTING THE USE OF ACCOUNTING INFORMATION IN SMALL AND MEDIUM ENTERPRISES (SMEs) (A Study on SMEs in Tingkir, Salatiga)

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FACTORS AFFECTING THE USE OF ACCOUNTING INFORMATION IN SMALL AND MEDIUM ENTERPRISES (SMEs) (A Study on SMEs in Tingkir, Salatiga)

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ABSTRACT

This study aims to examine the effect of business turnover, business' age, educational level, accounting knowledge, accounting training and owner motivation on the use of accounting information in Small and Medium Enterprises (SMEs) in Tingkir, Salatiga City. The data collection technique used accidental sampling where the respondents were SMEs who were willing to be examined for this research. This study used primary data in the form of questionnaires for 30 respondents. This research is an explanatory study with a quantitative approach to explain the relationships between variables by testing hypotheses and conducting statistical tests. Data were analyzed using multiple linear regression. The results showed that only accounting training was statistically proven to have a positive effect on the use of accounting information for SMEs in Tingkir Salatiga. Other variables such as business turnover, business' age, educational level, accounting knowledge and motivation were not statistically proven to have an effect on the use of accounting information in these SMEs.

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh variabel omset usaha, umur usaha, tingkat pendidikan, pengetahuan akuntansi, pelatihan akuntansi dan motivasi terhadap penggunaan informasi akuntansi pada pelaku Usaha Kecil dan Menengah (UKM) di Kelurahan Tingkir Kota Salatiga. Teknik pengumpulan data menggunakan accidental sampling di mana responden penelitian adalah pelaku UKM yang bersedia diteliti pada saat penelitian berlangsung. Penelitian menggunakan data primer berupa kuesioner sebanyak 30 responden. Penelitian ini merupakan penelitian explanatory dengan pendekatan kuantitatif untuk menjelaskan pengaruh antar variabel-variabel melalui pengujian hipotesis dan uji statistik. Data dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan hanya pelatihan akuntansi yang terbukti secara statistik berpengaruh positif signifikan terhadap penggunaan informasi akuntansi pelaku UKM di Kelurahan Tingkir Kota Salatiga. Variabel lain seperti omset usaha, umur usaha, tingkat pendidikan, pengetahuan akuntansi dan motivasi penggunaan tidak terbukti berpengaruh terhadap penggunaan informasi akuntansi pada pelaku UKM.

1. INTRODUCTION

Small and medium enterprises (SMEs) mostly consider that recording transactions is not too important to apply. The lack of knowledge of business actors is also often not accompanied by the fulfillment of resources to run a business (Sari, 2011). Many business actors, especially in SMEs, have not understood the importance of recording

transactions for business continuity. (Sari, 2011) explained that awareness of the importance of recording transactions often arises when business actors have to deal with institutions or other parties that require business financial reports for certain activities.

Research conducted in (Hermawan, 2010; Setiawati, 2010; Kurniawati, Nugroho and

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Setiawati, 2011) explained that there was still a lack of awareness on the importance of recording transactions among SMEs. On the contrary, (Krisdiartiwi, 2008; Kurniawati, Nugroho and Umiyarsih, 2011; Kurniawati and Hermawan, 2012; Hartono, 2013) showed that SMEs had implemented simple transaction records. (Kurniawati, Kurniawan and Kristiani, 2013; Filadelfia, 2015) also examined how SMEs obtained accounting information from transactions records and used that information in business decision-making process. (Wahyudi, 2009) showed that education and business scale influence the use of SME accounting information. While the age of the company and accounting training actually had no effect on the use of SME accounting information. (Mubarok, 2011) also showed that education and business scale had no effect partially or simultaneously on the use of accounting information.

(Sari, 2013) showed simultaneously that there was a significant influence between education, business scale, age of business and accounting training participated by SMEs owners toward the act of providing and using accounting information for SMEs, and (Novianti, Mustika and Eka, 2018) showed that accounting education and training that are partially participated by business owners had a positive effect on the use of accounting information, while company's age and scale of business had no effect on the use of accounting information.

Considering the inconsistency of the results previous studies, it is interesting to re-examine factors influencing the use of accounting information on SMEs, because in practice these SMEs already have accounting information in their business records although it is still done in simple fashion. Tingkir District is one of the four districts in Salatiga City that has the greatest economic potential in the SMEs sector which includes natural attractions (Tingkir Lor tourism village) as well as tourism related to economic development, where Central Tingkir and Northern Tingkir areas become the home industry center in Salatiga.

Formulation of the Problem

Based on the above backgrounds, the formulation of the problem in this research is whether the business turnover, business' age, level of education, accounting knowledge, accounting training and motivation influence the use of accounting information on SMEs.

Research Objectives and Benefits

This study aims to determine the effect of

business turnover, business' age, educational level, accounting knowledge, accounting training and motivation on the use of accounting information among SMEs. It is expected that the results of this study can: (1) provide knowledge for SMEs about the importance of recording transactions in business, (2) become an evaluation for the Cooperative and SMEs Office of Salatiga to provide further information regarding to coaching, mentoring and training of transactions recording and financial management for SMEs, and (3) contribute to literature development in the field of accounting in particular: the SME transactions recording and the factors that influence the use of accounting information in SMEs.

2. LITERATURE REVIEW AND FORMULATION OF HYPOTHESES

Small and Medium Enterprises (SMEs)

According to the Law of The Republic of Indonesia No. 20 of 2008 on SMEs, all enterprises can be categorized based on their assets and turnover. In this study, the determination of respondents were based on business criteria according to the acquisition of SMEs annual turnover. Table 1 shows the criteria for SMEs based on the acquisition of turnover and assets:

Table 1
Business Criteria based on Assets and Turnover

No	Description	Criteria	
		Asset	Turnover/Year
1	Micro Business	Max. 50 million	Max. 300 million
2	Small Business	>50 - 500 million	>300 million - 2,5 billion
3	Medium Business	>500 million - 10 billion	>2,5 billion - 50 billion

Source: Law of The Republic of Indonesia No. 20 of 2008

Accounting Information

Accounting informations are transaction raw data that has been transformed into financial figures that can be used to make economic decision (Jones *et al.*, 1996). For small businesses, accounting is often described as a very simple process of transactions recording and finance reporting, which is known as bookkeeping (Karyawati, 2008). The application of accounting in SMEs depends on the knowledge of the business actor, which will affect the accounting process used in producing information (Lestanti, 2015). In this case, the accounting information used in the study comes from the transaction recording process.

5

Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM)

Transaction recording is an activity to record every transaction related to business activities. Recording of transactions or financial events can be done in the book such as notes, agendas or even in the form of other records (Karyawati, 2008). (Hartono, 2013) revealed that recording every transaction is very important because it can be used as a basis for decision making process. From this records, SMEs get information about the continuity of their businesses and use the report in decision making process.

Small and Medium Business Accounting is regulated in the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) issued by the Indonesian Institute of Accountants. SAK EMKM contains accounting rules that are simpler than Financial Accounting Standard for Non-Publicly Accountable Entities (SAK ETAP) that was previously used for SMEs. Under SAK EMKM rules, the basis for preparing financial statements is based on historical costs of assets which is the amount of cash or cash equivalents paid to obtain an asset, as well as the historical costs of a liability measured from the amount of cash or cash equivalents received or expected to be paid to meet liability in conducting business.

In addition, the EMKM financial statement component only consists of (1) financial position statements (balance sheets) which contain cash, receivables, inventories, fixed assets, trade payables, bank loans and equity, (2) income statements containing income and expenses, and (3) notes to the financial statements, which contain an overview of accounting policies and additional information to explain important transactions and hence, the users will better understand the financial statements.

Factors Influencing the Use of Accounting Information:

Business Turnover

Business turnover is the average of total gross revenue received per month by the business owner, calculated in units of rupiah (Arinta, 2014). In this case, the business turnover that will be used is in accordance with the Law of The Republic of Indonesia No. 20 of 2008 on SMEs.

Age of Business

The age of the company is the age or the length of time a company operates (Handayani, 2011). According to (Sitoresmi, 2013), the age of a

company results in a change in mindset and the level of ability of the business owner in making decisions for each of his/her actions. Business owners who have long operated their businesses have learned more from their experience than business owners who have just started operating their businesses. The age of the business in this study will be measured based on the length of time of the business operation (in years) which is calculated from the beginning of the business establishment until this study was conducted.

Educational level

The level of education will be measured based on the formal education that has been taken so that the measurement is continuous. The formal education is the education obtained in formal school starting from elementary school to tertiary level diploma (D3) and bachelor degree (S1). (Fauziah, 2015) showed that the formal education level of the owners of SMEs greatly influences the use of accounting information. The higher the level of formal education of business owners, the higher the use of accounting information in business management.

Accounting Knowledge

Knowledge is information obtained by someone about something acquired through learning, understanding and experiencing (Bestianti, 2015). Knowledge consists of 3 (three) domains, namely cognitive, affective and psychomotor. From the cognitive realm, accounting knowledge is a person's ability to recognize accounting as the process of recording, grouping and summarizing economic events (Belkaoui, 2011). Second, the affective domain of accounting knowledge shows an attitude of awareness of the importance of the role of accounting for users (Djazari and Sagoro, 2011) and thirdly, the psychomotor domain is seen from the ability to sort and record transaction evidence, as well as to resolve problems that occur (Afiff, 2014).

Accounting Training

The accounting training referred in this study is the number or frequency of training in accounting held by a non-school or higher education institutions, training centers or government offices attended by the owners of SMEs (Novianti, Mustika and Eka, 2018). Accounting training attended by SMEs owners will be measured based on the frequency of accounting training attended.

Motivation of Use

Motivation of use in this study was measured by looking at the tendency of SMEs to record transactions as whether a need in business management or condition for administrative fulfilment. (Puspita, 2018) showed that SME owners had two motivational tendencies in recording business transactions, namely as a necessity in business management and as certain administrative fulfilment requirements.

Effect of Business Turnover on the Use of SME Accounting Information

(Fauziah, 2015) showed differences in recording transactions for SMEs based on business turnover. The greater the turnover they had, the higher the frequency of recording of transactions carried out. Meanwhile, business actors with small turnover did not feel the need to record transactions because the transactions were still small or businesses were privately owned so that they did not require records (just relied on their memory alone). This is supported by (Puspita, 2018) which proved that the greater the amount of business turnover owned, the higher the tendency for SMEs to record transactions in business.

From the description above, the first hypothesis is as follows:

H1: Business turnover has a positive effect on the use of SME accounting information.

Effect of Business' Age on the Use of SME Accounting Information

The age of the company results in a change of mindset and the level of ability of the business owners in making decisions about each of their actions (Sitoresmi, 2013). Business owners who have long operated their businesses have learned more from their experience than business owners who have just started operating their businesses. (Rahmawati, 2012) stated that the age of the company could show that the business still existed and was able to compete. In addition, (Rini, 2016) showed that business age had a positive effect on the use of accounting information in SMEs, meaning that the more mature the age of a business, the more frequent a business uses accounting informations.

Business' age is related to product life cycle theory (Kotler, 2002). The product life cycle consists of introduction, growth, maturity or stabilization stages, and decline. The higher the age of a business, the more mature the company will be. On the contrary, (Wahyudi, 2009; Sriwahyuni, 2016;

Novianti, Mustika and Eka, 2018) actually showed that business age did not have a positive effect on the use of accounting information. (Sari, 2013) added that business life did not have a positive influence on the supply and use of accounting information for SMEs. This is because the age of a business is not a factor that support the provision and use of accounting information in business.

Based on the description above and the results of previous studies, the second hypothesis is formulated as follows:

H2 : Business' age has a positive effect on the use of SME accounting information.

Effect of Educational Level on the Use of SME Accounting Information

The formal education of business owners greatly influences the use of accounting information. The higher the level of formal education of business owners, the higher the use of accounting information in business management (Fauziah 2015).

(Wahyudi, 2009; Sari, 2013; Novianti, Mustika and Eka, 2018) also showed that business owner education had a positive effect on the provision of accounting information. (Sari, 2013) added that with education, business owners had a very important role in business continuity, including in every decision taken for business development, meaning that the higher the education of business owners, the higher the tendency to provide and use accounting information for businesses. (Sondang, 2015) stated that a person with higher education had the opportunity to obtain various information and would be more knowledgeable than those who had no higher education.

(Sari, 2013) found that SME owners with higher educational level tended to be aware of the importance of accounting and transaction recording for their businesses. Although during their previous formal education business owners did not obtain accounting knowledge, they obtained information about accounting from informal education such as by reading books and attending accounting trainings.

Meanwhile, business owners with low educational level tended not to use accounting information on their business due to lack of knowledge about accounting and lack of information they got about accounting. In contrast, (Mubarak, 2011) concluded that the level of education had no positive effect on the application of accounting information to SMEs both partially or simultaneously.

From the description above, the third hypothesis is as follows:

H3: The level of education has a positive effect on the use of SME accounting information.

Effect of Accounting Knowledge of Business Actors on the Use of SME Accounting Information

Knowledge is information obtained by someone by means of learning, understanding and experiencing something (Bestianti, 2015). Knowledge consists of cognitive, affective and psychomotor domains (Belkaoui, 2011). In this case, accounting knowledge is the ability of someone to recognize accounting as the process of recording, grouping and summarizing economic events (cognitive). In this cognitive domain, business actors recognize that there are transaction cycles in business activities, including revenue, expenditure, payroll, production and financial cycles. Second, the affective domain shows an attitude of awareness of the importance of the role of accounting for users. This affective measurement can be seen from the attitudes and behaviors of supporting (positive), rejecting (negative) or being neutral (Djazari and Sagoro, 2011). Third, the psychomotor domain of accounting knowledge will be seen in terms of physical and acting skills.

(Sari, 2013) stated that accounting information was unavailable because the owner did not understand the importance of recording transactions. If business owners wanted to apply transaction records in their business, they must employ special employees and incurred extra costs to pay their employees. In this case, although the business continued to run, the business owner did not have knowledge in the field of accounting nor the ability to hire employees. Even if the business had been operated for a long time, the transactions records and accounting information provisions were not available in the business.

From the description above, the fourth hypothesis is formulated as follows:

H4: Business actors' accounting knowledge has a positive effect on the use of SME accounting information.

Effect of Accounting Training Attended by Business Actors on the Use of SME Accounting Information

The accounting training referred in this study is the number or frequency of accounting training held by a non-school educational institution or institution of higher education, training centers or government offices, which is attended by owners of SMEs (Novianti, Mustika and Eka, 2018).

Accounting training attended by SME owners will be measured based on the frequency of accounting training attended.

(Sari, 2013; Novianti, Mustika and Eka, 2018) showed that accounting training that had been attended by SMEs had a positive effect on the use of accounting information. The use of accounting information was said to be affected by accounting training if the frequency of accounting training attended led to the high use of accounting information in business management. This was because accounting training was considered to be able to change the views of SMEs actors about how to manage business finances well.

(Novianti, Mustika and Eka, 2018) stated that the more frequent SMEs attend accounting training, the more capable they are in applying and using accounting information in their business operations. But on the contrary, (Wahyudi, 2009) actually showed that accounting training attended by SMEs did not have a positive effect on the use of accounting information in business.

From the description above, the fifth hypothesis is formulated as follows:

H5: Accounting training attended by business actors has a positive effect on the use of SME accounting information.

Effect of Motivation on the Use of SME Accounting Information

According to (Terry, 2009), motivation is an impulse that causes someone to do an action to achieve a certain goal. Motivation in this study is measured by looking at the tendency of SMEs actors to record transactions and use accounting information as whether a necessity in managing a business or a condition for administrative fulfillment.

(Puspita, 2018) showed that SME owners had 2 (two) motivational tendencies in recording transactions, namely recording transactions as a business management requirement and as an administrative fulfillment requirement that can be used as a condition for credit applications at banks and other non-bank financial institutions as well as business licensing administration requirements such as IUMK, SIUP, HO, TDI, SITU, HAT, PIRT, Halal Certificate, Trademark and tax reporting. From the description above, the sixth hypothesis is formulated as follows:

H6: Motivation has a positive effect on the use of SME accounting information.

Based on the aforementioned hypotheses, the research model in this study is depicted by Figure 1.

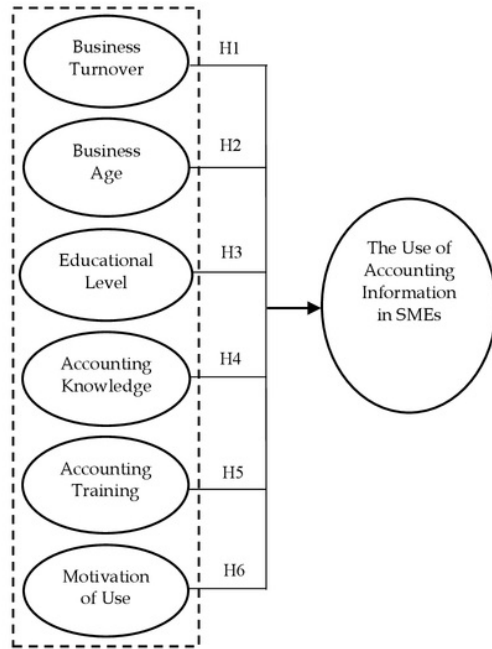


Figure 1.
Research model

3. RESEARCH METHODS

Research Samples and Data

The research respondents were SMEs in Northern Tingkir and Central Tingkir Villages, Salatiga City. The sample collection used nonprobability sampling method with accidental sampling techniques, e.g. SMEs who were willing to be investigated at the time of the research took place. Research data used were primary data by means of questionnaires. The study used a Likert Scale from scale of 1 to 5. All answers from respondents were then given a score in accordance with its respective weights, processed and analyzed on each question item.

Operational Definitions and Research Empirical Indicators

The operational definitions and empirical indicators of each research variable are explained in Table 2, as follows:

Table 2
Variables, Operational Definitions and Research Empirical Indicators

Variable	Operational Definition	Empirical Indicator	Question
Business Turnover	The average of total gross revenue received per month by business owners, in Rupiah (Arinta, 2014).	The business turnover used is the business turnover that is in accordance with the criteria of Small and Medium Enterprises (SMEs) stated in the Law No. 20 of 2008.	<ul style="list-style-type: none"> Have monthly business income or turnover. Large turnover requires transactions records. Only a large enough turnover requires recording. Be aware that recording transactions is important. Be willing to record business transactions.
Age of Business	Age or length of time of the company operation (Handayani, 2011).	The age of the business in this study is measured based on the length of time of the business operation (in years) which is calculated from the beginning of the establishment until the time when this study was conducted.	<ul style="list-style-type: none"> The length of time in managing a business. Recording transaction is necessary because many transactions occur. Recording transaction is necessary because the owner is not able to remember all of the transactions. Recording transactions is important for business continuity and development. The longer the business is established, the more necessary transaction is recorded.
Level of Education	Formal education means the education obtained in formal schools, starting from elementary school to tertiary level like Diploma and Bachelor degree	Level of education is measured based on formal education that has been enrolled so that the measurement is continuous.	<ul style="list-style-type: none"> Having level of formal education in schools. Education is an important factor in determining work ability. With education, accounting and transactions recording processes have been learnt. Having higher education, transaction records are used. Understanding the importance of recording transactions in business.

Accounting Knowledge	<p>Information obtained by someone through learning, understanding and experiencing something (Bestianti, 2015).</p> <p>In general, accounting knowledge is the ability to recognize the process of recording transactions and apply the skills gained from education and experience by showing skills through the separation of accounting cycles that occur in business.</p>	<p>From the cognitive realm, accounting knowledge is a person's ability to recognize accounting as the process of recording, grouping and summarizing economic events (Belkaoui, 2011).</p> <p>In cognitive domain, business actors recognize that there are transaction cycles in business activities, including revenue, expenditure, payroll, production and financial cycles.</p> <p>In affective domain, accounting knowledge shows an attitude of awareness of the importance of the role of accounting for users.</p> <p>Measurement of this affective domain can be seen from attitudes and behaviors that are supporting (positive), rejecting (negative) or being neutral (Djazari and Sagoro, 2011).</p> <p>The psychomotor domain is seen in terms of physical and acting skills</p>	<ul style="list-style-type: none"> • Having knowledge of accounting. • Understanding the benefits and functions of accounting. • Be able to classify business transactions that occur. • Be aware that recording every transaction is important. • Be willing to record business transactions.
			<ul style="list-style-type: none"> • Accounting training increases knowledge about the process of recording transactions. • The material taught in accounting training is applied in business.
Motivation of Use	<p>Motivation is an impulse that causes someone to do an action, to achieve a certain goal (Terry, 2009).</p>	<p>Measured by looking at the tendency of SMEs actors to record transactions as needs in business management or only as a condition for administrative fulfillment.</p>	<ul style="list-style-type: none"> • Using accounting information in business records to determine the source of business income. • Using accounting information in business records to control costs and cash out flow. • Using accounting information in business records to make decisions easily (when to shop or wholesale) • Using accounting information in business records in order to easily separate the business money and personal money. • Using accounting information in business record as a condition to apply loan in the bank. • Using accounting information in business record as the administrative requirements to establish a business license.
Use of SME Accounting Information	<p>The process, method or act of using accounting information for economic decision making in determining choices among alternative actions (Puspita, 2018).</p> <p>Types of accounting information:</p>		<ul style="list-style-type: none"> • Using accounting information to predict the need of cash in the future. • Using accounting information to control the costs incurred. • Using accounting information to measure and improve productivity • Using account-
Accounting Training	<p>Frequency of accounting training conducted by a non-school educational / higher education institutions, training centers or government offices attended by owners of</p>	<p>Accounting training attended by SME owners is measured based on the frequency of accounting training attended.</p>	<ul style="list-style-type: none"> • Interested in accounting training. • Be eager to attend every accounting training. • Accounting training is essential for business development.

<p>1. Operation Information (accounting information related to business operational activities)</p> <p>2. Management Information (accounting information related to planned activities to run and control the business)</p> <p>3. Financial Information (accounting information related to financial and business activities).</p>	Use accounting information to estimate future cash needs.	<p>ting information in the production process.</p> <ul style="list-style-type: none"> Accounting information to develop business strategies. Using accounting information to determine the amount of production Using accounting information to determine the amount of raw material purchases. Using accounting information to determine the amount of raw material usage. Using accounting information to plan business activities. Using accounting information to run and control the business. Using accounting information to know financial position Using accounting information to determine business performance.
	Use accounting information to control the amount of costs incurred.	
	Use accounting information to measure and increase productivity.	
	Use accounting information to production process.	
	Use accounting information to develop business strategies.	
	Use accounting information to find out the amount of production everyday	
	Use accounting information to find out the amount of raw material purchases.	
	Use accounting information to find out the amount of raw material usage.	
	Use accounting information to plan business activities.	
	Use accounting information to run and control a business.	
	Use accounting information to find out financial position.	
	Use accounting information to determine business performance.	

Technique and Analysis

This research is an explanatory research with a quantitative approach. The analysis method in this research was the multiple linear regression

model that had previously been tested using validity test, reliability test, normality test, classic assumption test (multicollinearity and heteroscedasticity test) as well as the Coefficient of Determination and Goodness of Fit Model test to find out how far the ability of the independent variable model in explaining the dependent variable and measuring the effectiveness of the model used. The regression equation model that will be tested in this study is as follow⁶

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Information :

Y = Use of SME accounting information

β_0 = Constant

$\beta_1 X_1$ = Business Turnover

$\beta_2 X_2$ = Business' Age

$\beta_3 X_3$ = Educational Level

$\beta_4 X_4$ = Accounting Knowledge

$\beta_5 X_5$ = Accounting Training

$\beta_6 X_6$ = Motivation Users

e = Residual / error

4. DATA ANALYSIS AND DISCUSSION

Data Collection Results

A total of 30 SMEs were willing to be respondents in this study. The characteristics of the respondents is presented in Table 3:

Table 3
Characteristics of Respondents

	Tot	(%)		Tot	(%)
A. Sex			H. Recording transactions		
Male	12	40,0	Yes	22	73,3
Female	18	60,0	No	8	26,7
Total	30	100,0	Total	30	100,0
B. Educational level			I. When to start recording transactions		
Primary	4	13,3	Since established	16	53,3
Junior high	4	13,3	In the middle of the business	6	20,0

Senior high	15	50,0	Not recording the transactions	8	26,7
Diploma	2	6,7	Total	30	100,0
Bachelor	5	16,7			
Total	30	100,0			
C. Business sector			J. Recording method		
Convection	24	80,0	Manual	19	63,3
Processed food	4	13,3	Computerized	3	10,0
Industry	2	6,7	Other	8	26,7
Total	30	100,0	Total	30	100,0
D. Age of business			K. Recording period		
2-10 years	10	33,3	At every daily transaction	21	70,0
11-20 years	15	50,0	Only when there is an order	1	3,3
>20 years	5	16,7	Other	8	26,7
Total	30	100,0	Total	30	100,0
E. Business turnover (in IDR)			L. Person doing the recording		
< 25 million	5	16,7	The owner	21	70,0
25 - 100 million	21	70,0	Family member	1	3,3
>100 million	4	13,3	Special staff	8	26,7
Total	30	100,0	Total	30	100,0
F. Manager			M. Recording media		
Owner	30	100,0	Book	19	63,3
Employee	0	0,0	Computer	3	10,0
Total	30	100,0	Other	8	26,7
			Total	30	100,0
G. Source of capital			N. Owned accounting information *)		
Owner's capital	18	60,0	Cash in flow notes	22	100,0
Loans from bank	9	30,0	Cash out flow notes	22	100,0
Loans from cooperative	3	10,0	Debt notes	2	9,0
Total	30	100,0	Receivable notes	2	9,0
			Inventory notes	2	9,0

Source: Primary data

(*) Note: respondents might choose more than one alternative answer.

Test Result

Validity and Reliability Tests

Table 4 shows that all of the questions in the research variables are valid with r count > r table (0.312), meaning that the statement in the questionnaire is able to describe something that are measured by the questionnaires. Reliability test results in Table 5 shows that the *Cronbach's Alpha value* of all testing variables is greater than 0.600 which means that all variables of this study are reliable.

Table 4
Validity Test

Variable	r-count Correlation	r- Table	Conclusion
Business turnover			
OU1	0,517	0,312	Valid
OU2	0,738	0,312	Valid
OU3	0,499	0,312	Valid
OU4	0,593	0,312	Valid
OU5	0,670	0,312	Valid
Age of business			
UU1	0,989	0,312	Valid
UU2	0,989	0,312	Valid
UU3	0,989	0,312	Valid
UU4	0,850	0,312	Valid
UU5	0,989	0,312	Valid
Educational level			
TP1	0,544	0,312	Valid
TP2	0,542	0,312	Valid
TP3	0,875	0,312	Valid
TP4	0,679	0,312	Valid
TP5	0,610	0,312	Valid
Accounting knowledge			
PA1	0,600	0,312	Valid
PA2	0,824	0,312	Valid
PA3	0,824	0,312	Valid
PA4	0,639	0,312	Valid
PA5	0,585	0,312	Valid
Accounting training			
PA1	0,380	0,312	Valid
PA2	0,781	0,312	Valid
PA3	0,781	0,312	Valid
PA4	0,781	0,312	Valid
PA5	0,334	0,312	Valid
Motivation of use			
MP1	0,508	0,312	Valid
MP2	0,437	0,312	Valid
MP3	0,408	0,312	Valid
MP4	0,408	0,312	Valid
MP5	0,485	0,312	Valid
MP6	0,463	0,312	Valid
Use of accounting information			
PIA1-12	1,00	0,312	Valid

Source: SPSS output, 2019

Table 5
The Reliability Test Result

Variable	Cronbach's Alpha	Conclusion
Busines turnover	0,682	0,600 Reliable
Age of business	0,986	0,600 Reliable
Educational level	0,790	0,600 Reliable
Accounting knowledge	0,829	0,600 Reliable
Accounting training	0,772	0,600 Reliable
Motivation of use	0,614	0,600 Reliable
Use of accounting information	1,000	0,600 Reliable

Source: SPSS output, 2019

Normality Test

Table 6 shows the Asymp. Sig. value (2-tailed) of 0.090 > 0.05 which means that research data are normally distributed.

Table 6
Normality Test Result -Kolmogorov Smirnov
Source: SPSS output, 2019

Multicollinearity Test and Heteroscedasticity Test

Table 7 shows that all independent variables have VIF values less than 10 with a tolerance value above 0.100. This shows that the regression model is free from Multicollinearity assumptions. Table 8 shows that all research variables have a value of Sig > 0.05, so that the regression model does not contain heteroscedasticity.

Table 7

			Unstandardized Residual
N			30
Normal Parameters ^{a,b}	Mean		,0000000
	Std. Deviation		1,52475011
Most Extreme Differences	Absolute		,187
	Positive		,187
	Negative		-,187
Test Statistic			,187
Asymp. Sig. (2-tailed)			,090

Multicollinearity Test

		Collinearity Statistics		Conclusion
Model		Tolerance	VIF	
1	OU	,203	4,931	No Multicollinearity
	UU	,209	4,780	No Multicollinearity
	TP	,419	2,387	No Multicollinearity
	PA	,291	3,438	No Multicollinearity
	PLA	,839	1,192	No Multicollinearity
	M	,602	1,661	No Multicollinearity

Source: SPSS output, 2019

Table 8
Heteroscedasticity - Glejser Test

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	20,359	6,129			3,322	0,003
	59					
	,267	,362	,238	,738	,468	
	,689	,456	,479	1,511	,144	
	,561	,323	,389	1,735	,096	
	,146	,463	,085	,316	,755	
	,473	,196	,382	2,410	,024	

M	,204	,159	,240	1,283	,212
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Source: SPSS output, 2019

Test of Coefficient of Determination and Goodness of Fit Model

Table 9 shows the Adjusted R Square value of 0.389. This means that the independent variables of business turnover, age of business, educational level, accounting knowledge, accounting training and motivation to use affect the use of accounting information for SMEs by 38.9%, while the remaining 61.1% is explained by other variables outside the model used. The calculation results also show a sig value of 0.006 (<0.050). This value indicates that the research sample is fit (accepted) with the proposed regression model, meaning that all independent variables, namely business turnover, age of business, educational level, accounting knowledge, accounting training and motivation to use, influence the dependent variable, e.g. the use of accounting information. .

Table 9
Goodness of Fit Model Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	,718 ^a	,516	,389	1,712	4,081	,006 ^b

Source: SPSS output, 2019

Multiple Linear Regression Analysis

The data processing results of the research variables are presented in Table 11 below:

Table 11

Multiple Linear Regression Test				
Variable	B	t Values	Sig.	Result
(Constant)	20,359	3,322	,003	
OU	,267	,738	,468	Hypothesis rejected
UU	,689	1,511	,144	Hypothesis rejected
TP	,561	1,735	,096	Hypothesis rejected
PA	,146	,316	,755	Hypothesis rejected
PLA	,473	2,410	,024	Hypothesis accepted*
M	,204	1,283	,212	Hypothesis rejected

Based on the above results, we can formulate the multiple linear regression equations, namely $Y = 20,359 + 0,267X_1 + 0,689X_2 + 0,561X_3 + 0,146X_4 + 0,473X_5 + 0,204X_6$. The test results also show only accounting training variable which its hypothesis is accepted with a sig value of 0.024 smaller than 0.050.

DISCUSSION**Business turnover does not have a positive effect on the use of SME accounting information**

Variable of business turnover obtains Sig value of 0.468 (sig > 0.05). This shows that business turnover has no positive effect on the use of ac-

counting information on SMEs. The result of this study contradicts the researches of (Fauziah, 2015; Puspita, 2018) which showed that the greater the number of business turnover, the higher the tendency of SMEs to record transactions in business.

This shows that the amount of the business turnover owned by Small and Medium Enterprises (SMEs) in Tingkir Salatiga is not able to encourage and influence these SMEs to record transactions and use accounting information. There is still a thought that (1) the business run is a privately owned or family-owned, (2) transactions carried out are small and even still rely on memory. Those are the reasons why SMEs are reluctant to record transactions and use accounting information in their business.

Age of business does not have a positive effect on the use of SME accounting information

Variable of business' age obtains the Sig value of 0.144 (sig> 0.05). This shows that the age of business does not have a positive effect on the use of accounting information on SMEs. (Rahmawati, 2012) stated the age of a business can show whether the business still exists and is able to compete. (4)ini, 2016) added that the age of business has a significant effect on the use of accounting information in business. In other words, the more mature a business is, the more it is assumed to be able to use accounting information routinely or intensely.

The result of this study is in line with the research of (Wahyudi, 2009; Sriwahyuni, 2016; Novianti, Mustika and Eka, 2018) which showed that the age of business does not have a positive effect on the use of accounting information. (Sari, 2013) also partially showed that the age of business did not have an influence on the supply and use of accounting information for SMEs, this was because the age of business was not a factor that encouraged the supply and use of accounting information in business. In addition, the change of business managers as the successors was also presumed to be one of the reasons why the age of the business was not able to guarantee the availability of adequate business records in a business, including the use of accounting information in every business decision-making. The result of the study is contrary to (Ratnasari, 2014) which showed the length of time of business life was able to influence business owners in using accounting information in business.

The level of education has no positive effect on the use of SME accounting information

Educational level variable obtains Sig value of 0.096 (sig> 0.05). This shows that the level of education has no positive effect on the use of accounting information on SMEs. This research is in line with the research of (Mubarok, 2011) which concluded that both simultaneously and partially, the educational level of business owners did not have a positive effect on the application of accounting information to SMEs. The educational level could not encourage SMEs to record transactions and use accounting information in carrying out their business operations.

(Sari, 2013; Sondang, 2015) showed that a person with higher education had the opportunity to obtain various information and had better knowledge than those who had no higher education, and tended to be aware of the importance of accounting and recording transactions for his business. In contrast, the result of this study contradicts the research in (Wahyudi, 2009; Sari, 2013; Fauziah, 2015; Novianti, Mustika and Eka, 2018) which showed the higher the education of business actors, the higher the use of accounting information in business management. Education is an important factor in determining one's work ability. In the management of a business, the level of education possessed by the business owner has a very important role in the sustainability of the business including in every decision taken for business development.

Accounting knowledge has no positive effect on the use of SME accounting information

Accounting knowledge variable obtains Sig value of 0.755 (sig> 0.05). This shows that accounting knowledge has no positive effect on the use of accounting information on SMEs. The result of this study contradicts (Sari, 2013; Linawati and Restuti, 2015) which stated that the unavailability of accounting information was caused by owners who did not understand the importance of recording transactions.

In addition, if the business owner does not have knowledge in the field of accounting and does not have the ability to hire employees, the provision of accounting information and recording of transactions will not exist in the business, even though the business has been operated for a long time and continues to run. Accounting knowledge is not considered to be a driving factor in the use of accounting information.

SME owners may practically have sufficient accounting knowledge, both from formal education and from other learning businesses such as reading books and taking part in accounting training, but recording transactions and the availability of accounting information in the business depend greatly on: (1) the awareness of business actors (Djazari and Sagoro, 2011), (2) the willingness and interest of business actors to record and use accounting information in their business.

Accounting training has a positive effect on the use of SME accounting information

Accounting training variable obtains Sig value of 0.024 ($\text{sig} < 0.05$). This shows that accounting training has a positive effect on the use of accounting information on SMEs. The result of this study is in line with (Sari, 2013; Novianti, Mustika and Eka, 2018) which showed that accounting training attended by SMEs had a positive effect on the use of accounting information. Accounting training is able to influence the use of accounting information if the frequency of accounting training participated by business actors shows the high use of accounting information in business management.

That is because there is an assumption that accounting training is considered capable to change the views of SMEs about how to manage business finances well. Besides, (Novianti, Mustika and Eka, 2018) also stated that the more frequent SMEs attended accounting training, the more they were considered able to apply accounting and use accounting information in their business operations through simple transaction recording. Most of the SME respondents have participated in trainings conducted by related parties such as by the Office of Cooperatives and SMEs, the Office of Trade, BAPPEDA (agency for regional development) and even from supplier companies such as PT. Boga Sari which provides training, including in the fields of production, marketing, management and financial management, and accounting especially in recording SME transactions. In the training, SMEs admit that they gain a lot of benefits and knowledge from the training attended. Most of the SMEs state that they are willing to follow the training again with the hope that the training would be able to improve the quality and quantity of production, the sales volume, and financial management strategies of their business management.

The result of the research is contrary to the research of (Wahyudi, 2009) which showed that accounting training participated by SMEs did not affect the use of accounting information in their

business. The lack of consistent willingness and interest of business actors, makes accounting training material that has been taught in training not applied in business. Not being discipline in managing time and high workload make the need for recording business transactions is ruled out.

The motivation to use does not have a positive effect on the use of SME accounting information

The motivation variable obtains Sig value of 0.212 ($\text{sig} > 0.05$). This shows that the motivation to use does not have a positive effect on the use of accounting information on SMEs. According to (Terry, 2009), motivation is an impulse that causes someone to do an action to achieve certain goals. The results of this study indicated the motivation to use does not affect the use of SME accounting information. Motivation in this study observes the tendency of SMEs to record transactions as a necessity in business management or to record transactions only as a condition for administrative fulfillment. The results also show that SMEs record transactions as a form of need in business management, even though their records are still merely simple notes that could only be understood by them, not structured recording based on general rules or standards.

This research is in line with (Puspita, 2018) which showed the tendency of SMEs to record transactions as a need in business management in order to control costs and cash disbursements, to control all transactions, and to make decisions easily. However, the test results did not statistically indicate that the motivation to use business records influence the use of SME accounting information.

The results of the study are in contrast with (Rovikasari, 2011; Darnawan, 2023) which showed that the motivation of use could influence the use of accounting information for SMEs.

5. CONCLUSIONS, IMPLICATIONS, SUGGESTIONS AND LIMITATIONS OF RESEARCH

The results show that accounting training is proven to have a significant positive effect on the use of accounting information for SMEs in Tingkir, Salatiga. The amount of business turnover, the age of business, educational level, accounting knowledge and motivation of use has not been proven to have a positive effect on the use of accounting information of SMEs.

The implication from the perspective of SMEs is that SMEs should not only rely on human memory, but also have a record of estimated costs such as the calculation of Cost of Goods Sold. This

is because the information presented in the form of a budget is useful for business planning and decision making. Similarly, the existence of financial reports can help SMEs to meet administrative requirements when the SMEs face financial institutions that require the recording of structured business transactions. The availability of rules in the Financial Accounting Standards of Micro, Small and Medium Entities (SAK EMKM) issued by the Indonesian Institute of Accountants (IAI) is expected to help SMEs in preparing business financial statements in a simple way.

This study also shows that only accounting training variable is proven to have a significant positive effect on the use of accounting information for SMEs in Tingkir, Salatiga. This proves that the role of accounting training in the sustainability of SME businesses is still an important point in the development and progress of the business. Accounting training is considered capable of changing the views of SMEs about how to manage businesses that are run and manage business financial management properly.

The limitation of this study is that the results cannot represent the answers of all SMEs in Tingkir, Salatiga. The research only focuses on analyzing the factors that influence the use of accounting information on SMEs in Tingkir Salatiga.

Future studies are expected to develop research by looking further at how SME actors record transactions and the extent to which SME actors utilize the records they have in developing their businesses. In addition, the provision of continuous business management training is expected to encourage SMEs to record transactions in their business operations, especially in terms of preparing financial statements in a simple way for SMEs.

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