

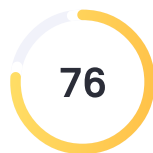
1128. 1814-4986-2-SM artikel masuk

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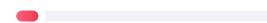
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23

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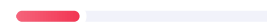
29

Determiner use (a/an/the/this, etc.)



20

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15

Incomplete sentences



17

Improper formatting



5

Mixed dialects of english



3

Misuse of quantifiers



7

Faulty subject-verb agreement



3

Misplaced words or phrases



1

Commonly confused words



5

Incorrect noun number



2

Incorrect verb forms



1

Incorrect phrasing



1

Modal verbs



12

Confused words



84

Engagement

83

Word choice



1

Monotonous sentences



111

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Measures average sentence length

words per sentence

1128. 1814-4986-2-SM artikel masuk

Author 1: It should reflect ...¹

16

1

ISSN 2087-3735 Macroeconomic and Bank-Specific ... (Suhartono)

2

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 where⁴ 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 explanatory⁵ 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 and⁶ motivation were not statistically proven to have an effect on⁷ 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.

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1. INTRODUCTION

Small and medium enterprises (SMEs) mostly consider that recording transactions⁸ is not too important⁹ 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 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 simple¹⁰ transaction records. (Kurniawati, Kurniawan and Kristiani, 2013; Filadelfia, 2015) also examined how SMEs obtained accounting information from transactions records and used that information in business¹¹ decision-making process. (Wahyudi, 2009) showed¹² that education and business scale influence the use of SME accounting information. While the age of the company and accounting training actually¹³ had no effect on¹⁴ the use of SME accounting

information. (Mubarak, 2011) also showed that education and business scale had no effect¹⁵ 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 effect¹⁷ on the use of accounting information.¹⁸

Considering the inconsistency of the results of previous studies,¹⁹ 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 fashion²⁰ .²¹ Tingkir²² District is one of the four districts in Salatiga City that has the greatest²³ economic potential in the SMEs sector which includes natural attractions (Tingkir Lor tourism village) as well as tourism related²⁴ to economic development, where Central Tingkir and Northern Tingkir areas become the home industry center in Salatiga.²⁵

Formulation of the Problem

Based on the above backgrounds, the formulation²⁸ of the problem in this research is whether the business turnover, business' age,²⁹ level of education, accounting knowledge, accounting training³⁰ 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 motivation³¹ on the use of accounting information among SMEs. It is expected³² 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 information³³ 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 particular³⁴ the SME transactions recording and the factors that influence the use of accounting information in SMEs.³⁵

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 based³⁶ on business criteria³⁷ according to the acquisition of SMEs annual turnover. Table 1 shows the criteria³⁸ for SMEs based on the acquisition⁴⁰ 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 ⁴¹informations are ⁴²transaction raw data that has been transformed into financial figures that can be used to make ⁴³economic decision (Jones et al., 1996). For small businesses, accounting ⁴⁴is often described ⁴⁵as 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.

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 ⁶⁶total gross revenue received per month by the business owner, calculated in units of rupiah (Arinta, 2014). In this case, the business turnover that will ⁶⁷be used ⁶⁸is 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. ⁶⁹Business owners who have long operated their businesses have learned more from their experience than business owners who have just started ⁷⁰operating their businesses. The age of the ⁷¹business 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 ^{72 73}was conducted .

Educational level

The level of education will be measured based on the formal education that has ⁷⁴been taken so that the measurement is continuous. The formal education is the education obtained ^{75,76}in formal school starting from elementary school to tertiary level diploma (D3) and bachelor degree (S1). (Fauziah, 2015) ⁷⁷showed that the ⁷⁸formal education level of the owners of SMEs ⁷⁹greatly 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 ⁸⁰and ⁸¹experiencing (Bestianti, 2015). Knowledge consists of 3 (three) domains, namely cognitive, affective ⁸²and ⁸³psychomotor. From the cognitive realm, accounting knowledge is a person's ability to recognize accounting as the process of recording, grouping ⁸³and ⁸⁴summarizing 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 ⁸⁴is seen from the ability to sort and record transaction evidence, as well as to resolve problems that occur (Afiff, 2014). ⁸⁵

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, ⁸⁶ training centers or government offices attended by the owners of SMEs (Novianti, Mustika ⁸⁷and ⁸⁸Eka, 2018). Accounting training attended by SMEs owners will be measured based on the frequency of accounting training attended.

Motivation of Use

Motivation ⁸⁸of use in this study was measured by looking at the tendency of SMEs to record transactions ⁸⁹as ⁹⁰whether a need in business management or condition for administrative fulfilment. ⁹⁰ (Puspita, 2018) showed that SME owners had two motivational tendencies in recording business transactions, namely as a necessity in business management and as certain ⁹¹administrative fulfilment ⁹²requirements.

Effect of Business Turnover on the Use of SME Accounting Information

(Fauziah, 2015) ⁹³showed differences in recording transactions for SMEs based on business turnover. The ⁹⁴greater the turnover they had, the higher the frequency of recording of ⁹⁵transactions carried out. Meanwhile, business actors with small turnover did not feel the need to record transactions because the transactions ⁹⁶were still small or businesses ⁹⁷were privately owned so that they did not require records (just relied on their memory alone). ⁹⁸This is supported by ⁹⁹(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). ¹⁰⁰Business owners who have long operated their businesses have learned more from their experience than business owners who have just started ¹⁰¹operating their businesses. (Rahmawati, 2012) ¹⁰²stated that the age of the company could show that the ¹⁰³business still existed and was able to compete. ¹⁰⁴In 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 ¹⁰⁵informations ¹⁰⁶.

Business' age is related to ¹⁰⁷product 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) ¹⁰⁹ actually showed that business age did not have a positive effect on the use of accounting information. (Sari, 2013) ¹¹⁰ added that business life did not have a positive influence on the supply and ¹¹¹ use of accounting information for SMEs. ¹¹² This is because the age of a business is not a factor that ¹¹³ support the provision and use of accounting information in ¹¹⁴ business.

Based on the description above and the results of previous studies, the second hypothesis ¹¹⁵ is formulated as follows:

H2 ¹¹⁶ 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 ¹¹⁷ 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) ¹¹⁸ added that with education, business owners had a ¹¹⁹ very important role in business continuity, including in every decision taken for ¹²⁰ business development, meaning that the higher the education of business owners, the higher the tendency to provide and use accounting information for ¹²¹ 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) ¹²² 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, (Mubarok, 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 seen¹³⁸ in terms of physical and acting skills. (Sari, 2013) stated¹³⁹ 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 employed¹⁴⁰ special¹⁴¹ employees and incurred extra costs to pay their employees. In this case, although the business¹⁴² continued to run, the business owner did not have knowledge in the field of accounting nor the ability to hire employees. Even if the business¹⁴³ had been operated¹⁴⁴ for a long time, the transactions records and accounting information provisions were not available in the business.¹⁴⁵

From the description above, the fourth hypothesis is formulated¹⁴⁶ 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).¹⁴⁷¹⁴⁸ Accounting training attended by SME owners will be measured based on the frequency of accounting training attended.

(Sari, 2013; Novianti, Mustika and Eka, 2018) showed¹⁴⁹ that accounting training that had been attended¹⁵⁰ by SMEs had a positive effect on the use of accounting information. The use of accounting information was said to affected¹⁵¹ by accounting training if the frequency of accounting training attended led to the high use¹⁵² of accounting information in business management. This¹⁵³ 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 ¹⁵⁴Eka, 2018) ¹⁵⁵stated 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) ¹⁵⁶actually 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 ¹⁵⁷is 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 ¹⁵⁸certain goal. Motivation in this study is measured by looking at the tendency of SMEs actors to record transactions and use accounting information ¹⁵⁹as whether a necessity in managing a business or a condition for administrative ¹⁶⁰fulfilment.

(Puspita, 2018) ¹⁶¹showed that SME owners had 2 (two) motivational tendencies in recording transactions, namely recording transactions as a business management requirement and as an administrative fulfilment 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 ¹⁶²tax reporting. From the description above, the sixth hypothesis ¹⁶³is formulated ¹⁶⁴as follows:

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

Based on the aforementioned hypotheses¹⁶⁵, the research model in this study is depicted by¹⁶⁶ Figure 1.

Business Turnover

Business Age

Motivation of Use

Accounting Training

Accounting Knowledge

Educational Level

The Use of Accounting Information in SMEs

H1

H2

H3

H4

H5

H6

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 nonprobability¹⁶⁷ sampling method with accidental sampling techniques, e.g.¹⁶⁸ SMEs who were willing to be investigated at the time of the research took place. Research data used were primary data by means of¹⁶⁹ questionnaires. The study used a Likert Scale from scale¹⁷⁰ of 1 to 5. All answers from respondents were then given a score in accordance with¹⁷¹ 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 ¹⁷² and Research Empirical Indicators

Variable

Operational Definition

Empirical Indicator ¹⁷³

Question

Business Turnover

The average of total ¹⁷⁴ 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 ¹⁷⁵
the criteria of Small and Medium Enterprises (SMEs) stated in the Law No. 20 ¹⁷⁶
of 2008.

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. ¹⁷⁷ ¹⁷⁸

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 .

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.

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

Information obtained by someone through learning, understanding ²⁰¹and experiencing something (Bestianti, 2015).

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. ²⁰²

From the cognitive realm, accounting knowledge is a person's ability to recognize accounting as the process of recording, grouping ²⁰³and summarizing economic events (Belkaoui, 2011).

In cognitive ²⁰⁴domain, business actors recognize that there are transaction cycles in business activities, including revenue, expenditure, payroll, production ²⁰⁵and financial cycles.

In affective ²⁰⁶domain, accounting knowledge shows an attitude of awareness of the importance of the role of accounting for users.

Measurement of this affective domain can be seen ²⁰⁷from attitudes and behaviors that are supporting (positive), rejecting (negative) ²⁰⁸or being neutral (Djazari and Sagoro, 2011).

The psychomotor domain is seen ²⁰⁹in terms of physical and acting skills Having knowledge of accounting. ²¹⁰

Understanding ²¹¹the benefits and functions of accounting.

Be able to classify business transactions that occur.

Be aware that recording every transaction is important. ²¹²

Be willing to record business transactions.

Accounting Training

Frequency of accounting training conducted by a non-school educational / higher education institutions, training centers ²¹³ or ²¹⁴ government offices attended by owners of SMEs (Novianti, Mustika ²¹⁴ and ²¹³ Eka, 2018).

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

²¹⁵ Interested in accounting training.

Be eager to attend every accounting training.

Accounting training is essential for business development.

Accounting training increases knowledge about the process of recording transactions.

The material taught in accounting training ²¹⁶ is applied in business.

Motivation of Use

Motivation is an impulse that causes someone to do an action, to achieve a ²¹⁷ certain goal

(Terry, 2009).

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.

²¹⁸ Using accounting information in business records to determine the source of business income.

²¹⁹ Using accounting information in business records to control costs and cash ²²⁰ out flow.

Using accounting information in business records to make decisions easily
(when to shop or wholesale)

Using accounting information in business records ²²¹in order to easily separate
the business money and personal money.

²²²Using ²²³accounting information in ²²⁴business record as a condition to ²²⁵apply loan in
the bank.

²²⁶Using ²²⁷accounting information in ²²⁸business record as the administrative
requirements to establish a business license.

Use of SME Accounting Information

The process, method or act of using accounting information for economic
decision making in determining choices among alternative actions
(Puspita, 2018).

Types of accounting information:

1. Operation Information

(accounting information related to business operational activities)

2. Management Information

(accounting information related to planned activities to run and control the business)

3. Financial Information

(accounting information related to financial²²⁷ and business activities).

Use accounting information to estimate future ²²⁸cesh needs.

Use accounting information to control the ²²⁹amount of costs incurred.

Use accounting information to measure and increase productivity.

Use accounting information to ²³⁰production process.

Use accounting information to develop business strategies.

Use accounting information to find out the amount of production ^{231,232}everyday

Use accounting information to find out the ²³³amount 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 ²³⁴busines.

Use accounting information to find out financial position.

Use accounting information to determine business performance.

²³⁵Using accounting information to predict the need ²³⁶of cash in the future.

²³⁷Using accounting information to control the costs incurred.

Using accounting information to measure and improve productivity

Using accounting information in the production process.

Accounting information to develop business strategies.²³⁸

Using accounting information to determine the amount of production

Using accounting information to determine the amount²³⁹ of raw material purchases.

Using²⁴⁰ accounting information to determine the amount of raw material usage.

Using²⁴¹ accounting information to plan business activities.

Using²⁴² accounting information to run and control the business.

Using accounting information to know financial²⁴³ position

Using accounting information to determine business performance.

Technique and Analysis

This research is an explanatory^{244,245} 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.²⁴⁶ The regression equation model that will be tested²⁴⁷ in this study is as follows:

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

Information :

Y = Use of SME accounting information

β_0 = Constant

$\beta_1 X_1$ = Business Turnover

$\beta_2 X_2$ = Business' Age

$\beta 3 \times 3$ = Educational Level

$\beta 4 \times 4$ = Accounting Knowledge

$\beta 5 \times 5$ = Accounting Training

$\beta 6 \times 6$ = 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 ²⁴⁸is ²⁴⁹presented 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

Other

8

26,7

Total

30

100,0

Total

30

100,0

G. Source of capital

N. Owned accounting information *)

Owner's ²⁵⁰capital

18

60,0

Cash ²⁵¹in flow notes

22

100,0

Loans from bank

9

30,0

Cash ²⁵²out flow notes

22

100,0

Loans from cooperative

3

10,0

²⁵³Debt 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 questionnaires²⁵⁴²⁵⁵²⁵⁶²⁵⁷. Reliability test results in Table 5 shows that the Cronbach's Alpha value of all testing variables is greater²⁵⁸ than 0.600 which²⁵⁹ 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 ²⁶⁰use

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. ²⁶¹value (2-tailed) of 0.090 > 0.05 which means that research data ²⁶²are normally distributed.²⁶³

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 ²⁶⁴shows that the ²⁶⁵regression model is free from Multicollinearity assumptions. Table 8 shows that all research variables have a value of Sig > 0.05, ²⁶⁶so that the regression model does not contain ²⁶⁷heteroscedasticity.

Table 7

Multicollinearity Test

Model

Collinearity Statistics

Conclusion

Tolerance

²⁶⁸
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

OU

,267

,362

,238

,738

,468

UU

,689

,456

,479

1,511

,144

TP

,561

,323

,389

1,735

,096

PA

,146

,463

,085

,316

,755

PLA

,473

,196

,382

2,410

,204

M

,204

,159

,240

1,283

,212

Source: SPSS output, 2019

Test of Coefficient of Determination and Goodness of Fit Model

Unstandardized Residual

N

30

Normal Parameters²⁶⁹_{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

Table 9 shows the Adjusted R Square value of 0.389. ²⁷⁰ 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 ²⁷¹ explained by other variables outside the model used. ²⁷² The calculation results also show a sig value of 0.006 (<0.050). ²⁷³ 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. ^{274,275} the use of accounting information. .

Table 9

²⁷⁶ Goodness of Fit Model Test

Model

R

R Square

Adjusted

R Square

Std. ²⁷⁷ Error of the Estimate

F

Sig.

1

,718a

,516

,389

1,712

4.081

.006b

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). ²⁷⁸ This shows that business turnover has no positive effect on the use of accounting information on SMEs. The result of this study ²⁷⁹ 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.

²⁸⁰ 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 ²⁸¹ 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) ²⁸² transactions carried out are small and even ²⁸³ still rely on memory. Those are the reasons why SMEs are reluctant to record ²⁸⁴ transactions and use accounting information in their business.

Age of business does not have a positive effect on the use of SME accounting ²⁸⁵ information

Variable of business' age obtains the Sig value of 0.144 (sig> 0.05). ²⁸⁶ 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 ²⁸⁷ is able to compete. (Rini, 2016) ²⁸⁸ 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) ²⁸⁹ also partially showed that the age of business did not have an influence ²⁹⁰ on the supply and use of accounting information for SMEs, ²⁹¹ this was because the age of business was not a factor that encouraged the ²⁹² supply and use of accounting information in business ²⁹³ . In addition, the ²⁹⁴ change of business managers as the successors ²⁹⁵ was also presumed to be one of the reasons why the age of the business was not able to guarantee the ²⁹⁶ availability of adequate business records in a business, including the use of ²⁹⁷ accounting information in every business decision-making. ^{298,299} The result of the study is contrary to (Ratnasari, 2014) ³⁰⁰ 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 ³⁰² information

Educational level variable obtains Sig value of 0.096 (sig> 0.05). ³⁰³ 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,³¹⁴ if the business owner does not have knowledge in the field of accounting and does not have the ability to hire employees,³¹⁵ the provision of accounting information and recording of transactions will not exist in the business,³¹⁶ even though the business has been operated for a long time and continues to run.³¹⁷ 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 business³¹⁸ depend greatly³¹⁹ 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 information³²⁰

Accounting training variable obtains Sig value of 0.024 (sig <0.05).³²¹ 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 the³²² the frequency of accounting training participated by business actors shows the³²³ high use of accounting information in business management.^{324 325 326}

That is because there is an assumption that accounting training is considered capable to change³²⁷ the views of SMEs about how to manage business finances well. Besides, (Novianti, Mustika and Eka, 2018)³²⁸ 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 (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 fulfilment.³⁴³ 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.³⁴⁴

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 easily³⁴⁵.³⁴⁶ However, the test results did not statistically indicate that the motivation to use business records influence the use of SME accounting information.^{347 348}

The results of the study are in contrast with (Rovikasari, 2011; Darnawan, 2013) which³⁴⁹ showed that the motivation of use³⁵⁰ could influence the use of accounting information for SMEs.

5. CONCLUSIONS, IMPLICATIONS, SUGGESTIONS ³⁵¹AND 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 and³⁵² 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.^{353 354} 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.³⁵⁵

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. This³⁵⁶ proves that the role of accounting training in the sustainability of SME businesses is still an important³⁵⁷ point in the development and progress of the business.³⁵⁸ Accounting training is considered capable of changing the views of SMEs about how to manage businesses³⁵⁹ 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.³⁶⁰ In addition,³⁶¹ 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 way³⁶³ for SMEs.

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1.	...	Misuse of Semicolons, Quotation Marks, etc.	Correctness
2.	Entina → Antonia, Encina	Misspelled Words	Correctness
3.	Key words → Keywords	Confused Words	Correctness
4.	, where	Punctuation in Compound/Complex Sentences	Correctness
5.	an explanatory → a descriptive, a critical, an analytical	Word Choice	Engagement
6.	, and	Comma Misuse within Clauses	Correctness
7.	have an effect on → affect	Wordy Sentences	Clarity
8.	that recording transaction, those recording transactions	Determiner Use (a/an/the/this, etc.)	Correctness
9.	important → necessary	Word Choice	Engagement
10.	simple → pure	Word Choice	Engagement
11.	the business	Determiner Use (a/an/the/this, etc.)	Correctness
12.	showed → Showed	Improper Formatting	Correctness
13.	actually	Wordy Sentences	Clarity
14.	had no effect on → did not affect	Wordy Sentences	Clarity
15.	had no effect → did not affect	Wordy Sentences	Clarity
16.	, and	Comma Misuse within Clauses	Correctness
17.	effect → impact	Word Choice	Engagement

18.	<i>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 edu...</i>	Hard-to-read text	Clarity
19.	<i>Considering the inconsistency of the results of previous studies</i>	Misplaced Words or Phrases	Correctness
20.	<i>is still done</i>	Passive Voice Misuse	Clarity
21.	<i>a simple</i>	Determiner Use (a/an/the/this, etc.)	Correctness
22.	<i>in simple fashion → simply, easily, commonly</i>	Wordy Sentences	Clarity
23.	<i>Considering the inconsistency of the results of 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.</i>	Hard-to-read text	Clarity
24.	<i>Tingkir → Tinker</i>	Misspelled Words	Correctness
25.	<i>greatest → most significant, highest, most enormous</i>	Word Choice	Engagement
26.	<i>tourism related → tourism-related</i>	Misspelled Words	Correctness
27.	<i>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...</i>	Hard-to-read text	Clarity

28.	formulation → wording	Word Choice	Engagement
29.	the business, or a business	Determiner Use (a/an/the/this, etc.)	Correctness
30.	, and	Comma Misuse within Clauses	Correctness
31.	, and	Punctuation in Compound/Complex Sentences	Correctness
32.	is expected	Passive Voice Misuse	Clarity
33.	provide further → give more	Word Choice	Engagement
34.	, in particular,	Comma Misuse within Clauses	Correctness
35.	<i>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 tran...</i>	Hard-to-read text	Clarity
36.	Republic of → Republic of	Improper Formatting	Correctness
37.	were → was	Faulty Subject-Verb Agreement	Correctness
38.	were based	Passive Voice Misuse	Clarity
39.	criteria → requirements	Word Choice	Engagement
40.	acquisition → purchase	Word Choice	Engagement
41.	informations → information, pieces of information	Incorrect Noun Number	Correctness
42.	transaction raw → raw transaction	Misplaced Words or Phrases	Correctness

43.	an economic , or the economic	Determiner Use (a/an/the/this, etc.)	Correctness
44.	<i>is often described</i>	Passive Voice Misuse	Clarity
45.	a very simple → a straightforward	Word Choice	Engagement
46.	transactions → operations, sales, deals	Word Choice	Engagement
47.	<i>be done</i>	Passive Voice Misuse	Clarity
48.	<i>, or</i>	Punctuation in Compound/Complex Sentences	Correctness
49.	revealed → Revealed	Improper Formatting	Correctness
50.	<i>be used</i>	Passive Voice Misuse	Clarity
51.	the decision	Determiner Use (a/an/the/this, etc.)	Correctness
52.	decision-making → decision-making	Misspelled Words	Correctness
53.	this records → these records	Determiner Use (a/an/the/this, etc.)	Correctness
54.	the decision	Determiner Use (a/an/the/this, etc.)	Correctness
55.	decision-making → decision-making	Misspelled Words	Correctness
56.	<i>is regulated</i>	Passive Voice Misuse	Clarity
57.	the Financial	Determiner Use (a/an/the/this, etc.)	Correctness
58.	<i>was previously used</i>	Passive Voice Misuse	Clarity
59.	costs → values, prices	Word Choice	Engagement
60.	cash → money	Word Choice	Engagement

61.	liability → obligation, responsibility, commitment, burden	Word Choice	Engagement
62.	<i>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...</i>	Hard-to-read text	Clarity
63.	, and	Comma Misuse within Clauses	Correctness
64.	contain → include, provide	Word Choice	Engagement
65.	<i>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 finan...</i>	Hard-to-read text	Clarity
66.	the total	Determiner Use (a/an/the/this, etc.)	Correctness
67.	be used	Passive Voice Misuse	Clarity
68.	in accordance with → by, following, per, under	Wordy Sentences	Clarity
69.	<i>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.</i>	Wordy Sentences	Clarity
70.	operating → working, running	Word Choice	Engagement
71.	business → market, company, industry	Word Choice	Engagement
72.	was conducted	Passive Voice Misuse	Clarity

73.	<i>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.</i>	Wordy Sentences	Clarity
74.	<i>been taken</i>	Passive Voice Misuse	Clarity
75.	in formal → informal	Confused Words	Correctness
76.	formal → official	Word Choice	Engagement
77.	showed → Showed	Improper Formatting	Correctness
78.	formal → legal, official, precise	Word Choice	Engagement
79.	greatly → dramatically	Word Choice	Engagement
80.	, and	Punctuation in Compound/Complex Sentences	Correctness
81.	Knowledge → Education, Culture, Instruction	Word Choice	Engagement
82.	, and	Punctuation in Compound/Complex Sentences	Correctness
83.	, and	Punctuation in Compound/Complex Sentences	Correctness
84.	<i>is seen</i>	Passive Voice Misuse	Clarity
85.	<i>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</i>	Hard-to-read text	Clarity

	<i>evidence, as well as to resolve problems t...</i>		
86.	non-school or higher education institutions, a non-school or higher education institution	Determiner Use (a/an/the/this, etc.)	Correctness
87.	, and	Comma Misuse within Clauses	Correctness
88.	The motivation	Determiner Use (a/an/the/this, etc.)	Correctness
89.	as to	Wrong or Missing Prepositions	Correctness
90.	fulfilment → fulfillment	Mixed Dialects of English	Correctness
91.	certain → specific, individual	Word Choice	Engagement
92.	fulfilment → fulfillment	Mixed Dialects of English	Correctness
93.	showed → Showed	Improper Formatting	Correctness
94.	greater → higher	Incorrect Phrasing	Correctness
95.	transactions → operations	Word Choice	Engagement
96.	transactions → sales, operations	Word Choice	Engagement
97.	were privately owned	Passive Voice Misuse	Clarity
98.	<i>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).</i>	Hard-to-read text	Clarity
99.	This	Intricate Text	Clarity
100.	<i>The age of the company results in a change of mindset and the level of ability</i>	Wordy Sentences	Clarity

of the business owners in making decisions about each of their actions (Sitoresmi, 2013).

101.	operating → working, running	Word Choice	Engagement
102.	stated → Stated	Improper Formatting	Correctness
103.	business → market, industry, firm	Word Choice	Engagement
104.	In addition → Also, Besides	Wordy Sentences	Clarity
105.	informations → information, pieces of information	Incorrect Noun Number	Correctness
106.	<i>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.</i>	Hard-to-read text	Clarity
107.	the product	Determiner Use (a/an/the/this, etc.)	Correctness
108.	, and	Comma Misuse within Clauses	Correctness
109.	actually	Wordy Sentences	Clarity
110.	added → Added	Improper Formatting	Correctness
111.	use → consumption	Word Choice	Engagement
112.	<i>This</i>	Intricate Text	Clarity
113.	support → supports	Faulty Subject-Verb Agreement	Correctness
114.	business → marketing, industry	Word Choice	Engagement
115.	<i>is formulated</i>	Passive Voice Misuse	Clarity

116.	H2: → H2:	Improper Formatting	Correctness
117.	greatly → dramatically	Word Choice	Engagement
118.	education → knowledge, training, school	Word Choice	Engagement
119.	a very important → a vital, a significant, a critical, a crucial	Word Choice	Engagement
120.	education → school, knowledge, culture, teaching	Word Choice	Engagement
121.	<i>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.</i>	Hard-to-read text	Clarity
122.	found → Found	Improper Formatting	Correctness
123.	obtained → received, got, gathered	Word Choice	Engagement
124.	trainings → training, pieces of training	Incorrect Noun Number	Correctness
125.	<i>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.</i>	Hard-to-read text	Clarity
126.	<i>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.</i>	Hard-to-read text	Clarity
127.	by means of → using, utilizing, employing, through	Wordy Sentences	Clarity

128.	, and	Punctuation in Compound/Complex Sentences	Correctness
129.	Knowledge → Education, Culture, Instruction	Word Choice	Engagement
130.	, and	Punctuation in Compound/Complex Sentences	Correctness
131.	, and	Punctuation in Compound/Complex Sentences	Correctness
132.	recognize → acknowledge	Word Choice	Engagement
133.	, and	Comma Misuse within Clauses	Correctness
134.	affective → effective	Confused Words	Correctness
135.	affective → emotional	Word Choice	Engagement
136.	be seen	Passive Voice Misuse	Clarity
137.	, or	Punctuation in Compound/Complex Sentences	Correctness
138.	be seen	Passive Voice Misuse	Clarity
139.	stated → Stated	Improper Formatting	Correctness
140.	employed → employ	Modal Verbs	Correctness
141.	special → particular, individual, specialized, select	Word Choice	Engagement
142.	business → company, market	Word Choice	Engagement
143.	business → company	Word Choice	Engagement

144.	<i>been operated</i>	Passive Voice Misuse	Clarity
145.	business → market, industry	Word Choice	Engagement
146.	<i>is formulated</i>	Passive Voice Misuse	Clarity
147.	, and	Comma Misuse within Clauses	Correctness
148.	<i>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).</i>	Hard-to-read text	Clarity
149.	showed → Showed	Improper Formatting	Correctness
150.	attended → visited, accompanied	Word Choice	Engagement
151.	affected → affect	Incorrect Verb Forms	Correctness
152.	use → consumption	Word Choice	Engagement
153.	<i>This</i>	Intricate Text	Clarity
154.	, and	Comma Misuse within Clauses	Correctness
155.	stated → Stated	Improper Formatting	Correctness
156.	actually	Wordy Sentences	Clarity
157.	<i>is formulated</i>	Passive Voice Misuse	Clarity
158.	certain → specific, particular	Word Choice	Engagement
159.	as to	Wrong or Missing Prepositions	Correctness
160.	fulfilment → fulfillment	Mixed Dialects of English	Correctness

161.	showed → Showed	Improper Formatting	Correctness
162.	<i>showed that SME owners had 2 (two) motivational tendencies in recording transactions, namely recording transactions as a business management requirement and as an administrative fulfilment requirement that can be used as a condition for credit applications at banks and other non-bank financial inst...</i>	Hard-to-read text	Clarity
163.	, and	Punctuation in Compound/Complex Sentences	Correctness
164.	is formulated	Passive Voice Misuse	Clarity
165.	hypotheses above, hypotheses mentioned above, hypotheses as mentioned above, hypotheses as mentioned earlier	Outdated Language	Clarity
166.	by → in	Wrong or Missing Prepositions	Correctness
167.	a nonprobability	Determiner Use (a/an/the/this, etc.)	Correctness
168.	e.g.,	Comma Misuse within Clauses	Correctness
169.	by means of → using, utilizing, employing, through	Wordy Sentences	Clarity
170.	a scale	Determiner Use (a/an/the/this, etc.)	Correctness
171.	in accordance with → by, following, per, under	Wordy Sentences	Clarity
172.	, and	Comma Misuse within Clauses	Correctness
173.	Empirical → Practical	Word Choice	Engagement

174.	the total	Determiner Use (a/an/the/this, etc.)	Correctness
175.	in accordance with → by, following, per, under	Wordy Sentences	Clarity
176.	the Law	Determiner Use (a/an/the/this, etc.)	Correctness
177.	is → are	Faulty Subject-Verb Agreement	Correctness
178.	important → essential	Word Choice	Engagement
179.	is calculated	Passive Voice Misuse	Clarity
180.	was conducted	Passive Voice Misuse	Clarity
181.	<i>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.</i>	Wordy Sentences	Clarity
182.	<i>The length of time in managing a business.</i>	Incomplete Sentences	Correctness
183.	transactions → sales	Word Choice	Engagement
184.	important → essential, vital	Word Choice	Engagement
185.	is established	Passive Voice Misuse	Clarity
186.	necessary → important	Word Choice	Engagement
187.	is recorded	Passive Voice Misuse	Clarity
188.	education → knowledge	Word Choice	Engagement
189.	level → levels	Incorrect Noun Number	Correctness

190.	<i>been enrolled</i>	Passive Voice Misuse	Clarity
191.	Having → I am having, You are having	Incomplete Sentences	Correctness
192.	a level	Determiner Use (a/an/the/this, etc.)	Correctness
193.	important → essential	Word Choice	Engagement
194.	work ability → workability	Confused Words	Correctness
195.	, and	Punctuation in Compound/Complex Sentences	Correctness
196.	<i>been learnt</i>	Passive Voice Misuse	Clarity
197.	learnt → learned	Mixed Dialects of English	Correctness
198.	<i>Having higher education</i>	Misplaced Words or Phrases	Correctness
199.	<i>are used</i>	Passive Voice Misuse	Clarity
200.	I am understanding, It is understanding	Incomplete Sentences	Correctness
201.	, and	Punctuation in Compound/Complex Sentences	Correctness
202.	<i>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.</i>	Hard-to-read text	Clarity
203.	, and	Punctuation in Compound/Complex Sentences	Correctness
204.	the cognitive	Determiner Use (a/an/the/this, etc.)	Correctness

205.	, and	Comma Misuse within Clauses	Correctness
206.	the affective	Determiner Use (a/an/the/this, etc.)	Correctness
207.	be seen	Passive Voice Misuse	Clarity
208.	, or	Punctuation in Compound/Complex Sentences	Correctness
209.	is seen	Passive Voice Misuse	Clarity
210.	Having knowledge of → Knowing	Wordy Sentences	Clarity
211.	I am understanding, You are understanding	Incomplete Sentences	Correctness
212.	important → essential	Word Choice	Engagement
213.	, or	Punctuation in Compound/Complex Sentences	Correctness
214.	, and	Comma Misuse within Clauses	Correctness
215.	Interested → You are interested, We are interested	Incomplete Sentences	Correctness
216.	is applied	Passive Voice Misuse	Clarity
217.	certain → specific, particular	Word Choice	Engagement
218.	Using → You are using, I am using	Incomplete Sentences	Correctness
219.	Using → You are using, I am using	Incomplete Sentences	Correctness
220.	out flow → outflow	Confused Words	Correctness
221.	in order to → to	Wordy Sentences	Clarity

222.	Using → You are using, I am using	Incomplete Sentences	Correctness
223.	the business	Determiner Use (a/an/the/this, etc.)	Correctness
224.	apply for	Wrong or Missing Prepositions	Correctness
225.	Using → You are using, I am using	Incomplete Sentences	Correctness
226.	the business	Determiner Use (a/an/the/this, etc.)	Correctness
227.	financial → commercial, economic	Word Choice	Engagement
228.	cash → cash	Misspelled Words	Correctness
229.	amount → number	Misuse of Quantifiers	Correctness
230.	the production	Determiner Use (a/an/the/this, etc.)	Correctness
231.	everyday.	Closing Punctuation	Correctness
232.	everyday → every day	Commonly Confused Words	Correctness
233.	amount → number	Misuse of Quantifiers	Correctness
234.	busines → business	Misspelled Words	Correctness
235.	Using → You are using, I am using	Incomplete Sentences	Correctness
236.	of → for	Wrong or Missing Prepositions	Correctness
237.	Using → You are using, I am using	Incomplete Sentences	Correctness
238.	Accounting information to develop business strategies.	Incomplete Sentences	Correctness
239.	amount → number	Misuse of Quantifiers	Correctness
240.	Using → You are using, I am using	Incomplete Sentences	Correctness

241.	Using → You are using, I am using	Incomplete Sentences	Correctness
242.	Using → You are using, I am using	Incomplete Sentences	Correctness
243.	the financial	Determiner Use (a/an/the/this, etc.)	Correctness
244.	an explanatory → an analytical	Word Choice	Engagement
245.	an explanatory	Determiner Use (a/an/the/this, etc.)	Correctness
246.	<i>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 Fi...</i>	Hard-to-read text	Clarity
247.	be tested	Passive Voice Misuse	Clarity
248.	is → are	Faulty Subject-Verb Agreement	Correctness
249.	is presented	Passive Voice Misuse	Clarity
250.	capital → equity, wealth	Word Choice	Engagement
251.	in flow → inflow	Confused Words	Correctness
252.	out flow → outflow	Confused Words	Correctness
253.	Debt → Debit	Confused Words	Correctness
254.	is able to → can	Wordy Sentences	Clarity
255.	are → is	Faulty Subject-Verb Agreement	Correctness
256.	questionnaires → polls, surveys	Word Choice	Engagement

257.	<i>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.</i>	Hard-to-read text	Clarity
258.	greater → more significant, more excellent	Word Choice	Engagement
259.	, which	Punctuation in Compound/Complex Sentences	Correctness
260.	ef → to, for	Wrong or Missing Prepositions	Correctness
261.	value → Value	Improper Formatting	Correctness
262.	normally → typically	Word Choice	Engagement
263.	<i>are normally distributed</i>	Passive Voice Misuse	Clarity
264.	<i>This</i>	Intricate Text	Clarity
265.	shows → indicates	Word Choice	Engagement
266.	0.05,	Punctuation in Compound/Complex Sentences	Correctness
267.	<i>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 ...</i>	Monotonous Sentences	Engagement
268.	VIF → VIP	Misspelled Words	Correctness
269.	Parametersa → Parameters	Misspelled Words	Correctness
270.	<i>This</i>	Intricate Text	Clarity

271.	<i>is explained</i>	Passive Voice Misuse	Clarity
272.	<i>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...</i>	Hard-to-read text	Clarity
273.	e.g.,	Comma Misuse within Clauses	Correctness
274.	<i>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...</i>	Hard-to-read text	Clarity
275.	→ ., ...	Closing Punctuation	Correctness
276.	The goodness	Determiner Use (a/an/the/this, etc.)	Correctness
277.	The error, or An error	Determiner Use (a/an/the/this, etc.)	Correctness
278.	This	Intricate Text	Clarity
279.	contradicts → contradict	Faulty Subject-Verb Agreement	Correctness
280.	This	Intricate Text	Clarity
281.	<i>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</i>	Hard-to-read text	Clarity

	<i>transactions and use accounting information.</i>		
282.	transactions → operations, trades	Word Choice	Engagement
283.	still → always	Word Choice	Engagement
284.	transactions → sales	Word Choice	Engagement
285.	information.	Closing Punctuation	Correctness
286.	This	Intricate Text	Clarity
287.	is able to → can	Wordy Sentences	Clarity
288.	added → Added	Improper Formatting	Correctness
289.	also → Also	Improper Formatting	Correctness
290.	have an influence on → influence	Wordy Sentences	Clarity
291.	use → consumption	Word Choice	Engagement
292.	supply → amount	Word Choice	Engagement
293.	business → market, industry, marketing	Word Choice	Engagement
294.	<i>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.</i>	Hard-to-read text	Clarity
295.	In addition → Also, Besides	Wordy Sentences	Clarity
296.	was → were	Faulty Subject-Verb Agreement	Correctness
297.	business → company, transaction	Word Choice	Engagement
298.	a business → a store, a company,	Word Choice	Engagement

	an industry		
299.	a business	Determiner Use (a/an/the/this, etc.)	Correctness
300.	<i>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.</i>	Hard-to-read text	Clarity
301.	, which	Punctuation in Compound/Complex Sentences	Correctness
302.	information.	Closing Punctuation	Correctness
303.	This	Intricate Text	Clarity
304.	<i>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.</i>	Hard-to-read text	Clarity
305.	showed → Showed	Improper Formatting	Correctness
306.	<i>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.</i>	Hard-to-read text	Clarity
307.	, and	Comma Misuse within Clauses	Correctness
308.	work ability → workability	Confused Words	Correctness

309.	a very important → a vital, a significant, a critical, a crucial	Word Choice	Engagement
310.	, including	Punctuation in Compound/Complex Sentences	Correctness
311.	information.	Closing Punctuation	Correctness
312.	Aaccounting → Accounting	Misspelled Words	Correctness
313.	This	Intricate Text	Clarity
314.	In addition → Also, Besides	Wordy Sentences	Clarity
315.	cannot	Wordy Sentences	Clarity
316.	business → company, market, industry	Word Choice	Engagement
317.	<i>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...</i>	Hard-to-read text	Clarity
318.	business → market, industry, company	Word Choice	Engagement
319.	greatly → much	Word Choice	Engagement
320.	information.	Closing Punctuation	Correctness
321.	This	Intricate Text	Clarity
322.	is able to → can	Wordy Sentences	Clarity
323.	the the frequency	Misspelled Words	Correctness
324.	high → great	Word Choice	Engagement

325.	use → consumption	Word Choice	Engagement
326.	<i>Accounting training is able to influence the use of accounting information if the the frequency of accounting training participated by business actors shows the high use of accounting information in business management.</i>	Hard-to-read text	Clarity
327.	to change → of changing	Wrong or Missing Prepositions	Correctness
328.	, and	Comma Misuse within Clauses	Correctness
329.	accounting → to account	Incorrect Verb Forms	Correctness
330.	<i>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.</i>	Hard-to-read text	Clarity
331.	trainings → training, pieces of training	Incorrect Noun Number	Correctness
332.	, and	Comma Misuse within Clauses	Correctness
333.	In the training → In training	Determiner Use (a/an/the/this, etc.)	Correctness
334.	training → practice	Word Choice	Engagement
335.	training → exercise, instruction	Word Choice	Engagement
336.	<i>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.</i>	Hard-to-read text	Clarity
337.	research → study, analysis	Word Choice	Engagement

338.	, which	Punctuation in Compound/Complex Sentences	Correctness
339.	actors,	Comma Misuse within Clauses	Correctness
340.	business → industry	Word Choice	Engagement
341.	discipline → disciplined	Confused Words	Correctness
342.	This	Intricate Text	Clarity
343.	fulfilment → fulfillment	Mixed Dialects of English	Correctness
344.	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.		Hard-to-read text Clarity
345.	in order to → to	Wordy Sentences	Clarity
346.	transactions → trades	Word Choice	Engagement
347.	easily → quickly	Word Choice	Engagement
348.	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.		Hard-to-read text Clarity
349.	, which	Punctuation in Compound/Complex Sentences	Correctness
350.	of → to	Wrong or Missing Prepositions	Correctness

351.	, AND	Comma Misuse within Clauses	Correctness
352.	, and	Punctuation in Compound/Complex Sentences	Correctness
353.	<i>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.</i>	Hard-to-read text	Clarity
354.	<i>This</i>	Intricate Text	Clarity
355.	simply preparing business financial statements, quietly preparing business financial statements, easily preparing business financial statements	Wordy Sentences	Clarity
356.	<i>This</i>	Intricate Text	Clarity
357.	important → essential	Word Choice	Engagement
358.	business → company, industry	Word Choice	Engagement
359.	businesses → activities, companies, transactions	Word Choice	Engagement
360.	developing → growing	Word Choice	Engagement
361.	<i>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.</i>	Hard-to-read text	Clarity
362.	In addition → Also, Besides	Wordy Sentences	Clarity
363.	in a simple way → simply, quietly, easily	Wordy Sentences	Clarity
364.	↵ → ;	Misuse of Semicolons,	Correctness

		Quotation Marks, etc.	
365.	To → to	Confused Words	Correctness
366.	Sadd → Saddle	Misspelled Words	Correctness
367.	Prentice-Hall → Prentice-Hall	Misspelled Words	Correctness
368.	' → ,	Misuse of Semicolons, Quotation Marks, etc.	Correctness
369.	' → ,	Misuse of Semicolons, Quotation Marks, etc.	Correctness
370.	' → ,	Misuse of Semicolons, Quotation Marks, etc.	Correctness
371.	To → to	Confused Words	Correctness
372.	Sadd → Saddle	Misspelled Words	Correctness
373.	Prentice-Hall → Prentice-Hall	Misspelled Words	Correctness
374.	' → ,	Misuse of Semicolons, Quotation Marks, etc.	Correctness
375.	' → ,	Misuse of Semicolons, Quotation Marks, etc.	Correctness