

**Business Feasibility Analysis, Reviewed From Marketing Aspects, Financial Aspects, Accounting Knowledge, And Business Experience Towards The Use Of Accounting Information In Micro, Small And Medium Enterprises In Jambi City****Erma Yani<sup>1)</sup>, Afrizal<sup>2)</sup>, Yuliusman<sup>3)</sup>**<sup>1,2,3)</sup>Accounting Study Program, Faculty of Economics and Business, University of Jambi

Corresponding Author

Email : [ema.ermayani03@gmail.com](mailto:ema.ermayani03@gmail.com), [afrizaldoktor@unja.ac.id](mailto:afrizaldoktor@unja.ac.id), [yuliusman@unja.ac.id](mailto:yuliusman@unja.ac.id)**Abstract**

*This study aims to analyze the influence of marketing aspects, financial aspects, accounting knowledge, and business experience on the use of accounting information in Micro, Small, and Medium Enterprises in Jambi City. A quantitative approach was used, with data collected through questionnaires from 100 owners. The analysis was conducted using Partial Least Squares (PLS). The results indicate that accounting knowledge and financial aspects have a significant effect on the use of accounting information, while marketing aspects and business experience do not show a significant effect. These findings highlight the importance of accounting knowledge and sound financial management in supporting accounting-based decision-making in.*

**Keywords:** *Micro Small and Medium Enterprises, accounting information, marketing, finance, accounting knowledge, business experience*

**INTRODUCTION**

Micro, Small, and Medium Enterprises are business entities run by individuals or groups to produce goods or services (Mariana, 2012). According to Law No. 20 of 2008, Micro, Small, and Medium Enterprises play a strategic role in expanding employment opportunities, increasing public income, and maintaining national economic stability and growth. The resilience of this sector has been proven, especially during the 1997/1998 economic crisis when large sectors collapsed while Micro, Small, and Medium Enterprises survived. Therefore, the government continues to promote Micro, Small, and Medium Enterprises as a pillar of the national economy.

The success of Micro, Small, and Medium Enterprises is closely linked to the use of accounting information. Financial reports not only reflect the financial condition of a business but also serve as an essential basis for decision-making (Firdarini, 2020). As stated by Sih Darmi and J Widiyantmo (2003) in their research (Umami et al., 2020), the problem often faced by Micro, Small, and Medium Enterprises business actors is the limited use of accounting information in conducting business and enterprise. Unfortunately, many Micro, Small, and Medium Enterprises actors still overlook the importance of accounting due to a lack of knowledge, low motivation, and insufficient financial capacity to hire professional accountants. As a result, businesses find it difficult to grow or even survive in an increasingly competitive and open market environment.

In Jambi City, this phenomenon is evident from the many small businesses that do not last more than a year due to inadequate financial and marketing management, as well as limited use of accounting information. Many entrepreneurs begin their ventures without conducting proper business feasibility analyses, making them vulnerable to market and financial challenges. This is further exacerbated by the lack of training and a common perception that accounting is complicated and time-consuming. Therefore, knowledge of accounting and business experience are crucial for achieving better-managed, competitive enterprises (Rudiantoro & Siregar, 2012).

This research aims to assess business feasibility based on four key aspects: marketing, finance, accounting knowledge, and business experience, and how these factors influence the use of accounting information among Micro, Small, and Medium Enterprises in Jambi City. Through this approach, the study seeks to determine the extent to which these variables affect the quality of accounting information used by Micro, Small, and Medium Enterprises actors in managing their businesses.

The benefits of this research are expected to be both theoretical and practical. For researchers, it serves as a reference and learning experience in the fields of accounting and entrepreneurship. For academics, especially students, the findings can enhance understanding of the application of accounting information in business management. For Micro, Small, and Medium Enterprises actors, the research is expected to raise awareness about the importance of proper accounting practices and well-planned business feasibility. For the government, the results can provide a valuable basis for formulating policies that support the empowerment of Micro, Small, and Medium Enterprises, particularly in improving accounting literacy and business management in the region.

Operationally, Micro, Small, and Medium Enterprises in this study are defined as small-scale businesses in Jambi City engaged in various sectors, both goods and services, classified as micro and small enterprises based on turnover and asset criteria as stipulated by law. The study focuses on analyzing the influence of marketing aspects, financial aspects, accounting knowledge, and business experience on how Micro, Small, and Medium Enterprises actors utilize accounting information in making business decisions.

## **RESEARCH METHODS**

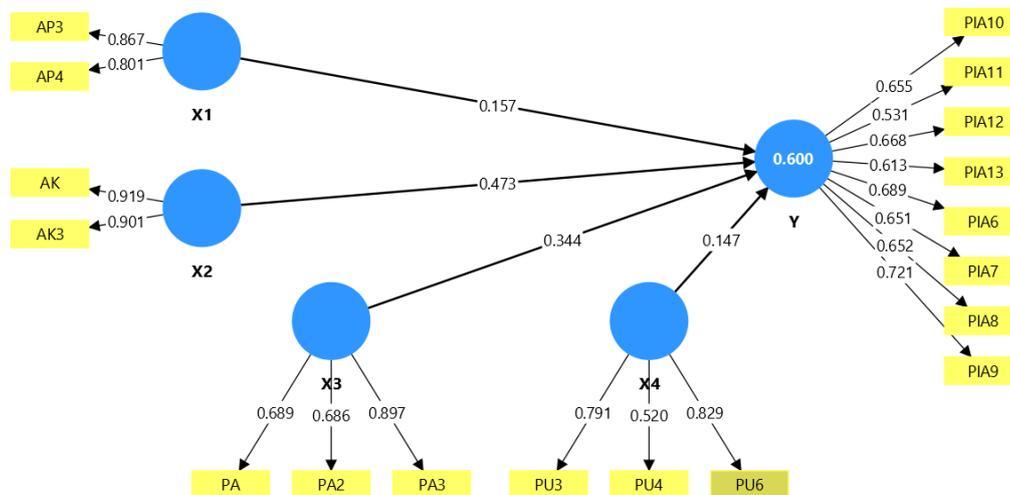
This study uses a qualitative approach, which aims to measure the influence of knowledge about marketing, finance, accounting, and business experience on the use of accounting information in Micro, Small, and Medium Enterprises (MSMEs). This approach was chosen because it allows researchers to measure numerical variables and test hypotheses statistically. The businesses that are the subject of this study are those that fall into the small business category. Based on data from the Jambi Province Cooperative and MSME Office in 2023, there were 176,051 MSMEs in Jambi Province. The population in this study was 3,835 MSMEs in 2023. The sample size was 100 respondents using purposive sampling. The questionnaire was distributed from April 16, 2025, to May 11, 2025. The research locations where the questionnaires were distributed using Google Forms were based on the addresses of MSME respondents located around the city of Jambi, specifically in the districts of Mendalo (Jambi Rural Area), Perumnas Aurduri (Aur Kenali), Penyengat Rendah, Kota Baru, and Telanai Pura. This selection was made because these areas are high-growth centers for SMEs in Jambi Province, contributing approximately 80% of the total SMEs in Jambi City.

## RESULTS AND DISCUSSION

Research on business feasibility analysis is reviewed from marketing aspects, financial aspects, accounting knowledge, and business experience on the use of accounting information. A total of 100 questionnaires from predetermined samples. Data obtained using SmartPLS. The use of SmartPLS software in this study is due to having several advantages in (Ghozali, 2008).

### Evaluation Of Measurement Model (Outer Model)

#### Convergent Validity



Source: SmartPLS output, 2025

Figure 1. Calculation Results (PLS Algorithm) Outer Model

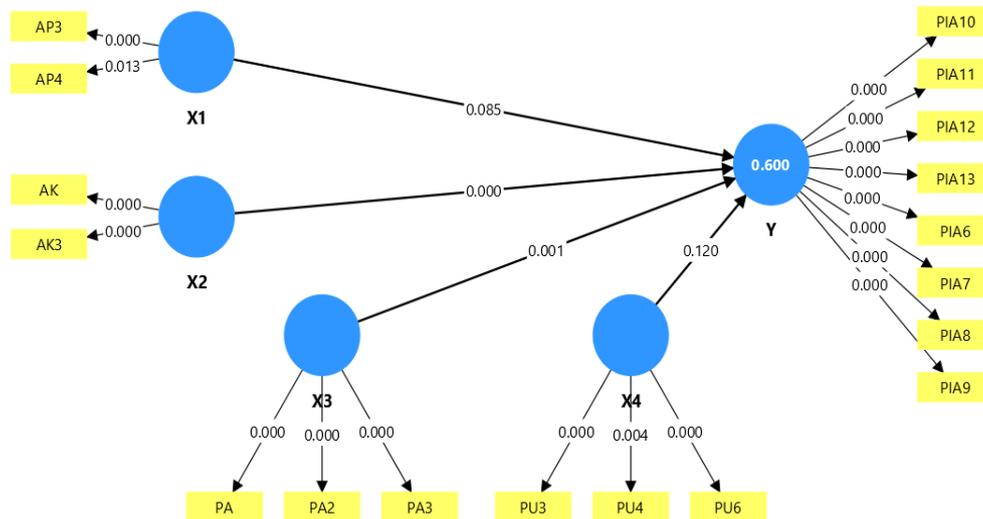
Furthermore, the second outer loading value obtained from the SmartPLS output to explain in detail the value of the outer loading can be seen in the following table 1:

Table 1. Outer Loading Value

	Marketing Aspects (X1)	Financial Aspects (X2)	Accounting Knowledge (X3)	Business Experience (X4)	Use of Accounting Information (Y)
<b>AK</b>		0.919			
<b>AK3</b>		0.901			
<b>AP3</b>	0.867				
<b>AP4</b>	0.801				
<b>PA</b>			0.689		
<b>PA2</b>			0.686		
<b>PA3</b>			0.897		
<b>PIA10</b>					0.655
<b>PIA11</b>					0.531



## Second Order Confirmatory Analysis



Source: SmartPLS output, 2025

Figure 3. Bootstrapping Analysis Results

At the bootstrapping stage, the path coefficient table value will show the level of significance of each construct indicator against its latent variable.

Path coefficients - Mean, STDEV, T values, p values					Copy to Excel/Word	Cop
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	
X1 -> Y	0.157	0.158	0.091	1.721	0.085	
X2 -> Y	0.473	0.456	0.115	4.116	0.000	
X3 -> Y	0.344	0.346	0.102	3.359	0.001	
X4 -> Y	0.147	0.163	0.095	1.553	0.120	

Source: SmartPLS output, 2025

Figure 4. Path coefficient significant measurement (t-statistic) second order

Based on the results of the path coefficient in figure 3, it shows that 2 significant items are in the construct with a t-statistic value above 1.96 and a p value < 0.05. While 2 items are not significant to the construct with a t-statistic value below 1.96 and a p value < 0.05.

## Structural Model Evaluation (Inner Model)

### R-Square (R<sup>2</sup>)

R-square - Overview		
	R-square	R-square adjusted
Y	0.600	0.583

Source: SmartPLS output, 2025

### Figure 5. R-Square (R<sup>2</sup>) Value

The R2 result shows that the value of the item on the use of accounting information is 0.600 (moderate). This value shows that the business feasibility analysis variable reviewed from

the marketing aspect, financial aspect, accounting knowledge and business experience has an effect on the variable on the use of accounting information and the rest is influenced by other variables outside the variables of this study.

**F-Square (Effect Size)**

f-square - Matrix					
	X1	X2	X3	X4	Y
X1					0.058
X2					0.401
X3					0.254
X4					0.039
Y					

Source: SmartPLS output, 2025

**Figure 6. F-Square (Effect Size)**

According to Sarstedt, et al. (2017) in Hidayat A (2012), the F-Square assessment criteria are 0.02 as small, 0.15 as medium, 0.35 as large.

**VIF**

Collinearity statistics (VIF) - Inner model - Matrix					
	X1	X2	X3	X4	Y
X1					1.062
X2					1.396
X3					1.164
X4					1.372
Y					

Source: SmartPLS output, 2025

**Figure 7. VIF**

According to Sarstedt et al. (2017) in Hidayat A (2012), the VIF value must be less than 5/ <5. If the VIF value is more than 5/ >5, it indicates multicollinearity between constructs.

**CONCLUSION**

Based on the results of data analysis on the questionnaires that have been distributed to respondents, namely MSME actors in Jambi City, are as follows:

1. The marketing aspect has no significant influence on the use of accounting information in small businesses in Jambi City.
2. The financial aspect has a significant influence on the use of accounting information in small businesses in Jambi City.
3. Accounting knowledge has a significant influence on the use of accounting information in small businesses in Jambi City.
4. Business experience has no significant influence on the use of accounting information in small businesses in Jambi City.

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