
The Use Of Accounting Information Systems For Micro, Small And Medium Enterprises (MSMEs In The City Of Makassar)

Rina Andriany¹⁾, Nilan Pradana¹⁾, Nurhalisa Ramadhan¹⁾, Muh Khalid Nurqadri⁴⁾, Linda Razak⁵⁾
^{1,2,3,4,5)}Accounting Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Makassar, Indonesia

*Corresponding Author

Email : rinandriany@gmail.com

Abstract

The purpose of this study is to determine the factors that influence the use accounting information on MSME actors in Makassar .The independent variables in this study are accounting knowledge, business experience, work motivation, education level and business scale. While the dependent variable is the use of accounting information. Deep data collection methods this study using simple random sampling, obtained sample 30 .data collection method in this study using questionnaire. This study uses statistical data analysis techniques regression with the help of SPSS. The results of this study indicate accounting knowledge business experience, work motivation, education level, and business scale positive effect on the use of information accountant. There are still other independent variables that can influence the use of accounting information that were not examined in this study. Future research agendas are suggested to extend a longer observation period to get better results and add research variables that influence the use of accounting information.

Keywords: Accounting Knowledge, Business experience, Work Motivation, Educational Level, Scale Enterprises, Use of Accounting Information

INTRODUCTION

The phenomenon that is happening at this time accounting information plays an important role in an organization, especially in MSME actors where the information needed and used in decision making will determine the perceptions of the MSME actors on financial accounting information. Accounting information for MSME actors means a process in which needs encourage a person to carry out a series of activities that lead to the achievement of certain goals.

Micro, Small and Medium Enterprises which are commonly called UMKM are a form of business unit managed by individuals or groups in society. It is undeniable that MSMEs are one of the backbones of the Indonesian economy. The MSME sector in general plays a role in creating jobs, encouraging economic growth and accelerating income distribution through business opportunities (Kaukab et al., 2020) .

In an effort to build a people's economy, the President of the Republic of Indonesia has given directions to carry out the development of Upgraded MSMEs and Modernization of Cooperatives. The role of MSMEs is very large for Indonesia's economic growth, with their number reaching 99% of all business units. The contribution of MSMEs to GDP also reaches 60.5%, and to employment is 96.9% of the total national employment absorption. It thrives in a number of areas. This can be seen from the data reported by the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM), the total number of MSMEs in Indonesia will reach 8.71 million business units in 2022. One of the regions, namely South Sulawesi, has 268,299 units.

Even though it has a very strategic role, the development of MSMEs is also not an easy thing, the role of MSME owners is needed to face the current challenges of MSME development. In MSMEs, entrepreneurs are usually the owners and managers of the company, therefore entrepreneurs have full responsibility for the business being run so that all decisions related to the company are completely in their hands (Kaukab et al., 2020). Nowadays it is increasingly being realized that there must be efforts made to anticipate business failure. It cannot be denied that in this Globalization Era, if a business actor does not have the ability to manage a business, the business cannot compete. Increasing the competitiveness of a company requires the ability to manage finances well, one of which is by utilizing accounting information.

The phenomenon that is happening at this time accounting information plays an important role in an organization, especially in MSME actors where the information needed and used in decision making will determine the perceptions of the MSME actors on financial accounting information. Accounting information for MSME actors means a process in which needs encourage a person to carry out a series of activities that lead to the achievement of certain goals.

The use of accounting information is the utilization of accounting information originating from accounting records in making business decisions or the use of accounting information that can be a reliable basis for making decisions in business management. Accounting knowledge has a significant effect on the use of accounting information and explains that accounting knowledge is needed by company owners in carrying out company operations. Accounting knowledge has a positive effect on the use of accounting information on MSME actors, for example at this time. The researcher wants to try to review: (1) Does business experience affect the success of MSMEs listed on the stock exchange? (2) Is the role of MSMEs very important and influential for the economy of a country? (3) Does the level of education affect the success of SMEs and what problems are often faced by SMEs? The purpose of this study was to determine the factors that influence the use of accounting information on SMES

RESEARCH METHODS

Types of research

This research uses quantitative research methods. (Harys, 2020) explains that quantitative research is a type of research that produces discoveries that can be achieved (obtained) using statistical procedures or other methods of quantification (measurement).

Location and Time of Research

Makassar City, South Sulawesi, Time 1 Month.

Population and Sample

The population in this study are MSME owners in Makassar. The sampling technique was carried out by simple random sampling, the number of samples was 30.

Method of collecting data

The data collection method in this study used simple random sampling, the sample was obtained. The data collection method in this study used a questionnaire

Variables And Operational Definition Of Variables**Independent Variable**

Independent variables according to Sugiyono (2017: 39) define independent variables as variables that affect or cause changes or the emergence of the dependent variable.

Independent variables in the use of accounting information on MSME business actors (Micro, Small and Medium Enterprises) may vary depending on the purpose of the research being conducted. However, some examples of independent variables that are generally used in these studies include:

- a. Availability of accounting information: namely the extent to which accounting information is available and easily accessible by MSME business actors.
- b. Financial literacy level: namely the ability to understand MSME business actors about financial reports and their use to make business decisions.
- c. Business size: namely the size of the operational scale of the MSME business which can affect the complexity of managing accounting information.
- d. Type of business: namely the type of industry or business sector engaged in by MSME business actors, which can affect the type of accounting information needed.
- e. Capital ownership: namely share or capital ownership by MSME business actors, which can affect the level of interest in accounting information.
- f. Business experience: namely the length of time MSME business actors have been operating and their experience in managing accounting information.
- g. Access to human resources: namely the availability of human resources that can assist MSME business actors in managing accounting information.

Other independent variables that can affect the use of accounting information by MSME business actors are government policies, financial support, and information technology.

Data Analysis method

SPSS is a statistical data processing software or used for interactive statistical analysis, or batch. SPSS stands for Statistical Package for the Social Sciences. SPSS has a user friendly interface with easy use. SPSS is commonly used for processing and analyzing data that has statistical analysis capabilities as well as a data management system with a graphical environment. This application is usually used for social sciences only, but subsequent developments are used for various disciplines.

RESULTS AND DISCUSSION

Classification of Respondents

Respondent Descriptive

Table 1.1

		Gender			
		frequency	percent	Valid Percent	Cumulative Percent
Valid	Man	4	13	13	13
	Woman	26	87	87	100
	Total	30	100	100	

Source: SPSS Output Data, 2023

In table 1.1, the percentage of respondents' clarification in the male sex was 13%, the respondent's clarification presentation in the female gender was 87%. From the data above it shows that the overall presentation of the respondent's clarification was 100%.

Table 1.2

		Age			
		frequency	percent	Valid Percent	Cumulative Percent
Valid	15>20	5	16.7	16.7	16.7
	20>25	20	66.7	66.7	83.3
	25>30	2	6.7	6.7	90.0
	30>35	1	3.3	3.3	93.3
	40>45	2	6.7	6.7	100.0
	Total	30	100.0	100.0	

Source: SPSS Output Data, 2023

In Table 1.2, the presentation of the classification of respondents aged 15> 20 was 5 respondents, ages 20> 25 were 20 respondents, ages 25> 30 were 2 respondents, ages 30> 35 were 1 respondent, ages 40> 45 were 2 respondents. The total number of respondents is 30 respondents.

Table 1.3

		Last education			
		frequency	percent	Valid Percent	Cumulative Percent
Valid	D3/S1	12	40.0	40.0	40.0
	SMA/SMK	17	56.7	56.7	96.7
	JUNIOR HIGH SCHOOL	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Source :SPSS Output Data, 2023

In table 1.3, the last education D3/S1 who filled out the Google Form was distributed by 12 respondents, SMA/SMK who filled out the Google Form which was distributed by 17 respondents, and Middle School who filled out the Google Form which was distributed by 1 respondent. The total number of respondents who filled out the Google Form was 30 respondents.

Table 1.4

		Type of business			
		frequency	percent	Valid Percent	Cumulative Percent
Valid	convection	8	26.7	26.7	26.7
	Convection	2	6.7	6.7	33.3
	Culinary	7	23.3	23.3	56.7
	Other	10	33.3	33.3	90.0
	fishery	3	10.0	10.0	100.0
	Total	30	100.0	100.0	

Source: SPSS Output Data, 2023

In table 1.4 types of business in the convection sector were 8 respondents, in the convection sector as many as 2 respondents, in the culinary field as many as 7 respondents, in fisheries as many as 3 respondents and in other fields as many as 10 respondents. The total of all of these fields is 30 respondents.

Table 1.5

		Long_Effort		Valid	Cumulative
		frequency	percent	Percent	Percent
Valid	1 > 2	10	33.3	33.3	33.3
	2 > 3	8	26.7	26.7	60.0
	3 > 4	3	10.0	10.0	70.0
	4 > 5	9	30.0	30.0	100.0
	Total	30	100.0	100.0	

Source: SPSS 2023 Output Data

In table 1.5, the duration of the business run by MSME actors is 1> 2 years, 10 MSME actors, 2> 3 years, 8 MSME actors, 3> 4 years, 3 MSME actors, and 4> 5 years, 9 MSME actors.

Table 1.6

		Descriptive Statistics				
		N	Minimu m	Maximu m	Means	std. Deviation
Accounting Knowledge		30	6.00	15.00	11.8000	2.35475
Business Experience		30	6.00	15.00	12.0000	2.33415
Work motivation		30	6.00	15.00	12.3667	2.23581
Education Level		30	5.00	15.00	10.8333	2.36473
Scale enterprises		30	4.00	15.00	10.8667	2.33021
Use of Accounting Information Systems		30	4.00	10.00	7.6667	1.84453
Valid N (listwise)		30				

Source: SPSS 2023 Output Data

In table 1.6 above it can be seen that the variable regarding accounting knowledge has a minimum value of 6.00 and a maximum value of 15.00 with an average value of 11.80 and a standard deviation (level of data) of 2.35. The business experience variable has a minimum value of 6.00 and a maximum value of 15.00 with an average value of 12.00. The work motivation variable has a minimum value of 6.00 and a maximum value of 15.00 with an average value of 12.36. Variables at educational level have a minimum value of 5.00 and a maximum value of 15.00. and the variables on the business scale have a minimum value of 4.00 and a maximum value of 15.00. While the variable use of accounting information systems has a maximum value of 4.00 and a maximum value of 10.00 and an average value of 7.66 .

Table 1.7

Variable	Question Items	r count	r table	Information
Accounting Knowledge (X1)	X1.1	0.809	0.349	Valid
	X1.2	0.825	0.349	Valid
	X1.3	0.852	0.349	Valid
Business Experience (X2)	X2.1	0.630	0.349	Valid
	X2.2	0.654	0.349	Valid
	X2.3	0.673	0.349	Valid
Work Motivation (X3)	X3.1	0.628	0.349	Valid
	X3.2	0.670	0.349	Valid
	X3.3	0.485	0.349	Valid
Educational Level (X4)	X4.1	0.629	0.349	Valid
	X4.2	0.616	0.349	Valid
	X4.3	0.701	0.349	Valid
Business Scale (X5)	X5.1	0.620	0.349	Valid
	X5.2	0.413	0.349	Valid
	X5.3	0.654	0.349	Valid
Accounting Information Knowledge (Y)	Y1.1	0.401	0.349	Valid
	Y1.2	0.717	0.349	Valid

Source: Processed Data 2023

Validation research for all variables with a total sample of 30 samples can be declared significant, it requires an rcount > 0.349 to be declared valid.

Cronbach's Alpha	
Cronbach's Alpha	N of Items
0.906	6

Source: SPSS Output Data, 2023

In this study stated that this research has met the basic elements of reliable reliability. The overall variable Cronbach Alpha value is $0.906 > 0.6$, so it can be concluded that this research instrument is reliable or trusted.

T Test (Multiple Linear)

Table 1.8

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	1,520	1,349		1.126	.271
	Total_X1	.322	.188	.411	1710	.100
	Total_X2	-.205	.171	-.259	-1,195	.244
	Total_X3	-.081	.194	-.098	-.418	.680
	Total_X4	.021	.168	.026	.122	.904
	Total_X5	.514	.178	.650	2,885	.008

a. Dependent Variable: Total_Y

shows the results of multiple linear regression testing simultaneously on all independent variables in this study. Based on the table, the multiple linear regression equation can be obtained as follows: $Y = 1.520 + 0.322 X_1 + 0.205 X_2 + 0.081 X_3 + 0.021 X_4 + 0.514 X_5$

The constant value (a) is 1.520 (positive). Shows that when the independent variables (accounting knowledge, business experience, work motivation, education level, and business scale affect the use of accounting information on MSME actors) are in a constant state (x 0.03), then the MSME samples in this study tend to have quality accounting information Good.

1. The results of multiple linear regression testing show that the variable quality of accounting knowledge has a regression coefficient of 0.322 with a significance value of 0.100. This value is greater than the significance value of 5% (0.05). Thus, the first hypothesis which states that accounting knowledge has a positive effect on the use of accounting information is accepted.
2. The results of multiple linear regression testing show that the business experience variable has a regression coefficient of 0.205 with a significance value of 0.244, this value is greater than the 5% significance value
3. 0.05). Thus, the second hypothesis which states that business experience has a positive effect on the use of accounting information is accepted.
4. The results of multiple linear regression testing show that the work motivation variable has a regression coefficient of 0.081 with a significance value of 0.680. This value is greater than the significance value of 5% (0.05). Thus, the third hypothesis which states that business experience has a positive effect on the use of accounting information is accepted, meaning that the better the work motivation, the better the use of accounting information assuming other variables are considered constant.
5. The regression coefficient value of the participation variable in educational level is 0.21 with a significant value of 0.904. This value is greater than the significance value of 5%

- (0.05). Thus, the fourth hypothesis which states that education level has a positive effect on the use of accounting accounting information is accepted.
6. The regression coefficient value of the participation variable in the business scale is 0.514 with a significant value of 0.08. This value is greater than the significance value of 5% (0.05). Thus, the fourth hypothesis which states that the scale has a positive effect on the use of accounting information is accepted.

Table 1.9
ANOVA ^a

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	64,481	5	12,896	9054	.000 ^b
	residual	34,186	24	1,424		
	Total	98,667	29			

a. Dependent Variable: Total_Y

b. Predictors: (Constant), Total_X5, Total_X2, Total_X4, Total_X3, Total_X1

Source: SPSS 2023 Output Data

In table 1.7 above, the probability (sig) < 0.05 is obtained, namely 0.000 < 0.05. Therefore H0 is rejected, meaning that there is a significant simultaneous effect (together) between (X1) Accounting Knowledge, (X2) Business Experience, (X3) Work Motivation (X4) Education Level, (X5) Business Scale, (Y) Knowledge of Accounting Information.

TEST R square

Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.808 ^a	.654	.581	1.19349

a. Predictors: (Constant), Total_X5, Total_X2, Total_X4, Total_X3, Total_X1

The coefficient of determination is denoted by the adjusted R square. The coefficient of determination shows the proportion of the dependent variable that can be explained by the independent variables (Ghozali, 2011). Table 3 shows that the coefficient of determination showing Adjusted R square is 0.581 or 5.8%, which is the percentage of influence. Accounting knowledge, business experience. Work motivation, education level and business scale for MSME business owners in Makassar City is 5.8%, while the remaining 94.2% is influenced by other variables outside of this study.

Discussion

The data that has been collected is in the form of piles of questionnaires according to the questions posed to a large number of respondents, or data in the form of a number of numbers that have been collected, must be analyzed for further interpretation to be formulated and then used as a part of the research report. The process of data analysis aims to make a summary of the data and relate the data to one another. Presentation of data that has gone through processing (which includes activities: Data preparation (i.e. editing, coding, editing and checking and recording data on coding sheets); Counting, namely by recording frequencies; Grouping; Explaining relationships between variables by making cross-tabulations (Relating); Predicting trends found in the data (predicting trends); and statistical tests) into the "results" section. Usually done in the form of numbers. The numbers presented will be meaningful when interpreted by the researcher. If the results of the analysis are not interpreted as the results of statistical tests using "chi square" (X^2) it is obtained that Alpha is 0.001, then this number is meaningless. For this reason, interpretation or expression of the meaning of these numbers must be carried out, do not let the reader think for a long time which can cause boredom in reading the results of the research. Interpretation of the meaning of these numbers also needs to be done with the use of simple statistics, such as frequency tables or cross tables.

Presentation of tables in a research report, especially in the social sciences (the social science underline here is to emphasize the notion that social science research which generally uses qualitative methods, such as law, anthropology and others, is allergic to numbers is not true) is not true the aim is to show that in the social sciences one can also present figures, but to support and present the facts under study. The data that has been presented in the table needs to be interpreted so that readers can catch important conclusions from the data. The table must be titled and followed by a sufficiently clear interpretation, so that readers can easily understand and understand the information presented without having to read the full text.

Things that must be remembered so that the contents of the table can be interpreted properly: (1) Observe the data listed in the total column (amount). This column will be the benchmark or basic measure for comparison of data categories in the table. (2) The principal relationships to be tested are described in a table (by mentioning a few numbers) briefly. (3) Observe or look for numbers that deviate from the general pattern or from hypotheses or assumptions, then explain why this happened. (4) An explanation of the results of the new table is the first step in table analysis. The results of statistical tests such as the X^2 test or in tabular form which are only interpreted, will be of very limited use if further discussion is not carried out by relating them to the results of other studies (which use somewhat the same sample and approach) or linked to broader theories or propositions.

X variable has a positive effect on MSME business actors in the company variable Y participation of 0.514 with a significant value of 0.08. This value is greater than the significance value of 5% (0.05). Thus, the fourth hypothesis which states that the scale has a positive effect on the use of accounting information is accepted. This shows that US actors only improve the system for using accounting information in companies, It is hoped that this can help UKM in recording financial transactions to easily prepare computer-based financial reports so that it will make it easier to fulfill one of the requirements for obtaining capital from financial institutions. The existence of a system of using accounting information systems for MSME actors has various benefits, namely loading or presenting information in a timely and accurate manner to help companies carry out main value chain activities effectively and

efficiently to gain social legitimacy which will indirectly provide a positive image for the company. for his concern in building an accounting information system for MSME business actors in Indonesia. Corporate business actors get a good image in managing accounting information systems, so they will receive it from various MSME business actors.

The t test shows that the use of accounting information is not in line / there is no significant difference in the use of accounting information between SMEs with an accounting education background and without an accounting education background. Companies must collect data from users that are relevant to the business being managed in the research. For example, data on the use of accounting information on MSME actors/users with and without an accounting educational background. P -value generated from the t test. If the p-value is less than the predetermined significance level ($\alpha = 0.05$), then the null hypothesis can be rejected. That is, there is a significant difference in the use of accounting information between the two groups of respondents where users must gather user experience to be able to organize the scope of the system for using accounting information that is prepared and used for companies.

CONCLUSION

Based on the tests and analyzes that have been done previously by the researchers, it can be concluded that the results are accounting knowledge, business experience, work motivation, education level and business scale have a significant positive effect on the use of accounting information. But the results of the research turned out that some MSMEs said that information systems were very difficult to implement because of their limited understanding of the SIA itself. The limitation in this study is the descriptive test which shows that the Adjusted R Square value is only 0.581.

This means that variables can be explained by accounting knowledge (x1), business experience (X2), work motivation (X3), education level (X4), and business scale (X5) on accounting information systems by 5.8%, while the rest 94.2% is influenced by other variables outside of this study.

REFERENCES

- Awanda Nirwana, Dendi Purnama, 2019. The Influence of Education Level, Business Scale and Length of Business on the Use of Accounting Information in MSMEs in Ciawigebang District.
- Business, Business Scale, and Knowledge of Accounting on the Use of Accounting Information in MSMEs Furniture. In Sragen Regency
- Hadiyah Fitriyah, 2006. "Analysis of Factors Influencing the Use of Accounting Information in Medium Enterprises in Sidoharjo Regency." Thesis. Surabaya: Faculty of Economics UNAIR.
- Hemi Nur Rohmah, 2019. The Influence of Capital, Entrepreneurial Attitudes, and Length of Business on Trader's Income at Boja Market, Kendal Regency.
- Hadari Nawawi, 2005. Human Resource Management for Competitive Business. Yogyakarta: UGM Press.

- Handayani, 2011. Factors that influence the capital structure of public companies in the manufacturing sector
- Kaukab, ME, Nur setya handayani, & Yuwono, W. (2020). Use of Accounting Information on Umkm Actors. *Journal of Education, Social Science, and Religion* , 6 (2), 28–41. <https://doi.org/10.53565/pssa.v6i2.197>
- Kaukab, ME, Adawiyah, WR, Setyanto, RP, & Kaukab, ME (2020). Indonesian Economic Outlook 2020: Opportunities From Openness. *UNSIQ Journal of Research and Community Service*, 7(1), 38-47.
- Knowledge, Business Experience and Business Scale on the Use of Accounting Information in Small and Medium Enterprises (Case Study of UKM Actors on Jalan Karangjati and Jalan Pringapus, Semarang Regency).
- Murniati, 2002. Analysis of the factors that influence the use of accounting information in small and medium enterprises (SMEs) in Yogyakarta.
- Naufal Irfa Nabawi, 2018. Analysis of Factors Influencing the Use of Accounting Information in Micro, Small and Medium Enterprises in the City of Yogyakarta
- Pinasti, Margani, 2007. "The Influence of Implementation and Use of Accounting Information on Small Entrepreneurs' Perceptions of Accounting Information: An Experimental Research." *Journal of Indonesian Accounting Research* Vol.10/No.3/2007. Makassar: Hasanuddin University Faculty of Economics.
- Rudianto and Siregar, 2012. Increasing Competitiveness Through the Preparation of Financial Statements for Small and Medium Enterprises in the City of Semarang
- Siti Fithorah, Ari Pranaditya, 2019. The Influence of Education Level, Accounting
- Suwito and Herawaty, 2005. Analysis of Factors Affecting Profit Management (Studies of Companies Listed on the IDX)
- Suroso, A. (2020). Accelerating small firms' production process improvement through international market knowledge and valuable, rare, inimitable, and organized resources and capabilities. *Business: Theory and Practice*, 21(1), 322-328.