Factors that influence the use of accounting information in Micro, Small, and Medium Enterprises (MSMEs) in Medan City

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Abstract

MSMEs play a substantial role in increasing GDP and employment in Indonesia. However, there are still many MSMEs who have not utilized the use of accounting information in running their business. The use of accounting information can help them to maintain their business sustainability. During this pandemic era, many MSMEs were affected, including the MSMEs in the Province of North Sumatera. In May 2020, the provincial government of North Sumatra recorded that 672.000 MSMEs were affected by the pandemic. The province's capital city is Medan, where the government of Medan city also really supports the development of MSMEs in Medan. So, the research aims to examine and analyze the effect of business age, educational level, business scale, and accounting training on using accounting information in MSMEs in Medan city. This research used primary data, which was obtained by distributing both physical and google form questionnaires. The method of sampling used in this research is purposive and convenience sampling. There are 109 data processed and analyzed using the multiple linear regression method, where the ordinal data is transformed into intervals using the Method of Successive Interval (MSI). From the results, the business scale and accounting training both significantly positively affect the use of accounting information in MSMEs in Medan city during the business age, and educational level does not affect the use of accounting information in MSMEs in Medan City.

Keywords: Accounting information; Accounting training; Business age; Business scale; Educational level

1. Introduction

During this COVID-19 pandemic, many MSMEs were affected by the pandemic in various regions in Indonesia, including MSMEs in North Sumatra Province. The North Sumatra Provincial Government recorded as many as 672,000 MSMEs affected by the pandemic (May, 2020). By utilizing accounting

information, MSMEs can at least know their financial condition more clearly, and if necessary, they can use accounting information as a basis for decision making. In addition, accounting information is also helpful for MSMEs to meet administrative needs. The city of Medan was chosen for this study because the city of Medan is the third-largest city in Indonesia and is the capital of the province of North Sumatra. The Medan City Government also strongly supports the development of Medan MSMEs, for example, through a collaboration program with Tokopedia to help MSME players adapt to digitalization.

According to Walther (2021), accounting information is reported according to the needs of stakeholders. Parties interested in accounting information include owners, managers, creditors, employees, and the government. Business managers need accounting information to make decisions. Owners and investors expect profits and creditors need information for taxes and regulations, and employees need accounting information because they want to work for successful companies. They often get bonuses or options depending on the company's performance. Accounting information about specific entities helps meet the needs of all these interested parties. This study analyzes the effect of education level, business age, business scale, and accounting training on the use of accounting information.

Research by Novianti et al. (2018), uses the independent variables of business age, education level, business scale, and accounting training. According to Nugroho (2012), the age of the business is the beginning of the company carrying out operational activities until it can maintain its sustainability or its existence in the business world. Educational level is a formal education level followed by MSME actors according to Law no. 20 of 2003 concerning the National Education System. Business scale is classified based on the criteria of MSMEs according to PP no. 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises. According to Novianti et al. (2018), accounting training is frequently attended by MSME owners and non-school educational institutions, higher education institutions, departmental training centers, or specific agencies as organizers.

Research by Efriyenty (2020), Setiawan (2019), Nirwana & Purnama (2019), and Yuliati & Khotmi (2018) finds that there is a positive effect of business age on the use of accounting information in MSMEs. According to Nirwana & Purnama (2019), the longer MSMEs are involved in their business, the larger the scale of their business so that accounting information will be used to support their business activities. However, based on research by Puspita & Pramono (2019) and Novianti et al. (2018), it was found that there was no effect between business age and the use of accounting information in MSMEs. According to Puspita & Pramono (2018), company age is a factor that encourages the provision and use of accounting information in a business. However, a change in manager is considered one of the reasons why the business age cannot guarantee the availability of adequate business records and the use of accounting information as a basis for business decisions.

The education level variable for MSME factors in Efriyenty (2020) research positively affects the use of accounting information. From the results of his research, it is explained that accounting knowledge will be obtained from a higher level of education such as formal education or new training. However, in research conducted by Kurniawan et al. (2020) and Yolanda et al. (2020), it was found that there was no influence between education level and the use of accounting information. According to Yolanda et al. (2020), this happens due to

the low level of knowledge and education of owners regarding accounting information, so the use of accounting information is still limited.

From research by Yolanda et al. (2020), the business scale variable significantly positively affects the use of accounting information in MSMEs. However, research by Novianti et al. (2018) and Setiawan (2019) shows that business scale does not affect the use of accounting information. Use accounting information.

In a study conducted by Yolanda et al. (2020), accounting training positively affects the use of accounting information. It is said that taking accounting training can encourage MSME actors to manage company finances well so that more and more take part in accounting training, it will be more proficient in applying to accounts and using accounting information. The results of the research conducted by Siyami (2014) stated that there is no effect between accounting training and the use of accounting information because, according to Siyami (2014), accounting training is not the only way to gain accounting knowledge because accounting knowledge can also be obtained from experience. Both personal and company operations and education that MSME actors have undertaken.

It can be seen from the background above that there is still a non-uniformity of results in previous studies related to the variables that will be discussed in this study, so this topic is interesting to be re-examined. MSMEs play a significant role in increasing GDP and employment in Indonesia. However, there are still many MSMEs that have not utilized accounting information in their business implementation.

2. Hypotheses Development

Business age is the initial time the company carries out operational activities to maintain its continuity or existence in the business world (Nugroho, 2012). According to Tunggal & Ngatno (2018), the longer a company is established, the higher its value because it has experience in managing a business. This can indicate that the longer a company is established, the more the company knows what its stakeholders want and strives to fulfill and increase value for its stakeholders.

The longer the business life, the more business actors will understand what is needed by the community for important information that must be disclosed (Wahyono et al., 2020), meaning that older companies might utilize or use accounting information should be higher. This is in line with research conducted by Setiawan (2019). The results of his research showed that business age has a positive effect on the use of accounting information in MSMEs. Companies that have been established for more than ten years provide more accounting information. The results of research by Nirwana & Purnama (2019) also show that business age positively affects the use of accounting information. The more age in doing a business, the larger the scale, so accounting information will be used to support business activities. Based on this description, the conclusions of the hypothesis that can be formulated are as follows:

H_1: business age has a positive effect on the use of accounting information

The level of education in Indonesia is divided into primary, secondary, and higher education (Act No. 20 of 2003). Today, everything can be learned through online media without spending money. For example, business owners can learn about accounting information through Youtube or websites so that education level is not a problem to learn new things.

Research by Nirwana & Purnama (2019) shows that education level has a positive effect on the use of accounting information due to the higher level of understanding of accounting information by actors with higher education levels to facilitate the management

of financial statements. Educational level is also said to significantly influence the success of MSMEs because MSME owners must have a reliable critical power towards developing technology and information. This is, of course, related to stakeholder theory to increase stakeholder value. Nirwana & Purnama (2019) state that a higher education level will create a solid critical power towards developing technology and information to encourage companies to record transactions and use information. Accounting is used to assist owners/managers in preventing risks, making decisions, and dealing with risks. Learning about accounting will make human resources more valuable and increase stakeholder value. Based on the description above, the hypotheses that can be formulated are as follows:

H_2: educational level has a positive effect on the use of accounting information

Based on Act no. 20 of 2008, the business scale in MSMEs can be divided into micro, small and medium enterprises. According to Duran & Rodrigo (2018), the larger the business scale, the more visible or known the company will be and interact with more. More stakeholders mean the responsibility for increasing the value for stakeholders will be greater and utilizing accounting information is expected to increase the value for the company's stakeholders.

The results of research conducted by Mustofa & Trinaningsih (2021) show that business scale has a positive relationship to the use of accounting information. The greater the income, the more complex the use of accounting information will be. Research by Nirwana & Purnama (2019) also shows that business scale positively affects the use of accounting information. More information is needed for business purposes with a more extensive business scale. Based on the description above, the conclusions of the hypothesis that can be formulated are as follows:

H_3: business scale has a positive effect on the use of accounting information

According to Gomes (2003), training is an effort made to improve the performance of a job that is currently the responsibility of the person participating in the training. Accounting training can be organized by various parties: education outside of school, higher education institutions, departmental training centers, or specific agencies. According to Auliah & Kaukab (2019), participating in accounting training can increase knowledge and ability to prepare financial reports so that business owners/managers are expected to have knowledge of accounting that can be used and utilized continues to increase value for stakeholders.

Research conducted by Novianti et al. (2018) shows that accounting training positively affects the use of accounting information and use accounting information within the company. Research conducted by Yolanda et al. (2020) and Puspita & Pramono (2019) also shows that accounting training positively affects the use of accounting information. Based on the description above, the conclusions of the hypothesis that can be formulated are as follows:

H_4: accounting training has a positive effect on the use of accounting information

3.   Method, Data, and Analysis

The data used in this study is primary data which is data that is directly obtained from the source. The questionnaire that is filled in is data obtained through the distribution of questionnaires to MSME actors. The variables in the study were tested with a questionnaire instrument. The data source used was the data source from the city of

Medan. The data collection method used in this research is to use a questionnaire that is distributed physically (paper) or via a google form to MSME business actors in Medan City. The target time for data collection is two weeks. The questionnaire used in this study is a closed questionnaire, where the answers are already available, and the respondent only has to choose the most appropriate answer.

The population in this study were all MSME actors in the city of Medan, North Sumatra. The MSME actors in question are managers or owners of MSMEs in Medan. Due to the unknown or infinite number of populations, the method of determining the number of samples in this study used the Lemeshow formula. The minimum sample size was 96.04, which was then rounded up to 100 respondents. Sampling in this study uses convenience sampling.

The dependent variable in this study is the use of accounting information. The use of accounting information based on Puspita & Pramono (2018) is a process, method, or act of using accounting information for economic decision-making in choosing from existing alternatives. This variable was measured using an interval scale, namely the Likert scale, following research by Novianti et al. (2018).

The independent variable in this study is the age of the company. According to Nugroho (2012), the company's age is the beginning of the company carrying out operational activities to maintain its going concern or maintain its existence in the business world. In this study, the age of the business is calculated based on the length of the company's business operations, starting from when it was first built until the research was conducted. In this study, the variable age of the business was measured using a ratio scale in years. The level of education used in this study is the level of education according to Act no. 20 of 2003 concerning the National Education System. It is stated that the level of education is determined based on the level of development of students, the goals to be achieved, and the abilities developed. Educational level is measured using an ordinal scale: elementary school, junior high school, senior high school, Diploma, and Bachelor. According to Novianti, Mustika, and Eka (2018), the business scale is a measure used to reflect the company's size. The business scale in MSMEs is divided into micro, small and medium enterprises. Government Regulation No. 7 of 2021 criteria for Micro, Small, and Medium Enterprises and grouped based on criteria for business capital or annual sales results of Accounting Training. Accounting training according to Novianti et al. (2018), the accounting training variable is the frequency of accounting training organized by an educational institution outside of school or higher education institutions, departmental training centers, or specific services attended by MSME actors. Accounting training was measured using an ordinal scale and categorized into never, 1-2 times, 3-4 times, 5-6 times, and more than six times.

Multiple linear regression analysis techniques were used to test the hypothesis in this study, namely, regarding the effect of the independent variables on the dependent variable. The following is a multiple linear regression model in this study:

$$PIA = A + B_1UU + B_2JP + B_3SU + B_4PA + e$$

Where, *PIA*= use of accounting information; *A*= constant coefficient; *B*= regression coefficient; *JP*= educational level; *UU*= business age; *SU*= business scale; *PA*= accounting training; *e*= error.

4. Results

Respondents in this study were MSME actors, namely both the direct owner and the MSME manager/in charge. Primary data collected is data sourced from questionnaires

distributed to respondents directly (physical questionnaires) and questionnaires distributed online (via google form). Respondents who were collected and met the requirements in this study were 109 respondents, which exceeded the minimum sample target of 100 respondents. Based on the demographics of the respondents' gender from the collected questionnaires, it can be seen that the respondents were divided into 48 men or based on a percentage of 44.04%. In contrast, the number of female respondents was 61, or 55.96%. So it can be seen that the majority of respondents are female. Based on the respondent's age, it can be seen that the respondent's age is very diverse. The range and length of the class are determined based on the Sturgess rule, where the youngest respondent is 17 years old, and the oldest is 60 years old, and it is known from the data that the average age of the respondent is 36 years. While the respondents who answered the most questionnaires were respondents with an age range of 23-28 years, totaling 26 respondents, namely with a percentage of 23.9%, and the fewest were respondents with an age range of more than 56 years, namely only two respondents with a percentage of 1.83%. Based on the demographics of the respondents' positions, it can be seen that most of the respondents served as business owners, as many as 83 respondents or 76.1% as a percentage, while 26 respondents served as managers/persons in charge or percentage terms, namely 23.9%.

This study analyzes the effect of the independent variable on the dependent variable, where the independent variable in this study consists of four variables, namely age of business (UU), an education level (JP), business scale (SU), and accounting training (PA). Meanwhile, the dependent variable in this study was tested by giving a scale ranging from 1-5 on 14 questions on indicators of the use of accounting information (PIA) in the questionnaire. The results of the description of the processed data can be seen in Table 1, Table 2, Table 3, and Table 4.

Table 1.
Distribution of accounting training ever attended by employees or business owners

Category	Accounting Training (PA)	Frequency	Percentage
1	Never	59	54.10
2	1-2 times	25	22.90
3	3-4 times	8	7.30
4	5-6 times	0	0.00
5	More than 6 times	17	15.60
Total		109	100

Table 2.
Distribution of business scale

Category	Business Scale (SU)	Frequency	Percentage
1	Micro	76	69.70
2	Small	22	20.20
3	Medium	11	10.10
Total		109	100

Table 3.
Distribution of educational levels of business owners

Category	Educational Levels (JP)	Frequency	Percentage
1	Elementary Schools	3	2.80
2	Junior High Schools	3	2.80
3	Senior High Schools	29	26.60
4	Diploma Level (D1, D2, D3, D4)	16	14.70
5	Bachelor Level (S1, S2, S3)	58	53.20
Total		109	100

Table 4.
Distribution of business age category

Category	Business Age (UU)	Frequency	Percentage
1	1-6 years	61	56.00
2	7-12 years	24	22.00
3	13-18 years	7	6.40
4	19-24 years	7	6.40
5	25-30 years	7	6.40
6	31-36 years	1	0.90
7	37-42 years	1	0.90
8	>42 years	1	0.90
Total		109	100
Average			8.844 ≈ 9 years

Furthermore, the validity test was conducted to measure whether the questionnaire was valid and its reliability. The validity test results can be seen in Table 5, while the reliability test results can be seen in Table 6.

Table 5.
Validity Test

Statement	r-count	r-table 10%	Sig.	Conclusion
PIA1	0.863	0.2458	0.000	Valid
PIA2	0.886	0.2458	0.000	Valid
PIA3	0.884	0.2458	0.000	Valid
PIA4	0.904	0.2458	0.000	Valid
PIA5	0.893	0.2458	0.000	Valid
PIA6	0.898	0.2458	0.000	Valid
PIA7	0.927	0.2458	0.000	Valid
PIA8	0.902	0.2458	0.000	Valid
PIA9	0.927	0.2458	0.000	Valid
PIA10	0.917	0.2458	0.000	Valid
PIA11	0.911	0.2458	0.000	Valid
PIA12	0.887	0.2458	0.000	Valid
PIA13	0.910	0.2458	0.000	Valid
PIA14	0.906	0.2458	0.000	Valid

Based on the Table 5, it is shown that r-count > r-table and also has a positive value, so it can be concluded that all questions on the questionnaire are valid.

Table 6.

Reliability Test

Question Indicator	Cronbach's Alpha	Cronbach's Alpha Minimal
Use of Accounting Information (PIA)	0.982	0.60

Based on table 6, the Cronbach's alpha value of the 14 questions regarding PIA is 0.982, which is greater than 0.60, so it can be concluded that the questionnaire is reliable in measuring the PIA variable and can be used as a questionnaire measuring instrument in this study. Before processing the ordinal data in this study, it was transformed into interval data using the method of successive interval (MSI).

Table 7.

Results of analysis data

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	0.886	0.282	3.146	0.002
Business Age (UU)	-0.205	0.145	-1.420	0.159
Educational Levels (JP)	0.125	0.074	1.697	0.093
Business Scale (SU)	0.511	0.084	6.065	0.000
Accounting Training (PA)	0.238	0.075	3.179	0.002

Table 7 shows that the age of the business has a significance value of more than 0.05, namely 0.159. This shows that the age of business has no effect on the use of accounting information, and the first hypothesis in this study is rejected. Educational level has a significance value of more than 0.05, which is 0.093. This shows that education level has no effect on the use of accounting information, and this study's second hypothesis is rejected. The business and accounting training scale has a significance value of less than 0.05 and indicates that this study's third and fourth hypotheses are not rejected.

5. Discussion

Based on the results of the hypothesis test, it was found that the age of the business did not affect the use of accounting information for MSMEs in Medan City. The results of this study are not in line with stakeholder theory, which states that as a company ages, it tends to use accounting information more to create value for its stakeholders because as the company ages, more stakeholders will be involved in its business. This can be caused because as the age of the business increases, there is no certainty that the business will experience an increase in its transactions, so the stakeholders involved tend to be constant or not increase. In addition, many micro-scale MSMEs are family businesses, so according to them, they do not require the use of accounting information. Many micro-scale MSMEs do not require accounting information because their family business has been running fine without using accounting information. There are no significant transactions that require the use of accounting information, so it is enough to remember the existing transactions. The results of this study follow the results of previous studies conducted by Puspita & Pramono (2019) and Novianti et al. (2018), which stated that business age did not affect the use of accounting information. However, they disagree with the results of research conducted by Setiawan (2019), which states that business age positively affects the use of accounting information in MSMEs. Setiawan (2019) stated that companies that have been

around for more than ten years provide more accounting information. The results of this study also disagree with the results of research by Nirwana & Purnama (2019), which also shows that business age has a positive effect on PIA. According to them, the longer they are in a field, the larger the business scale will be so that accounting information will be used to support business activities.

Based on the results of hypothesis testing, it was found that education level did not affect the use of accounting information on MSMEs in Medan City. This result of this study is not in line with stakeholder theory, where it is said that with a higher level of education, the critical power will be more robust against the development of technology and information. The more robust against the development of technology and information will encourage companies to record transactions and use accounting information to assist owners/managers in preventing risks. , make decisions and handle risks so that HR will be more valuable and lead to increased value for stakeholders. This is because many of the owners of MSMEs with higher education in this study do not use accounting information. After all, they feel it is too complicated to use accounting information in their business. The average transaction and the activities they face tend to be repetitive daily. Research conducted by Kurniawan et al. (2020) and Yolanda et al. (2020) found no influence between education level and the use of accounting information. According to Yolanda et al. (2020), this happens due to the owner's low level of knowledge and education regarding accounting information, so the use of accounting information is still limited. However, the results of this study contradict the research conducted by Efriyenty (2020), who found that education level positively affects the use of accounting information. From the results of his research, it is explained that accounting science will be obtained from higher levels such as formal education or new training.

Based on the results of hypothesis testing, it was found that business scale positively affects the use of accounting information. This is in line with stakeholder theory, where it is said that on the larger scale of business, companies are increasingly visible or known and interact with more stakeholders. More stakeholders mean the responsibility for increasing value for stakeholders is more significant than the micro or small-scale business, and utilizing accounting information is expected to increase value for company stakeholders. The business scale has a positive effect on the use of accounting information in this study because, with a larger scale, more transactions occur, and business owners with a larger scale feel that accounting is critical to be applied in companies. This result is supported by research by Yolanda et al. (2020), where the business scale variable has a significant positive effect on the use of accounting information in MSMEs. It is said to have a positive effect because the accounting information needed is getting bigger with a larger business size—many as a future policy determination. However, contrary to the results of research by Novianti et al. (2018) and Setiawan (2019), which show that business scale does not affect the use of accounting information, this is because most of the MSME respondents in the study are still in the micro class. Micro class not maximized and consistent in using accounting information.

Based on the results of hypothesis testing, it was found that accounting training positively affected the use of accounting information on MSMEs in Medan City. This is in line with stakeholder theory, where it is said that accounting training can increase knowledge and ability to prepare financial statements so that business people can know to account so that it can be utilized and then continue to increase value for stakeholders. Accounting training has a positive effect on the use of accounting information in this study because MSME actors participate in general training because they intend to use accounting information in their business or are job demands for MSME managers/in charge of carrying out their responsibilities. In addition, the more accounting training, the more

comprehensive accounting knowledge. A broader knowledge of accounting can increase accounting information in business activities. This result is in line with the research conducted by Yolanda et al. (2020), which found that accounting training positively affected the use of accounting information. This shows that accounting training can encourage MSME actors to manage company finances well, so the more they take part in accounting training, the more proficient they will be in applying to accounts and using accounting information. However, the results of this study contradict the results of research conducted by Siyami (2014), which states that there is no effect between accounting training and the use of accounting information because, according to Siyami (2014), accounting training is not the only way to gain accounting knowledge. After all, accounting knowledge can also be obtained from personal experience, company operations, and education that MSME actors have undertaken.

6. Conclusion

Based on the description of the research results and the discussion, the conclusions can be drawn age of business does not affect the use of accounting information in MSMEs in Medan City because there is no certainty about transactions that increase with increasing business age. In addition, self-managed businesses also make MSME actors not take advantage of the use of accounting information. Educational level does not affect the use of accounting information in MSMEs in Medan City because even MSME actors with higher education levels feel too complicated regarding using accounting information in their business. After all, the average transaction in their business will be the same every day. Business scale positively affects the use of accounting information because more transactions will occur with a larger business scale. In contrast, according to MSME actors on a larger scale, accounting is essential to apply in the company. Accounting training positively affects the use of accounting information because the more often they take part in accounting training, the broader insight into accounting so that they can apply accounting in running a business and take advantage of the use of accounting information for their business.

The limitation of this study is that many MSME actors are unwilling to fill out questionnaires due to the allegation of turnover in classifying MSME business scales according to PP No. 7 of 2021. In addition, the variables of business age, education level, business scale, and accounting training only affect the use of accounting information in MSMEs in Medan City by 37.3%, and other variables outside of this study influence the remaining 62.7%. The distribution of questionnaires, some of which used google forms, also limited the interaction between researchers and respondents. Further research is expected to be able to use other variables that may have more influence on the use of accounting information on MSMEs. Further research can use other analytical methods such as ordinal regression, and further research may be carried out at a broader level, for example, at the provincial level.

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