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Effect of Accounting Knowledge, Accounting Training, Business Scale, and Business Experience on the Use of Accounting Information in UMKM

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Abstract

This study aims to determine the effect of accounting knowledge, accounting training, business scale, and business experience on the use of accounting information in MSMEs in Jambi City. This study uses quantitative methods with data taken in the form of primary data. The population in this study were MSME actors in 2023, with a total of 50,747. The sample size to be studied from a population can be used with the Slovin approach formula. The sampling technique uses the Cluster Random Sampling method. The data collection technique is using a questionnaire. The application to help complete the proposed data analysis uses Statistical Package for Social Sciens (SPSS) 26 software. The results of the data analysis conducted by this researcher show that accounting knowledge partially has a significant effect on the use of accounting information. Accounting training partially has no effect and is significant to the use of accounting information. Business scale partially has a significant effect on the use of accounting information. Business experience partially has a significant effect on the use of accounting information. Accounting knowledge, accounting training, business scale, and business experience are significantly related to the use of accounting information.

Keywords: Accounting Knowledge, Accounting Training, Business Scale, Business Experience, Use of Accounting Information

Introduction

Economic development and growth have become the benchmark of a country's prosperity. Economic independence lies in the country's current economic system. An economic system systematically allows a country to allocate resources properly and accurately. The better the economic system implemented, the higher the country's economic growth (Tambunan, 2009). Economic growth carried out by the state is one of the efforts to improve the standard of living of its population. One indicator of the success of a country's economic

growth is the reduction in the number of poor people. According to Lestari and Rustiana (2019), poverty is a problem that is always faced by all countries, including Indonesia. One form of strategy to reduce poverty is the growth and development of Micro, Small, and Medium Enterprises (MSMEs), which can directly or indirectly affect economic growth (Lestari and Rustiana, 2019).

The existence of MSMEs provides an important role that is quite dominant in the Indonesian economy compared to the large business sector, and this indicates that the contribution of MSMEs to the Indonesian economy is one of the country's foreign exchange earnings. The growth of MSME performance can achieve business success regardless of how it is managed. Management policies, which are the key to a company's success, are influenced by factors, one of which is the role of accounting (Ulfi Hanifah et al., 2023).

It cannot be denied that small and medium enterprises (MSMEs) are one of the main components of the Indonesian economy. The MSME sector contributes to economic growth, creates jobs, and accelerates income distribution through business opportunities (Tambunan, 2009). To build the national economy, MSMEs strive to grow businesses. This means that MSMEs play a very large role in advancing the Indonesian economy. Apart from being an alternative to new employment, MSMEs also played a role in encouraging the rate of economic growth after the 1997 monetary crisis when large companies had difficulty in developing their businesses (Yani Restiani Widjaja et al 2023).

According to (Holmes and Nichollas, 1988 in Naufal Irfa Nabawi, 2018), business scale is the company's ability to manage a business by paying attention to the number of assets, number of employees, and revenue earned during one accounting period. The scale of business is an indication of the development of a company where a large company will bring employees involved in it. The scale of the business also influences the use of accounting information. A study by Holmes and Nicholls in Kristian (2010) found that business scale positively correlates with preparing and using accounting information, as measured by revenue, number of employees, and assets owned. The need for accounting for business continuity will increase along with the complexity of business processes and business scale; conversely, when the business scale gets smaller, the need for accounting information will decrease.

Business experience is learning from what has been obtained by business actors for business activities that have been carried out before business actors will require more information to be prepared and used in decision-making owned by a business actor in business operations that have been carried out. Business experience can help you learn much about what information is needed and used in decision-making. This is because the company's business experience or length of business operation can indicate that accounting information is needed. The longer a business operates, the higher the business complexity, so accounting information is increasingly needed (Dika Achbianto, 2023).

The use of accounting information in micro, small, and medium enterprises (MSMEs) is one of the efforts to anticipate the failure of the business being run, but this is contrary to the current reality according to the statement of one of the managers of small businesses and cooperatives of the Indonesian Accounting Association (IAI) which states that small

entrepreneurs do not have accounting knowledge and many of them do not understand the importance of recording for business continuity. According (Fatimah, 2018) states that most small entrepreneurs in Indonesia do not organize and use accounting information in managing their business. Providing and using accounting information highly depends on management's ability to carry out accounting techniques.

Based on the facts that occur, there are still many MSME players who do not provide this accounting information. The phenomenon of the problem that leads to the large number of MSME organizers who have not interpreted and used accounting information in running their business is because there are still many MSME actors who are illiterate in accounting and have not mastered and understood the importance of neat financial records and bookkeeping (www.ekonomi.kompas.com).

As for the problems that often occur in MSMEs in Jambi City, the adoption of information technology in business is still low. Some of the causes include a low understanding of the benefits of information technology in business development, low availability of investment, and low government support. In addition, typical Jambi MSME products have not been differentiated, with dominance in food products. When viewed from the distribution of labor by industry group, labor in the food industry group reached 36.83%. In addition, the largest absorption of child and elderly labor is still in the food industry group. Almost one-third of working children and older people over 65 years old who work participate in managing the food industry.

Literature Review

Theory of Planned Behaviour (TPB)

The theory of Planned Behaviour (TPB) is a behavioral theory that states that a person's behavior can be influenced by his perceptions. That person's interest influences a person's action in performing a behavior in behaving. This interest is influenced by the person's attitude towards behavior, behavior that is influenced by subjective norms and suggested behavioral control.

TPB is influenced by three constructs, namely:

1. *Attitude towards Behavioral (Attitude towards behavior)*

   Attitude is an individual's evaluation of positively or negatively towards certain objects, people, institutions, events, behaviors, or interests (Ajzen 2005) in Ni Made Rai Jurniarni, Made Gede Wirakusuma (2015). Attitude is one of the factors learned when giving a positive or negative response to the assessment of something given.

2. *Subjective Norm (Subjective Norm)*

   Subjective norms are related to the influence of the social environment felt by a person to behave or not behave, subjective norms, namely a person's perception of the views of society

that provide support or do not provide support in behavior (Ni Made Rai Jurniariani, Made Gede Wirakusuma, 2015).

3. *Perceived Behavioral Control.*

   Perceived behavioral control is a belief in the presence and absence of things that support or do not support a person's behavior. According to Wijaya (2007) in (Ni Made Rai Jurniariani, Made Gede Wirakusuma, 2015), perceived behavioral control is a person's perception of something that can provide convenience or difficulty in behavior.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), according to (Kasilingam, 2020), is the most influential research model in explaining the application of information technology and is considered helpful for learning about the acceptance of various technology-related contexts. Davis (1989) and Lestari (2019) also explain that the Technology Acceptance Model (TAM) is an important factor perceived by a person to determine their behavior. This technology acceptance model (TAM) can measure a person's behavior when using a product or service and measure a person's attitude.

The Technology Acceptance Model (TAM) is a model for predicting and explaining the various technology users accept and use technology related to the user's work. TAM is the most influential model for evaluating the acceptance of information systems. This model will illustrate that the use of information systems will be influenced by perceived usefulness and user convenience. In addition, effectiveness is where all three have high determinants and empirically tested validity. TAM believes that the use of information systems will improve the performance of employees or companies. Besides, using information systems is easy and does not require significant effort from the user's decision.

Use of Accounting Information

Accounting information is a process, procedure, action, use, and application of accounting information for economic decision-making in business development. It can be a reference for determining choices in strategic planning (Br Purba & Wangdra, 2023). Accounting information is important information that can be used to help manage a company from various problems related to economic activities (Dika Achbianto, 2023).

An MSME entrepreneur will be more successful if he is equipped to apply accounting information in running his business. MSME businesses need accurate information to facilitate decision-making and solve problems MSME actors face. In addition, accounting information is also useful in preparing various projections, such as projecting future cash needs, controlling costs, measuring and increasing productivity, and providing support for the production process (Wahyudi, 2019).

Accounting Knowledge

Accounting knowledge is a set of enthusiastic knowledge owned by small and medium entrepreneurs about accounting information systems that produce financial reports for interested parties about the economic activities and conditions of the company (Bayu Mujakar

et al., 2022). Accounting knowledge can be defined as a set of knowledge that is structured on how to record, classify, and summarize transactions in a useful way and in the form of money units, interpreting the results of the process in the form of economic decision-making information as a basis for choosing various alternatives (Sitorus, 2017).

The owner's accounting knowledge can be reflected through the recognition of business owners in managing their business finances. In other words, accounting practices in the business reflect the owner's level of accounting knowledge. Accounting knowledge can be identified from the experience of business owners on participation in training programs by business owners, the better their ability to use accounting information.

Accounting Training

Accounting training is about facts, conversion, and classification (Fatimah, 2018). Training on classification includes journals and ledgers, while conversion is training on financial statements, which include balance sheets, income statements, statements of changes in financial position, cash flow statements, and notes to financial statements. Low accounting training will cause the business to experience management failure. Training around accounting really determines how well a business owner's ability to follow accounting training is and the better the business owner's ability to use accounting information (Mayzora and Jujuk, 2021). Accounting training is an effort to improve and expand personal or individual accounting capabilities to achieve expertise and existing abilities and skills to successfully develop their business (Umami and Elfan Kaukab, 2020).

Business Scale

According to Holmes Nicholls (Nabawi, 2018), business scale is the company's ability to manage a business by paying attention to the amount of assets, number of employees, and revenue earned during one accounting period. Business scale is an indication of the development of a business where a large business will have an impact on the employees involved in it. The business scale can be assessed by the number of employees MSME businesses own (Yesa, 2017).

The increase in employees from one year to another indicates that the business is growing and developing because a large business will also require a large number of employees. If the scale increases, the proportion of businesses providing additional accounting information increases (Meliana and Dewi, 2015).

Business Experience

Business experience or the length of time the business has been running indicates that business actors can coordinate all business operations to continue to survive and run well (Yesa, 2017). Business experience is a learning effort from what business actors have obtained for the business activities. Business owners will need more information to be prepared and used in decision-making, as they are owned by a business actor in the company's operations. The longer the business operates, the more accounting information will be needed because the complexity of the business will also increase (Dewi & Restika, 2018).

Experience is a process of forming knowledge or skills about a work method due to the involvement between employees and job task executors. The benchmark of work experience includes the length of time or period of work that a person has taken to understand the duties of a job and carry out his work (Zakiah, 2020).

Research Method

This type of research is included in a quantitative approach, namely an associative research strategy used to determine the relationship between two or more variables. According to (Ghozali, 2018), the quantitative approach has characteristics, namely, one that connects two variables. This study aims to determine the effect of accounting knowledge (X1), accounting training (X2), business scale (X3), and business experience (X4) on the use of accounting information in MSMEs (Y). This study uses primary data sources. Primary data is obtained directly from respondents and sources by distributing questionnaires to MSME actors in Jambi City.

The data used in this study are primary data, where data used includes several perceptions of MSME actors in Jambi City obtained from distributing questionnaires directly and via online (google form) regarding accounting knowledge, accounting training, business scale, and business experience on the use of accounting information in MSMEs in Jambi City.

Population is a generalization area consisting of objects/subjects with certain qualities and characteristics set by researchers to study and then draw conclusions Sugiyono (2018). In other words, the population is a collection of all measurements, objects, or individuals being studied. In this study, the population is MSME players in Jambi City. According to data from the Jambi Provincial Statistics Agency, Micro, Small, and Medium Enterprises in Jambi City were 50,747 MSMEs in 2023.

The sample is part of the number and characteristics of the population. If the population is large and the researcher does not study everything in the population, the researcher can use a sample taken from that population. Calculating the sample size using the Slovin technique with the number of MSMEs in Jambi City is 50,747 MSMEs, so the percentage of leeway used is 10% of the calculation results, which can be rounded off to achieve suitability. So to find out the research sample with the following calculations:

$$\boldsymbol{n = \frac{N}{1 + Ne^2}}$$

Description:

n : Number of Samples

N : Total Population

Ne2 : Precession (set at 10%)

The number of MSMEs in Jambi City is 50,747 units in 2023. Then, the population N = 50,747 with a precession of Ne2 = 10%. Then the number of samples in this study are:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{50.747}{1 + 50.747(0{,}1)^2}$$

$$n = \frac{50.747}{1 + 50.747(0{,}01)}$$

$$n = \frac{50.747}{508{,}47}$$

$n = 99{,}80$ rounded to 100

Data Collection Methods

The data collection method in this study used a questionnaire. To support the accuracy of the data and research results, researchers used a questionnaire as a data collector in this study. The questionnaires in this study were distributed to MSME players in Jambi City who had implemented an accounting system in their business. The questionnaire is a data collection technique that gives a set of questions or written statements (Sugiyono, 2018). In this case, the questionnaire will be distributed directly to MSME players in Jambi City.

Result

The results of descriptive statistical analysis using the spss program can be seen in the table below:

Table 1. Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Accounting Knowledge	100	10.00	25.00	19.5700	3.22006
Accounting Training	100	10.00	25.00	17.8200	3.90126
Business Scale	100	12.00	25.00	20.7700	2.06390
Business Experience	100	11.00	25.00	18.5600	3.13443
Use of Accounting Information	100	11.00	25.00	20.4500	2.75011
Valid N (listwise)	100				

Source: SPSS Output

Based on the table above, it can be concluded that:

1. The Accounting Knowledge variable of the 100 respondents studied has a minimum value of 10.00, a maximum value of 25.00, an average value (mean) of 19.5700, and a Standard Deviation of 3.22006.
2. The Accounting Training variable of the 100 respondents studied has a minimum value of 10.00, a maximum value of 25.00, an average value (mean) of 17.8200, and a Standard Deviation of 3.90126.

3. The Business Scale variable of the 100 respondents studied has a minimum value of 12.00, a maximum value of 25.00, an average value (mean) of 20.7700, and a Standard Deviation of 2.06390.
4. The Business Experience variable of the 100 respondents studied has a minimum value of 11.00, a maximum value of 25.00, an average value (mean) of 18.5600, and a Standard Deviation of 3.13443.
5. The use of Accounting Information of the 100 respondents studied has a minimum value of 11.00, a maximum value of 25.00, an average value (mean) of 20.4500, and a Standard Deviation of 2.75011.

Validity Test

Validity test is an indication of a measuring instrument that shows the research instrument's validity level. In this study, the validity measurement was carried out by comparing the r-count value with the r-table (df = n - 2), where n is the number of samples. So df can be calculated as 100 - 2 = 98 with alpha or a significant 5%, and then the r-table value (two-sided test) is 0.202. If r-count is greater than r-table and the r-count value is positive, then the question item or indicator is declared valid. The validity test in this study can be seen in the following table.

Table 2. Validity Test Results

Research Variables	Grain	r-count	r-table	Criteria
Accounting Knowledge (X1)	X1.1	0,862		Valid
	X1.2	0,946	0,202	Valid
	X1.3	0,905		Valid
	X1.4	0,926		Valid
	X1.5	0,923		Valid
Accounting Training (X2)	X2.1	0,750		Valid
	X2.2	0,872		Valid
	X2.3	0,925	0,202	Valid
	X2.4	0,872		Valid
	X2.5	0,775		Valid
Business Scale (X3)	X3.1	0,680		Valid
	X3.2	0,755		Valid
	X3.3	0.714	0,202	Valid
	X3.4	0,728		Valid
	X3.5	0,767		Valid
Business Experience (X4)	X4.1	0,526		Valid
	X4.2	0,833		Valid
	X4.3	0,835	0,202	Valid
	X4.4	0,744		Valid
	X4.5	0,766		Valid
Use of Accounting Information (Y)	Y.1	0,755		Valid
	Y.2	0,792	0,202	Valid
	Y.3	0,768		Valid
	Y.4	0,644		Valid
	Y.5	0,831		Valid

Source: SPSS Output

The test results on the validity of the question items on the questionnaire show that each question item has an r-count greater than the r-table (0.202). So, it can be concluded that all items of the independent variable questions and the dependent variable are valid and can be used to measure the variables to be studied.

Reliability Test

Reliability test is one of the measuring instruments related to a number of results from a reliable measurement. The instrument can be reliable if the questions' answers A variable can be said to be reliable if it has a Cronbach's Alpha value> 0.60. The reliability test in this study can be seen in the following table.

Table 3. Reliability Test Results

Research Variables	Cronbach Alpha	N of Items	Result
Accounting Knowledge (X1)	0,949	5	Reliable
Accounting Training (X2)	0,892	5	Reliable
Business Scale (X3)	0,778	5	Reliable
Business Experience (X4)	0,807	5	Reliable
Use of Accounting Information (Y)	0,809	5	Reliable

Source: SPSS Output

The test results on the reliability of the question items on the questionnaire show whether the data is reliable or not. It can be seen from the Cronbach Alpha value greater than 0.60.

Normality Test

The normality test determines whether the data taken follows a normal distribution. This normality test was carried out using the Kolmogorov Sminorv method. Data is normally distributed if the significance value is> 0.05. The data is not normally distributed if the significance value is <0.05.

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.97455550
Most Extreme Differences	Absolute	.065
	Positive	.065
	Negative	-.049
Test Statistic		.065
Asymp. Sig. (2-tailed)		.200[c,d]

Source: SPSS Output

Based on the table above, it is known that the Kolmogrov-Smirnov value is 0.065, with a significance value of 0.200. Asymp.Sig means greater than 0.05 (Asymp Sig. + 0.200>0.05), which means the data is normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test Results

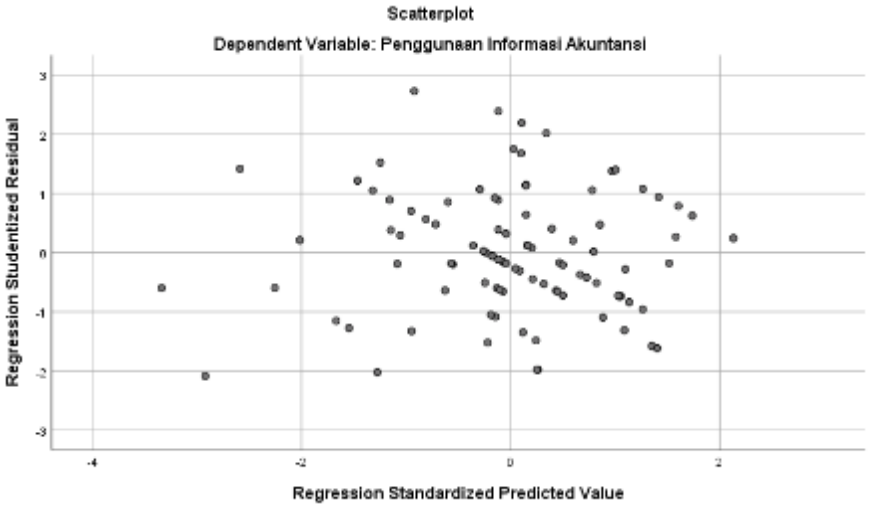
Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Accounting Knowledge	.568	1.761
	Accounting Training	.559	1.788
	Business Scale	.842	1.187
	Business Experience	.738	1.356

Source: SPSS Output

Based on the table above, it can be seen that the accounting knowledge variable has a tolerance of 0.568 (tolerance = 0.568> 0.10) and a VIF of 1,761 (VIF = 1,761 < 10). The accounting training variable has a tolerance value of 0.559 (tolerance = 0.559> 0.10) and a VIF of 1.788 (VIF = 1.788 < 10). The business scale variable has a tolerance value of 0.842 (tolerance = 0.842> 0.10) and a VIF of 1.187 (VIF = 1.187 < 10). The business experience variable has a tolerance value of 0.738 (tolerance = 0.738> 0.10) and a VIF of 1.356 (VIF = 1.256 < 10). So, it can be concluded that the regression model is free from multicollinearity, so there is no correlation between the independent variables.

Heteroscedasticity Test



Source: SPSS Output

Figure 1. Heteroscedasticity Test Results

The picture above shows that the points spread randomly or do not form a certain clear pattern and are spread both above and below zero on the Y axis. So, it can be concluded that the regression model in this study does not occur heteroscedasticity.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.391	2.180		2.014	.047
	Accounting Knowledge	.461	.083	.539	5.518	.000
	Accounting Training	.027	.069	.039	.393	.695
	Business Scale	.416	.107	.312	3.892	.000
	Business Experience	-.113	.075	-.128	-1.496	.138

Source: SPSS Output

1. The constant is positive for accounting knowledge, accounting training, business scale, and business experience, which indicates that the multiple regression equation has a unidirectional relationship.
2. The accounting knowledge variable has a coefficient value of 0.461. It is positive, which means that if there is a one point increase in accounting knowledge, it is estimated to increase the variable use of accounting information by 0.461.
3. The accounting training variable has a coefficient value of 0.027. It is positive, which means that if there is a one-point increase in accounting training, it is estimated to increase the variable use of accounting information by 0.027.
4. The business scale variable has a coefficient value of 0.416. It is positive, and this means that if there is a one-point increase in business scale, it is estimated that it can increase the variable use of accounting information by 0.416.
5. The business experience variable has a coefficient value of -0.113. It is negative, which means that if there is a one-point increase in the accounting experience variable, it is estimated that it can reduce the accounting information usage variable by 0.113.

F Test (Simultaneous)

Table 7. F Test (Simultaneous)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	362.762	4	90.690	22.321	.000[b]
	Residual	385.988	95	4.063		
	Total	748.750	99			

Source: SPSS Output

Based on the table above, the F test is carried out by comparing the calculated f value with the f-table value at a significant level of 0.05 with a value (df = n - k - 1) or 100 - 4 - 1 = 95, so the f-table value is 2.467. Then, the f-count value is 22.321, and the f-table value is 2.467 with a significant value of 0.000, so it is known that f-count> f-table or 22.321> 2.467 and a significant value of 0.000 <0.05, which means that accounting knowledge, accounting training, business scale, and business experience have a significant effect on the use of accounting information simultaneously.

t- Test (Partial)

Table 8. t- Test (Partial)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	4.391	2.180		2.014	.047
	Accounting Knowledge	.461	.083	.539	5.518	.000
	Accounting Training	.027	.069	.039	.393	.695
	Business Scale	.416	.107	.312	3.892	.000
	Business Experience	-.113	.075	-.128	-1.496	.138

Source: SPSS Output

1. The t value for the accounting knowledge variable (X1) is known to be 5.518. With a significant value of 0.000. This means that t count> t table or 5.518> 1.661, and the significant value of t count is 0.000 <0.05. Thus, the accounting knowledge variable partially significantly affects the use of accounting information.
2. The t value for the accounting training variable (X2) is known to be 0.393. With a significant value of 0.695. This means that t count < t table or 0.393 < 1.661, and the significant value of t count is 0.695> 0.05. Thus, the accounting training variable partially has no significant effect on the use of accounting information.
3. The t value for the business scale variable (X3) is known to be 3.892. With a significant value of 0.000. This means that t count> t table or 3.892> 1.661, and the significant value of t count is 0.000 <0.05. Thus, the business scale variable partially and significantly affects the use of accounting information.
4. It is known that the t value for the business experience variable (X4) is -1.496. With a significant value of 0.138. This means that t count < t table or -1.496 < 1.661, and the significant value of t count is 0.138> 0.05. Thus, the business experience variable partially has no significant effect on the use of accounting information.

Coefficient of Determination (R2)

Table 9. Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.696[a]	.484	.463	2.01570

Source: SPSS Output

Based on the table above, the coefficient value (R2) is 0.484, which shows the magnitude of the relationship between variables, with a coefficient of determination (R square) of 0.484 or 48.4%. This means that the variables of accounting knowledge, accounting training, scale, and business experience can explain the variable use of accounting information by 48.4%. While variables outside this study can explain the remaining 51.6%.

Discussion

1. The Effect of Accounting Knowledge on the Use of Accounting Information

The first hypothesis in this study states that accounting knowledge affects the use of accounting information. The results of this study indicate that the accounting knowledge variable partially has a significant effect on the use of accounting information, so it can be concluded that this research hypothesis is accepted. Based on the study's results on the effect of accounting knowledge on the use of accounting information, the partial hypothesis test results show that the t value is 5.518, and the t table with Alpha = 5% is known to be 1.661. Thus, t count> t table or 5.518> 1.661 and the significant value of t count of 0.000 <0.05 means that accounting knowledge partially affects and is significant to the use of accounting information. This study's results align with the results of research conducted by Siti Fithoriah and Ari Pranaditya (2019), which state that Accounting Knowledge has a significant effect on the use of accounting information.

2. The Effect of Accounting Training on the Use of Accounting Information

Based on the research results obtained regarding accounting training on the use of accounting information, the partial hypothesis test results show that the t value is 0.393. With a significant value of 0.695. This means that t count < t table or 0.393 < 1.661 and a significant value of t count of 0.695 > 0.05. Thus, the accounting training variable partially has no significant effect on the use of accounting information, so H2 is rejected. The research results for this second hypothesis are not in line with the results of research conducted by Ajeng Sekar Kinarsih, Wawan Sadtyo Nugroho, and Nur Laila Yuliani (2021), which state that Accounting Training has a positive effect on the Use of Accounting Information. Meanwhile, parallel research was conducted by Siti Nurpadillah, Fista Apriani, and Devi Astriani (2024), which stated that accounting training has no positive effect on the use of accounting information.

3. The Effect of Business Scale on the Use of Accounting Information

Based on the study results obtained on the effect of business scale on the use of accounting information, the partial hypothesis test results show that the t value is 3.892, and the t table with Alpha = 5% is known to be 1.661. Thus, t count> t table or 3,892> 1,661, and the significant value of the business scale is 0.000 <0.05, meaning that the business scale affects the use of accounting information. The results of this study are in line with the results of research conducted by Yasa Herawati & Sulindawati (2017) entitled "The Effect of Business Scale and Age of the Company on the Use of Accounting Information in Small and Medium Enterprises (SMEs) in Buleleng District" Where in his research it was concluded that business scale affects the use of accounting information.

4. The Effect of Business Experience on the Use of Accounting Information

Based on the research results, business experience does not affect the use of accounting information, and the partial hypothesis test results show that the t value for the business experience variable is -1.496. With a significant value of 0.138. This means that t count < t table or -1.496 < 1.661, and the significant value of t count is 0.138> 0.05. Thus, the business

experience variable partially has no significant effect on the use of accounting information. The results of this study are not in line with the results of Haris's research (2021), which reveals that business experience has a significant effect on the use of accounting information. Meanwhile, similar research was conducted by F Tambunan (2019), which states that business experience has no significant effect on the use of accounting information.

5. The Effect of Accounting Knowledge, Accounting Training, Business Scale, and Business Experience on the Use of Accounting Information

Based on the research results obtained regarding the effect of accounting knowledge, accounting training, business scale, and business experience on the use of accounting information, simultaneous hypothesis testing (F test) shows the value of f count of 22,321 with a significant level of 0.000. At the same time, the f-table value is known to be 2.467. Based on these results, it can be seen that f-count> f-table or 22.321> 2.467 and a significant value of 0.000 <0.05, which means that accounting knowledge, accounting training, business scale, and business experience have a significant effect on the use of accounting information simultaneously.

This is in accordance with the Technology Acceptance Model theory, which states that accounting information is needed to supervise work. Accounting information is no exception in an MSME; it is used when a business needs convenience, such as labor and time factors. Accounting information can provide convenience in business activities, and high information will help the business run quickly. The higher the business expectations, the higher the use of accounting information will be. This study's results align with the research conducted (Sobrun, Dina, and Hidayatul, 2022).

Conclusion

1. Accounting knowledge has a significant effect on the use of accounting information. This shows that accounting knowledge can affect the use of accounting information in MSME actors. Accounting knowledge in a better direction will certainly increase the use of accounting information.
2. Accounting training has no significant effect on the use of accounting information. This can also be interpreted that the factor causing the lack of effect of accounting training on the use of accounting information is that only a small proportion of owners/managers of small and medium-sized businesses in Jambi City tend to be more who have never attended accounting training that has been attended by business owners/managers.
3. The business scale has a significant effect on the use of accounting information. The greater the number of employees, the higher the level of difficulty faced by the company, so the need for information also increases because the increasing difficulty of a company will require the company to use more accounting information in making operational decisions business.
4. Business Experience does not affect the use of accounting information. This shows that business experience does not affect the use of accounting information in Jambi City. It is

suspected that the length of business experience has not been able to increase the use of accounting information.

5. Accounting knowledge, accounting training, business scale, and business experience affect the use of accounting information by MSME actors in Jambi City. This proves that accounting knowledge, accounting training, business scale, and business experience can affect the level of accounting information used by MSME actors.

Suggestion

In this study, researchers suggest that future researchers can further develop this research by examining other factors that can affect accounting information, expanding the scope of research. Other methods, such as in-depth interviews with MSME actors, are also used. In this study, researchers suggest that MSME actors who have not fully implemented accounting information in running their business prepare financial reports due to a lack of awareness of the benefits of implementing accounting standards. It is hoped that accounting knowledge, accounting training, business scale, and business experience can be applied to the use of accounting information to improve the progress of MSME businesses.

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