
JURNAL AKUNTANSI VALUE RELEVANCE

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Owner's Perception, Accounting Knowledge, and Education Level on the Use of Accounting Information

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Article Information

Article Notes:

Accepted December 3, 2023

Revision approved January 15, 2024

Published January 30, 2024

Keywords: Owner's Perception,
Accounting Knowledge, Education
Level, Use of Accounting Information

Abstract

This research aims to determine the influence of the variables of owner perception, accounting knowledge, and level of education on the use of accounting information. The population in this research is SMEs in Jayapura City. Sampling in this study used the Random Sampling technique, research data was obtained using a research instrument in the form of a questionnaire which was distributed directly to respondents containing 18 question items measured using a Likert scale. The data analysis method in this research uses multiple linear regression. The research results show that the owner's perception, accounting knowledge, and level of education have a positive and significant effect on the use of accounting information. The contribution from the results of this research provides information to SMEs about the importance of using accounting information to make it easier for SMEs to manage their businesses and also make decisions.

Introduction

Indonesia is a developing country, where developing countries focus on development and economic growth to move towards a more advanced and better direction. One of the contributors to national gross domestic product (GDP) which plays an important role in the economic situation in Indonesia is SMEs (Sianturi & Fathiyah, 2016). Where the existence of SMEs is the backbone of the economy in Indonesia because Small and Medium Enterprises (SMEs) are considered to be able to build productive employment opportunities and high efficiency as a basis for obtaining income and supporting needs. SMEs are also a strategic and important force for accelerating regional development. This can be proven by the increasing growth of Small and Medium Enterprises (SMEs) from year to year.

In various business activities carried out by SMEs, the use of accounting information is very important as an effort to anticipate business failure (Fithorah & Pranaditya, 2019). The use of accounting information can be used as material for considerations such as planning, supervision, control, and decision-making (Nurhayati et al., 2022). Using this information will help you understand the development of your business, and capital structure, and find out

how much profit the company has earned in a certain period. So that accounting information enables management to create strategies for operational activities needed to achieve business goals (Baviga, 2022). Therefore, SMEs are required to have the ability to analyze and also use accounting data.

There are still many SMEs who do not realize the importance of using accounting information and therefore do not organize and use accounting information in managing their business (Sianturi & Fathiyah, 2016). Most existing SMEs cannot separate their money from the money used to manage their business, so the financial conditions of their existing businesses are often lumped together or combined. Many financial records or reports are not carried out because they are considered complicated or because business actors lack accounting skills so they have difficulty making financial reports for the business they run, so they do not know exactly how much their income is per day or month. Likewise, the expenses All transactions are estimated only with rely on memory and all these problems impact their income.

Business actors' perceptions about accounting are one of the factors that influence the use of accounting information. Actor perception is defined as the process of interpreting, interpreting accounting, and giving meaning to business or business by using the five senses and also considering the benefits that will be obtained from the process. (Sunaryo et al., 2021) . Owner perception can be interpreted as a process of interpreting information stimuli that have been obtained to understand the business environment and its surroundings. Accounting information here is used as a tool for measuring achievement and performance improvement in a certain period (Sianturi & Fathiyah, 2016). The better the perception given by SMEs regarding accounting, the more SMEs will need and use accounting information as an important factor in developing their business in the future. On the other hand, if the perception of accounting is not good, it will reduce the importance of the use of accounting information by SMEs. Therefore, a good perception from SMEs regarding accounting can influence the use of accounting information.

The second factor that influences the use of accounting information, namely accounting knowledge. Accounting knowledge is the knowledge of accounting information systems that contain economic and company activities that produce financial reports for interested parties. The importance of having accounting knowledge for business people is that it can make it easier to develop their business, so they can differentiate between personal capital and business capital, and make it easier to take the right policies in a business. (Sulfianty & Sholehah, 2023) . However, practice in the field shows that there are still many SMEs that do not use accounting information, because they have limited accounting knowledge and think that the accounting process is complicated (Nurhayati et al., 2022). Feeling that it is not important to use financial reports has resulted in many business actors not using accounting information (Ariono & Sugiyanto, 2018). Accounting information will be used well if SMEs know accounting. Business actors will experience management failure due to difficulties in making decisions if their accounting knowledge is low.

Apart from that, an important factor in a person's workability and which greatly influences knowledge is the level of education. A person's higher education influences their accounting knowledge, so it can influence the use of information in running their business. Education Level According to (Neni & Khadijah, 2020) states that the higher the Education Level of Business actors, the actors will implement the use and deepen the use of Accounting Information in running their businesses. All of this can happen because learning about the use of accounting information is increasingly better operated and learned when at a higher and better level of education. It can be concluded that the higher the education that Small and Medium Enterprises (SMEs) undertake, the better and easier it can be to understand the use of information both in terms of accounting information and management or financial

operations so that the businesses of SMEs run as expected and make decision making easier.

Research conducted by (Risa et al., 2021) with the title " The Influence of Perceptions of Micro, Small and Medium Enterprises Regarding Accounting, Accounting Knowledge, and Business Scale on the Use of Accounting Information in Padang City", (Priliandani et al., 2020) with the title " The Influence of Perception and Accounting Knowledge of Micro, Small, and Medium Enterprises on the Use of Accounting Information ", which states that Perception influences the Use of Accounting Information. However, this conclusion is different from research conducted by (Surya, 2022) with the title " The Influence of Perceptions of Owners and Accounting Knowledge of Micro, Small, and Medium Enterprises on the Use of Accounting Information (Case Study of Semurup Hot Water Fried Corn MSMEs) " which states that Perception does not affect the use of accounting information.

Research conducted by (Safitri et al., 2023) with the title " The Influence of Accounting Knowledge and Work Motivation on the Benefits of Using Accounting Information among MSMEs in Lowokwaru District ", (Susbiyani et al., 2023) with the title " Factors that influence the use of accounting information in micro and small businesses." and Middle School in Banyuwangi Regency ”, (Romandhon et al., 2023) by title " Analysis of Factors that Influence the Use of Accounting Information " , (Ayem et al., 2023) with Title " Perceptions of Micro, Small and Medium Enterprises Regarding Accounting, Accounting Knowledge and Business Scale on the Use of Accounting Information " , (Surya, 2022) with the title " The Influence of Perceptions of Owners and Accounting Knowledge of Micro, Small and Medium Enterprises on the Use of Accounting Information (Case Study In Semurup Hot Water Fried Corn MSMEs) ”, (Shakuntala & Suzan, 2022) with the title The Influence of Education Level, Business Scale and Accounting Knowledge on the Use of Accounting Information (Survey of MSMEs Assisted by the Food and Beverage Sector in South Bekasi District 2022) ", (Risa et al., 2021) with the title " The Influence of Perceptions of Micro, Small and Medium Enterprises Regarding Accounting, Accounting Knowledge, and Business Scale on the Use of Accounting Information in the City of Padang", (Priliandani et al., 2020) with the title " The Influence of Perception and Knowledge Accounting for Micro, Small and Medium Enterprises on the Use of Accounting Information ” , states that Accounting Knowledge has an influence on Use of Accounting Information . However, this conclusion is different from the research (Sulfianty & Sholehah, 2023) titled " Factors that Influence the Use of Accounting Information among MSMEs ." ”, which states that Accounting Knowledge does not affect the Use of Accounting Information.

Research conducted by (Susbiyani et al., 2023) with the title " Factors that influence the use of accounting information in micro and small businesses." and Middle School in Banyuwangi Regency ", (Romandhon et al., 2023) by the title " Analysis of Factors that Influence the Use of Accounting Information ", (Sulfianty & Sholehah, 2023) with the title " Factors that Influence the Use of Accounting Information among MSMEs ." ”, (Mubarokah & Srimindarti, 2022) by the title " The Influence of Education Level, Business Scale, and Business Experience on the Use of Accounting Information ", states that the level of education influences the use of accounting information. However, this conclusion is different from the research (Shakuntala & Suzan, 2022) the title " The Influence of Education Level, Business Scale, and Accounting Knowledge on the Use of Accounting Information (Survey on MSMEs Assisted by the Food and Beverage Sector in South Bekasi District 2022) ", which states that the level of education does not affect the use of accounting information.

Literature Review and Hypothesis

Theory of Planned Behavior (*Theory of Planned Behavior*)

The theory of Planned Behavior (TPB) explains the intention to cause behavior that has been demonstrated by each individual in their behavior (Ajzen, 1985). 3 factors trigger

behavior in a person: 1). *Control* beliefs are beliefs based on the existence of something that contributes as a supporter or deterrent to behavior, then showing an understanding of how strong that behavior is, 2). *Normative* beliefs are beliefs based on perceptions of desires and encouragement from other people in fulfilling these desires, and 3). Behavioral beliefs *are* beliefs based on each person regarding the results of behavior and assessments.

TPB reveals that attitudes towards behavior are the most important core that can predict an action, however, it is necessary to pay attention to individual attitudes regarding subjective norms and perceived behavioral control of the person concerned. If there is a positive attitude, support from surrounding parties, and a perception of ease due to the absence of obstacles to behavior, the individual's behavior will be higher (Ajzen, 2005). The individual's personality and also other people around him are things that are likely to trigger the emergence of personal behavior. If ordered, good or bad attitudes can be based on behavioral beliefs, normative beliefs can show attitudes that influence the perception of other parties in realizing desires, and then control beliefs show thoughts that can control attitudes.

Owner Perception

Robbins (1993) quoted (Sarifah, 2012) states that perception is an individual's action of interpreting and giving meaning to the environment as a basis for the benefits that will be obtained later. The formal definition of perception is the process in which a person selects, attempts, and interprets stimuli into an action (Arfan & Ishak, 2005). The Big Indonesian Dictionary defines perception as a direct response (acceptance) of something or the process of someone knowing several things through five things senses. Meanwhile, in a broader scope, perception is a process that involves previous knowledge in obtaining and interpreting stimuli shown by the five senses. According to (Sarifah, 2012) perception is the starting point in the activity of assessing something. Several factors influence a person's perception. The factors forming perception expressed by Jalaluddin Rakhmat in (Wibowo & Kurniawati, 2015) are: "a) Functional factors come from needs, past experiences, hopes, desires, attention, emotions, values, memory, and mood. Functional factors that determine perception are objects that fulfill the individual's goals for perception. Perception is not determined by the form or type of stimuli but by the characteristics of the person who responds to the stimuli. b) Structural factors are factors that originate solely from the nature of the physical stimulus on the nervous effects that arise on the individual's nervous system." Perception is said to be complicated and active because even though perception is a meeting between cognitive processes and reality, perception involves more cognitive activities (Arfan & Ishak, 2005). Perception is more influenced by consciousness, memory, thoughts, and language. Thus, perception is not an exact reflection of reality. Indicators of the owner's perception of accounting. According to (Sobur, 2014), the perception indicators are the absorption and selection of accounting, the provision of meaning or understanding of accounting, and the interpretation and assessment of accounting i.

Accounting Knowledge

Knowledge is a clear perception of what is seen as fact, truth, or obligation as well as information or lessons that are maintained and passed on by civilization. Accounting is the process of recording, grouping, and summarizing economic events in an orderly and logical form to present financial information needed for decision-making (Belkaoui, 2000). According to Burn. A & Wibowo (2004) in the book (Kartomo & Sudarman, 2016) accounting is the process of identifying, recording, and communicating the economic transactions of an entity or company.

Accounting knowledge is the knowledge about accounting possessed by the owner or manager of an SME. The higher the accounting knowledge possessed, the easier it will be for

the owner or manager to carry out accounting bookkeeping. Thus, accounting knowledge is a clear understanding of what is seen as facts, truth, or information regarding the process of recording, grouping, and summarizing economic events in an orderly and logical form to present financial information needed for decision-making. (Ariono & Sugiyanto, 2018). The indicators used to measure accounting knowledge are as follows (Kaligis & Lumempouw, 2021), namely declarative knowledge and procedural knowledge.

Level of education

Education is an activity carried out naturally and in a structured manner to create good conditions in the learning process so that students can actively develop the personal abilities needed by themselves and the surrounding community (Sulfianty & Sholehah, 2023). The formal education pursued by the owner/manager determines the ability and expertise to run the business. The manager/owner's education level determines the manager/owner's level of understanding of the importance of using accounting information. The education of company owners/managers can be measured based on the formal education they have completed. If the level of education is low, it will result in the utilization and use of accounting information being low. According to (Mubarokah & Srimindarti, 2022) there are indicators of education level, namely; My technical skills are high enough to be able to understand accounting information; My organizational capabilities influence my decision to use accounting information as a basis for policy-making; and My knowledge of accounting information products supports business development because I understand accounting information systems.

Use of Accounting Information

Accounting information is quantitative information about economic entities that is useful for making economic decisions in determining choices among alternative actions (Belkaoui, 2000). Furthermore, the use of accounting information is the process, method, and creation of accounting information for economic decision-making in determining choices among alternative actions, for strategic planning, management supervision, and operational supervision.

Accounting information is important information that helps regulate companies from various problems related to economic activities (AL Smirat, 2013). Management's weaknesses and failures in managing and developing a business are a result of the limited use of accounting information if left alone, it is important to use accounting information because it will provide enormous benefits to the business being run in a direction and plan. Indicators of the use of accounting information according to (Kaligis & Lumempouw, 2021), include; Operational information, Management accounting information, Financial accounting information, and Use of Tax Accounting Information.

This research is a development of previous research conducted by (Prihandani et al., 2020) with the title *The Influence of Perceptions and Accounting Knowledge of Micro, Small and Medium Enterprises on the Use of Accounting Information*. The existence of various results encouraged researchers to develop this research to obtain more complete results by adding the education level variable as a differentiator from previous research and different case studies, namely on SMEs in Jayapura City.

Hypothesis

High owner perception will cause the use of accounting information to increase, this is because general actors with high perception mean business actors will better understand their business environment and better understand the accounting process of the business they run so that business actors will use accounting information more to make decisions in

determining choices among alternative actions, for strategic planning, and monitoring company operations. The use of accounting information in most small business management is determined by the small entrepreneur's perception of accounting information (Hanum, 2013) (Risa et al., 2021).

Accounting knowledge is also an important factor in the use of accounting information. The better accounting knowledge the business owner/manager has, the easier it will be for the owner to carry out accounting bookkeeping (Riyadi & Rismawandi, 2016), (Ayem et al., 2023). Apart from that, the ability and expertise in using accounting information will also be determined by the official education that the SME owner has completed. The accounting information presented will be better if it is carried out by owners/managers who have formal higher education than those who do not (Romandhon et al., 2023, Mubarokah & Srimindarti, 2022). Education level influences the use of accounting information. Therefore, the hypothesis in this research is:

H1: Perception influences the use of accounting information.

H2: Accounting knowledge influences the use of accounting information

H3: Education level influences the use of accounting information i

Research Methods

This research is quantitative research which is explanatory and explains the relationship between the independent variables and the dependent variable based on the results of a survey on Small and Medium Enterprises (UKM) in the city of Jayapura. UKM is the object of research with a total of 100 UKM as research samples. The sample size was obtained using a non-probability sampling design with techniques

Results and Discussion

Respondent Profile

The respondents used as samples for this research were SMEs in the city of Jayapura, totaling 22,672 SMEs. A total of 100 questionnaires were distributed with the questionnaire return rate as shown in Table 1.

Table 1. Questionnaire Return Rate

Description	Amount	Percentage (%)
Distributed questionnaires	100	100
Unresponded questionnaires	0	0
Number of questionnaires that meet the requirements	100	100

Source: SEM-PLS processing results

Table 1. describes the rate of return of questionnaires from research respondents distributed via *Google Forms* to SMEs in the city of Jayapura. The number of questionnaires that met the requirements was 100 respondents and there were no questionnaires that did not respond.

Data validity

Testing the validity of the instrument from the four variables with indicators the results for the following 2 :

Table 2. Validity Test Results

Variable	Indicator	r _{count}	r _{table}	Information
Owner Perception	X1.1	0.807	0,1966	Valid
	X1.2	0,584		Valid
	X1.3	0,766		Valid
	X1.4	0,747		Valid
	X1.5	0,545		Valid
Pengetahuan Akuntansi	X2.1	0,427		Valid
	X2.2	0,565		Valid
	X2.3	0,806		Valid
	X2.4	0,670		Valid
	X2.5	0,532		Valid
	X2.6	0,565		Valid
Level of education	X3.1	0.917		Valid
	X3.2	0.883		Valid
	X3.3	0.610		Valid
Use of Accounting Information	Y1.1	0.889	Valid	
	Y1.2	0.855	Valid	
	Y1.3	0.581	Valid	
	Y1.4	0.626	Valid	

Source: processed data, 2023

Based on Table 4.8 above, the indicators used to measure each variable have a correlation coefficient value that is greater than the r table with a sample of 100 = 0.1966 (df = N-2) which means that each indicator is declared valid

Reliability

Reliability testing is carried out by calculating *Cronbach's alpha*. An instrument can be said to be reliable if it has a *Cronbach alpha* of more than 0.6 (Ghozali, 2006).

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Acceptance Standards	Information
Owner Perception	0.724	0.60	Reliable
Accounting Knowledge	0.641	0.60	Reliable
Level of education	0.739	0.60	Reliable
Use of Accounting Information	0.735	0.60	Reliable

Source: Data processed in 2023

Based on the results of the reliability test shown in Table 4.9 above, show that all variables have a degree of reliability above 0.60, so it can be concluded that all independent and

dependent variable instruments in this research are feasible/*reliable*.

Classic assumption test

Normality test

The normality test results are based on the *Kolmogorov-Smirno v* test, namely if the *Asymp. Sig (2-tailed) > 0.05*, then the test can be declared normal (Ghozali, 2016), such as the following results:

Table 4. Normality Test Results

		Unstandardized Residuals
N		100
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	1.01539704
Most Extreme Differences	Absolute	0.065
	Positive	0.062
	Negative	-0.065
Statistical Tests		0.065
Asymp. Sig. (2-tailed) ^c		.200 ^{c, d}

Source: Data processed in 2023

Based on Table 4.10 above, it appears that the significance value is $0.200 > 0.05$, it can be concluded that the sample data is normally distributed.

Multicollinearity Test

The multicollinearity test is to see whether or not there is a high correlation between the independent variables in a multiple linear regression model. If there is a high correlation between the independent variables, then the relationship between the independent variable and the dependent variable will be disrupted.

Table 5. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Owner Perception	0.471	2,121
Accounting Knowledge	0.476	2,100
Level of education	0.496	2,015

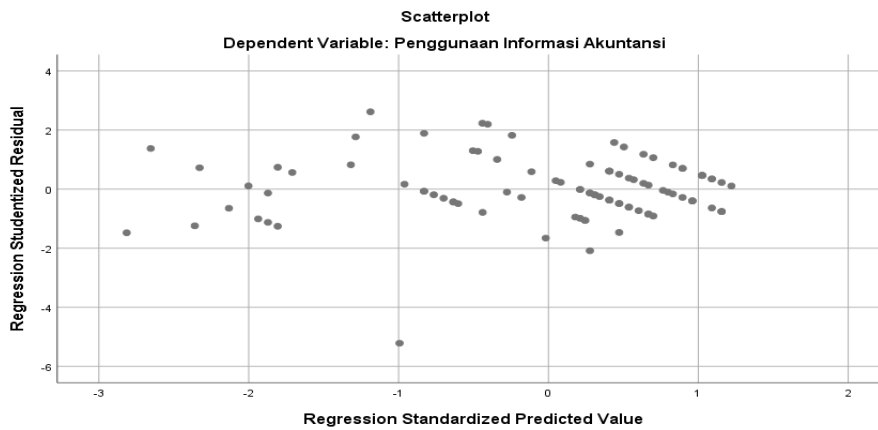
Source: *Output Data* in SPSS, (2023)

In Table 4.11, it can be seen that all the variables used as predictors of the regression model have a VIF (*Variance Inflation Factor*) value below 10 and a tolerance value of more than 0.1. This shows that there are no symptoms of multicollinearity. This means that all of these variables can be used as independent variables.

Heteroskedasticity Test

The heteroscedasticity test is a residual assumption test with non-constant variance. It is hoped that this assumption will not be met because the multiple linear regression model assumes residuals with constant variance (homoskedasticity). Heteroscedasticity testing was carried out by observing *the scatterplot*. If *the scatterplot* forms a certain pattern, it indicates

that there is a heteroscedasticity problem in the regression model being formed. Meanwhile, if the scatterplot spreads randomly then this shows that there is no heteroscedasticity problem in the regression model being formed. The results of the heteroscedasticity test in Figure 4.2 are as follows:



Source: Data processed in 2023

Figure 1. Heteroscedasticity Test Results

Based on the test results in Figure 4.2 above, it can be seen that the plot spreads randomly above and below zero on the *Regression Studentized Residual* axis. Therefore, in the regression model formed, it is stated that there are no symptoms of heteroscedasticity.

Multiple Linear Regression Test

The data analysis tool used in this research is multiple linear regression. This tool is used to determine the magnitude of the influence of several independent variables on the dependent variable, either partially or simultaneously. The results of *the SPSS for Windows ver 25* software processing are presented in Table 4.12 below:

Table 6. Multiple Linear Regression Tests Result in a

Variable	Coefficient	t _{count}	Sig	Information
<i>Constant</i>	0.184			
Owner's Perception (X1)	0.243	4,015	0,000	Significant
Accounting Knowledge (X2)	0.122	2,021	0.046	Significant
Education Level (X3)	0.666	7,980	0,000	Significant
R Square			0.771	
Adjusted R Square			0.764	
Table t values			1,984	

Source: *Output Data* in SPSS, (2023)

The results of the multiple linear regression test above form the following equation:

$$Y = 0.184 + 0.243 X_1 + 0.122 X_2 + 0.666 X_3 + e, \text{ the meaning is:}$$

The constant value of 0.184 is meaningful without taking into account the three variables analyzed, the value of the use of accounting information is 0.184.

The X1 coefficient value of 0.243 means that if the owner's perception increases by one unit, the use of accounting information will increase by 0.243. Likewise, a one-unit decrease in owner perception will reduce the use of accounting information by 0.243 assuming other variables are considered constant.

The X2 coefficient value of 0.122 means that if accounting knowledge increases by one unit, the use of accounting information will increase by 0.122. Likewise, a one-unit decrease in accounting knowledge will reduce the use of accounting information by 0.122 assuming other variables are considered constant.

The X3 coefficient value of 0.666 means that if the level of education increases by one unit, the use of accounting information will decrease by 0.666. Likewise, a one-unit decrease in education level will reduce the use of accounting information by 0.666 assuming other variables are considered constant.

Hypothesis testing

The results of this research show that the calculated t value is 4.015, which is greater than the t table value, namely 1.98498 with a significance level of 0.000 (smaller than 0.05). Thus, hypothesis 1 that the owner's perception has a significant effect on the use of accounting information is proven to be acceptable.

Accounting Knowledge on the Use of Accounting Information

The results of this research show that the calculated t value is 2.021, which is greater than the t table value, namely 1.98498 with a significance level of 0.046 (smaller than 0.05). Thus, Hypothesis 2 that accounting knowledge has a significant effect on the use of accounting information is proven to be acceptable.

Education Level on the Use of Accounting Information

The results of this research show that the calculated t value is 7.980 which is greater than the t table value, namely 1.98498 with a significance level of 0.000 (smaller than 0.05). Thus, Hypothesis 3 that the level of education has a significant effect on the use of accounting information is proven to be acceptable.

Determinant Coefficient Test

The coefficient of determination is used to determine the ability of the independent variable to explain the dependent variable. The magnitude of the coefficient of determination can be seen in the *adjusted r-square value*. The results of the coefficient of determination between owner perception, accounting knowledge, and level of education on the use of accounting information can be seen in Table 7 below:

Table 7. Determinant Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,878 ^a	,771	,764	1.03114

Source: Data processed in 2023

determinant coefficient test shows that the influence of owner perception, accounting knowledge, and level of education in explaining the use of accounting information is 0.764 (76.4%) and the remaining 0.236 (23.6%) is influenced or explained by other variables not included in the research model. This. Standard Error of the Estimate is a measure of the

number of errors in the regression model in predicting the value of Y. From the regression results, the value is 1.03114, which means that the number of errors in predicting the use of accounting information is 1.03114. As a guideline, if the standard error of the estimate is less than the standard deviation of Y, then the regression model is better at predicting Y.

Discussion of Research Results

The first factor that influences the use of accounting information is the owner's perception. According to (Sunaryo et al., 2021), owner perception can be interpreted as a process of interpreting information stimuli that have been obtained to understand the business environment and its surroundings. Accounting information here is used as a tool in measuring achievement. and increased performance in a certain period.

Based on the research results, show that the owner's perception has a positive and significant influence on the use of accounting information, as evidenced by the calculated t value of 4.015 which is greater than the t table value, namely 1.98498 with a significance level of 0.000 (smaller than 0.05). So it can be concluded that the perception of SME owners about accounting is supported and influences positively and significantly the use of accounting information so that the proposed H1 is successfully accepted.

The results of this research support the findings of research conducted by (Risa et al., 2021) that the implementation and use of accounting information in the majority of small business management is influenced by small entrepreneurs' perceptions of accounting information. Apart from that, research conducted by (Priliandani et al., 2020) revealed that business actors' perceptions of accounting information also influence the company's success. It can be concluded that the better the business owner's perception of accounting, the greater the influence on the use of accounting information. The research results show that when business owners perceive that accounting information will bring benefits to the continuity of their business, then business actors will apply this accounting information to the management of their business.

The following factor that influences the use of accounting information is accounting knowledge. According to (Sulfianty & Sholehah, 2023) Accounting knowledge is the knowledge of accounting information systems that contain economic and company activities that produce financial reports for interested parties. The importance of having accounting knowledge for business people is that it can make it easier to develop their business so that they can differentiate between personal capital and business capital, and make it easier to take the right policies in a business. Based on the partial test of the accounting knowledge variable, it shows that the calculated t value of 2.021 is greater than the t table value, namely 1.98498 with a significance level of 0.046 (smaller than 0.05). These results mean that accounting knowledge has a positive and significant effect on the use of accounting information. The results of this research are in line with research conducted by (Ayem et al., 2023) which states that accounting knowledge possessed by business owners/managers will make it easier for owners to carry out accounting bookkeeping so that Accounting information will be used well if SMEs know accounting. This statement is also in line with research conducted by (Mubarokah & Srimindarti, 2022) which states that accounting knowledge influences the use of accounting information.

The final factor that influences the use of accounting information is the level of education, according to (Susbiyani et al., 2023) the level of education is the stage of education that is determined based on the level of development of students, the goals to be achieved, and the abilities developed. Based on the partial test of the education level variable, it shows that the calculated t value is 7,980, which is greater than the t table value, namely 1.66023 with a significance level of 0.000 (smaller than 0.05). These results mean that the level of education has a positive and significant effect on the use of accounting information.

The results of this research support the findings of research conducted by (Neni & Khadijah, 2020) stating that the higher the education level of business actors, the more actors will apply and deepen the use of accounting information in running their business. All of this can happen because learning about the use of accounting information is increasingly better operated and studied when at a higher and better level of education. It can be concluded that the higher the education that Small and Medium Enterprises (SMEs) undergo, the more it can improve and become easier. to understand the use of accounting information so that business actors who use accounting information operate as expected and make decision-making easier. This statement is also in line with research conducted by (Romandhon et al., 2023) which states that the level of education influences the Use of Information Systems.

Conclusion

This study examines and analyzes the influence of owner perceptions, accounting knowledge, and level of education on users of accounting information. This study used a sample of 100 MSMEs as respondents. The results state that the owner's perception, accounting knowledge, and level of education influence the use of accounting information. The use of accounting information can be explained by these three variables with a percentage of 76.4 %. These results indicate that the influence of these three variables is quite strong. The educational level variable is the most dominant in influencing the use of accounting information according to the perception of SMEs in the city of Jayapura.

This study confirms the results of previous research that the use of accounting information is influenced by business actors' perceptions (Prihandani et al., 2020), (Risa et al., 2021), accounting knowledge (Ayem et al., 2023), and education level (Romandhon et al., 2023, Mubarakah & Srimindarti, 2022). This study still has limitations, namely that it has not reached all business actors as respondents, and sampling was not distributed in nature. Therefore, future researchers can use the stratified sample method in determining the sample size.

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