THE EFFECT OF BUSINESS PERCEPTIONS, ACCOUNTING KNOWLEDGE, AND BUSINESS EXPERIENCE ON THE USE OF ACCOUNTING INFORMATION ON MSMEs IN GROBOGAN DISTRICT

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Abstract

This study aims to determine the effect of perceptions of business actors, accounting knowledge, and business experience on the use of accounting information in SMEs in Ngaringan District, Grobogan Regency. Respondents in this study were MSME actors registered with the SME Cooperative Service in Grobogan Regency; as many as 253 respondents were MSMEs who had used accounting information. Collecting data using a Likert scale questionnaire. The sampling technique used is proportional random sampling. Analysis of the data used in this research is data instrument test (validity test and reliability test), assumption test (normality test, linearity test, multicollinearity test, and heterodastisity test), multiple linear regression analysis, and hypothesis testing (coefficient of determination, t-test, and test f) which is assisted by the SPSS version 25 application program. The results show that simultaneously the perceptions of business actors, accounting knowledge, and business experience together have a significant effect on the use of accounting information on MSMEs in Grobogan Regency. While the partial test of the perception of business actors, accounting knowledge, and business experience has a significant effect on the use of accounting information on MSMEs in Grobogan Regency. Among the independent variables, only the business experience variable has a not too considerable influence on the use of accounting information.

Keywords: business perception, accounting knowledge, business experience, use of accounting information

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1. Introduction

The role of Micro, Small, and Medium Enterprises (MSMEs) is essential for Indonesia's economic growth and development, especially in building the productivity of the national economy. Another role of MSMEs in the economy is to be able to overcome poverty and inequality in people's incomes and to be able to expand business opportunities, and also be able to absorb labor (Pramono et al., 2021). Micro, Small, and Medium Enterprises (MSMEs), in addition to having a strategic role, managing and developing their businesses is not easy. The problem that often arises for MSME actors is financial management. Preparing financial reports for MSME actors is essential to control assets, debt, and capital, as well as income and expenditure targets that appear as the primary tool in business decision-making (Muñoz-Murillo et al., 2020). Financial management in a business is essential for MSMEs, one of which is by utilizing accounting information. Accounting information can be the basis for making business decisions. However, most MSMEs have not used accounting information, and this is due to a lack of education for these business actors. Education about accounting information can provide an understanding of the features, benefits, functions, and risks in business financial management (Satyawati & Susilo, 2019). There are still MSME actors who have not been able to manage and develop their business due to a lack of knowledge, both knowledge about financial management and knowledge in business development (Lusiana & Suranto, 2021).

counting information is understood to be beneficial for MSMEs because it is a tool that can help make business decisions. However, the level of awareness of most MSME actors in Ngaringan District, Grobogan Regency towards the use of accounting information in their business is still low. Micro, Small, and Medium

Enterprises (MSMEs) in Grobogan Regency have grown to around 134,535 businesses. Each sub-district in Grobogan Regency has MSMEs, both medium, small, and micro-businesses. One of the sub-districts in Grobogan Regency, which has many MSMEs, is Ngaringan District. Using accounting information in Micro, Small, and Medium Enterprises (MSMEs) is one of the efforts to predict failure in business. Astiani (2017) states that many MSMEs in Yogyakarta do not use accounting information because business actors think their businesses are small and challenging to learn to account for. The application of accounting information is considered too complicated and costly. Accounting records are still tricky to do because of the limited knowledge and understanding of MSME actors in accounting (Kurniawanysah, 2016). Lack of understanding of accounting makes MSME actors have not recorded their financial statements properly. According to Siagian (2019), MSME actors in compiling financial reports only record simply without paying attention to accounting standards.

Efforts to deal with problems in business development can be made by improving the accounting knowledge owned by business actors and also the perception of business actors on the use of accounting information so that the use of accounting information in making decisions will increase (Sari, 2012). Lack of understanding and knowledge of business actors is an obstacle in using accounting information. Another aspect that determines the use of accounting information is business experience. If the business experience of a business actor, especially on accounting information, is plentiful and sound, the better the ability of the business actor to manage his business (Tambunan, 2019). Business actors may have different information in understanding the value of accounting information (Sofiah & Murniati, 2014). Someone who already has experience will give a good perception of accounting information because the business actor has previously studied it and has experience in using accounting information. This is also supported by research conducted by Fithoriah (2019), which shows that business experience significantly affects the use of accounting information. Based on the above, several factors emerged that caused MSME actors not to use accounting information, namely the perception of MSME actors, accounting knowledge, and business experience.

2. Method
Design

The type of research design used in this study is a correlational survey using quantitative methods. In sampling using the Proportional Random Sampling, namely by taking samples of subjects from each region, it is determined in balance with the number of subjects in each region. Data collection techniques used in this study were questionnaires and documentation. The distribution of the questionnaires was carried out offline and online using Google Forms. Questionnaires were distributed to 12 villages in Ngaringan District, Grobogan Regency, Central Java.

Population dan Sample

The research population is MSME actors located in Ngaringan District, Grobogan Regency, Central Java. The sample in this study was 253 SMEs who had used accounting information in their business.

Instruments

A test Validity test is needed to measure the level of accuracy of the instrument. If r count is positive and r count > r table, then the instrument is declared valid. Other hand, if rcount is negative or r count < r table, then the instrument is invalid. Based on the validity test that has been carried out, the results show that all statement items used in the study are declared valid.

Testing uses the Cronbach Alpha model. If the test results show a value of 0.60, then it can be said to be reliable. If the instrument is used several times, the results will remain the same. The following are the results of reliability in the study:

Table 1. Reliability Test Results

No.	Variable	Cronbach Alpha	Information
1.	Business Actor Perception (X1)	0.800	Reliable
2.	Accounting Knowledge (X2)	0.732	Reliable
3.	Business Experience (X3)	0.652	Reliable
4.	Use of Accounting Information (Y)	0.716	Reliable

Source: Processed questionnaire data, 2022

Based on table 1, the reliability test results show that if the statement items of all variables get a Cronbach Alpha of more than 0.60, then it is said to be reliable. If it is done several times, the results will remain the same.

3. **Results and Discussion**
   Assumptions

   1. **Test Normality**
      Test Normality test in this study uses the Kolmogorov-Smirnov analysis technique. This test aims to determine whether the dependent variable and the independent variable are normally distributed or not. The data is usually distributed if the significance value is more than 0.05. The following are the results of the normality test:

   Table 2. The results of the Kolmogorov-Smirnov

   One-Sample Kolmogorov-Smirnov Test

N	Asymp. Sig. (2-tailed)	Description
253	0.200	Normal

   Source: Processed questionnaire data, 2022

   Based on the processed results in table 2, the variables of business actors' perceptions (X1), accounting knowledge (X2), and business experience (X3) on the use of accounting information (Y) are known to have a statistical test value of 0.046 with a significance value of 0.200. So, it can be concluded that a significance value of more than 0.05 is usually distributed.

   2. **Linearity**
      Test This test aims to see if there is a linear relationship between the dependent variable and the independent variable. If the significance value is more than 0.05, there is a linear relationship. The following are the results of the linearity test in this study:

   Table 3. Results of the Linearity Test of Business Actor Perception Variables

Variable	Deviation from Linearity	Description
X1	0.001	Not Linier

   Source: SPSS processed results, 2022

   Based on table 3, the results show that the deviation value from linearity for the variable Perception of business actors is less than 0.05. So, it can be interpreted that the Perception of business actors does not have a linear relationship to the use of accounting information. A method will prove that there is no correlation between perceptions of business actors (X1) on the use of accounting information by dividing the variables into two groups, namely the low and high groups. Following are the results of the correlation analysis of each group:

   Table 4. Results of the Correlation Analysis of Each Group of Business Actor Perception Variables

Level	Pearson Correlation Value	Description
1.00	0.506**	Linier
2.00	0.372**	Linier

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS processed results, 2022

Based on table 4, the perception variable of low-level business actors has a significant positive correlation with the use of accounting information at a significance of 0.01 with a Pearson Correlation of 0.506. Meanwhile, the perception variable of high-level business actors has a significant positive correlation with the use of accounting information at a significance of 0.01 with a Pearson Correlation value of 0.372. From these results, it can be seen that there is a relationship between the perceptions of business actors on the use of accounting information. In the perception of low-level business actors, the lower the perception of business actors, the lower the use of accounting information. In the perception of high-level business actors, the higher the perception of business actors, the higher the use of accounting information.

Table 5. Linearity Test Results of Accounting Knowledge Variables

Variable	Deviation from Linearity	Description
X2	0.006	Not Linier

Source: SPSS processed results, 2022

Based on table 5, the results show that the deviation value from linearity for the accounting knowledge variable is less than 0.05. So, it can be interpreted that the variable of accounting knowledge does not have a linear relationship to the use of accounting information. The method used to prove whether or not there is a relationship between accounting knowledge (X2) and accounting information is to divide the variables into two groups, namely the low group and the high group. Following are the results of the correlation analysis of each group:

Table 6. Correlation Analysis Results of Each Group of Variables Accounting Knowledge

Level	Pearson Correlation Value	Description
1.00	0.416**	Linier
2.00	0.646**	Linier

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS processed results, 2022

Based on table 6. Low-level accounting knowledge correlates significantly positively with using accounting information at a significance of 0.01 with a Pearson Correlation of 0.416. Meanwhile, the variable of high-level accounting knowledge has a significant positive correlation with the use of accounting information at a significance of 0.01 with a Pearson Correlation value of 0.646. From these results, it can be seen that there is a relationship between accounting knowledge and the use of accounting information. The lower the accounting knowledge, the lower the use of accounting information. The higher the accounting knowledge, the higher the accounting knowledge, and the higher the use of accounting information.

Table 7. Linearity Test Results for Business Experience Variables

Variable	Deviation from Linearity	Description
X3	0.531	Linier

Source: SPSS processed results, 2022

Based on table 7, it is found that the deviation value from linearity for the business experience variable is more than 0.05. So, it can be interpreted that the business experience variable has a linear relationship to the use of accounting information.

3. Multicollinearity

Test The multicollinearity test aims to see the correlation between the independent variables. Multicollinearity will occur if the resulting tolerance value is less than or equal to 0.10, and multicollinearity will not occur if the resulting tolerance value is more significant than 0.10. When using the VIF (Variance Inflation Factor) value, multicollinearity will occur if the VIF value is greater than or equal to 10,000, and multicollinearity will not occur if the VIF value is less than 10,000. The following are the results of the multicollinearity test in this study:

Table 8. Multicollinearity Test Results

Variable	Value VIF	Tolerance	Description
X1	1.663	0.601	There is no multicollinearity
X2	1.339	0.747	There is no multicollinearity
X3	1.562	0.640	There is no multicollinearity

Source: Processed results of SPSS, 2022

Based on table 8. The results of the multicollinearity test show that the variable perception of business actors, knowledge accounting, and business experience have a tolerance value greater than 0.10 and a VIF value less than 10,000. So, it can be interpreted that there is no indication of multicollinearity between the independent variables (independent).

4. Heteroscedasticity

Test heteroscedasticity test aims to test the presence or absence of residual variance. If the significance value is more significant than 0.05, then there is no heteroscedasticity. The following are the results of the heteroscedasticity test in this study.

Table 9. The results of the heteroscedasticity Test of

Variable	Significance value	Description
X1	0.318	There is no heteroscedasticity
X2	0.000	heteroscedasticity occurs
X3	0.870	There is no heteroscedasticity

Source: SPSS processed results, 2022

Based on table 9. The results show that the variable perception of business actors and business experience has a practical significance is more than 0.05. The business actor perception variable has a significance value of 0.318, while the business experience variable (X3) has a significance value of 0.870. So, it can be concluded that the two variables do not occur in heterodetic. In the accounting knowledge variable (X2), the significance value is less than 0.05, namely 0.00, so for the accounting knowledge variable, heterodastisity occurs. To test the relationship between research variables, a Spearman Rank correlation test is needed. Here are the results of the Spearman rank test:

Table 10. The results of the Spearman rank test

Variable	N	Correlation Coefficient Value	Significance value
X1	253	0.537**	0.000
X2	253	0.537**	0.000
X3	253	0.399**	0.000

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS processed results, 2022

Based on table 10. Spearman rank correlation test results obtained a coefficient value of more than 0.01. This means that the level of strength of the relationship (correlation) between perceptions of business actors, accounting knowledge, and business experience on the use of accounting information is 0.537,

0.537, and 0.399 or strong. While the significance value of all variables is less than 0.01, which is 0.000, it means that there is a significant relationship between all independent variables and the dependent variable. The correlation coefficient in the above results is positive, so the relationship between the three variables is unidirectional. It can be concluded that the higher the perception of business actors, accounting knowledge, and business experience, the more accounting information will be used.

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis aims to determine the relationship between research variables The following equation: $Y = 4.120 + 0.249X_1 + 0.335X_2 + 0.156X_3$

Hypothesis Testing

1. **Coefficient of Determination**
   This test is needed to determine the percentage of the variable's ability to explain the dependent variable. The coefficient of determination value is seen from the adjusted R square value. The following are the results of the calculations:

Table 11. Coefficient Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.703[a]	0.494	0.488	2.270

Source: Processed results of SPSS, 2022

Based on the results of the Coefficient of Determination in table 11. It shows that the R Square value of 0.488 means that the ability of the independent variable to explain 49,4%, the remaining 51,6%, is explained by other factors outside the study.

2. **T-test (Partial)**
   The T-test is needed to see the effect of the independent variables partially or individually on the dependent variable. The conclusion is by comparing t count with t table. The following are the results of the t-test in this study:

Table 12. T-Test Results

Variable	T count	T table	Significance value
X1	5.566	1.969	0.000
X2	7.849	1.969	0.000
X3	2.081	1.969	0.038

Source: SPSS processed results, 2022

Based on table 12. shows that partially or each independent variable has a significant influence on the use of accounting information. It is evident from the results of the t-test that each variable has a t count value greater than t table (1,969). The perception variable of business actors (X1) is 5,566>1,969, the variable of accounting knowledge (X2) is 7,849 > 1,969, and the business experience variable (X3) is 2,081 > 1,969.

3. **F test (simultaneous)**
   The F test is used to determine the reciprocal relationship between the independent variables and the dependent variable. If the significance value obtained is less than 0.05, then the independent variables jointly affect the dependent variable. The following are the results of the F test in this study:

Table 13. The results of the F Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1253.872	3	417.957	81.138	.000[b]
Residual	1282.650	249	5.151		
Total	2536.522	252			

Source: SPSS processed results, 2022

Based on the F test results in table 13. the calculated is 81,138, and the significance value is 0.000. This means that the independent variables, namely the perception of business actors (X1), accounting knowledge (X2), and business experience (X3), have a significant effect on the use of accounting information (Y).

The Effect of Business Actor's Perception on the Use of Accounting Information

The study results indicate an influence on the perceptions of business actors on the use of accounting information. This is in line with research conducted by Priliandani (2020), which states that the perception of actors in Micro, Small, and Medium Enterprises (MSMEs) positively affects the use of accounting information. In addition, Hanum (2013) also states that the use of accounting information in processing small businesses is due to the perception of business actors on accounting information. Another theory from Wahyudi (2015) explains that accounting information is information whose existence is considered necessary in planning for controlling the activities of a business and can be used as a tool that business actors can trust to be able to maintain their business continuity until the expected goals are achieved. So, accounting information is an essential part of a business, so the successful application of accounting information requires a good perception of business actors. The results of this study are also supported by relevant research from Sari (2012), their results show that the level of perception of business actors in the Depok City area on the use of accounting information is in the excellent category with a percentage of 65%. In another study by Setyawati (2018), it was found that the perception of business actors is one of the dominant factors in the use of accounting information because each business actor has difficulty understanding accounting information. So, it can be concluded that Ha1 is accepted. Namely, the perception of Micro, Small, and Medium Enterprises (MSMEs) significantly affects the use of accounting information. If the perception given by business actors is getting better, the greater the influence on using accounting information.

The Effect of Accounting Knowledge on the Use of Accounting Information

The results showed that accounting knowledge significantly affected the use of accounting information. Accounting is recording, classifying, summarizing, and analyzing the financial information of a business that is needed to provide information for owners in the efficient implementation of business activities (Carnegie et al., 2021). The financial statements must follow a business's operational reality because financial statements can analyze whether the business being managed will run well (Mas'ud et al., 2020). Research conducted by Sari supports the results of the study, which show the level of accounting knowledge is included in the excellent category with a spread percentage of 83% in SMEs in Depok City. Research conducted by Andriyan (2020), Astiani (2017), Riyadi (2016), and Lestanti (2015), also states that accounting knowledge affects the use of accounting information. So, it can be concluded that Ha2 is accepted. Namely, accounting knowledge significantly affects the use of accounting information. This means that the better the accounting knowledge owned by business actors, the better the use of accounting information (Setyaningrum et al., 2014).

The Effect of Business Experience on the Use of Accounting Information

The results of this study indicate that there is an effect of business experience on the use of accounting information. Research that supports the results of this study is research from Fithoriah (2019), which states

that business experience has a significant effect on the use of accounting information. Lestanti (2015) also states that the entrepreneurial experience of Micro, Small, and Medium Enterprises (MSMEs) affects the use of accounting information. However, based on the tests conducted, it was found that business experience did not significantly affect the use of accounting information. This is because many business actors in Ngaringan District, Grobogan Regency, who previously had no experience in entrepreneurship but were able to run their businesses well. The experience of business actors has an impact on understanding accounting information (Rini, 2016). So, it can be concluded that Ha3 is accepted. Namely, business experience significantly affects the use of accounting information. However, business experience does not contribute significantly to the use of accounting information. So, the better the business experience that business actors have, the better the use of accounting information will be. Experience in the processing business becomes an indispensable requirement with the increasing complexity of the environment (Sugianto, 2014).

4. Conclusion

Based on the research that has been done, the results found that partially or simultaneously, the variables of business actor perception, accounting knowledge, and business experience significantly affect the use of accounting information. **Among the variables of business actor perception, accounting knowledge, and business experience that significantly influence the use of information are the perception of business actors and accounting knowledge. In contrast, business experience does not significantly affect business actors using accounting information.** Micro, Small, and Medium Enterprises (MSMEs) can use accounting information as a decision-making tool to develop the business they are running. By studying accounting, business actors can make plans and decisions in developing their business.

5. Acknowledgment

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