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THE EFFECT OF OWNER'S PERCEPTION, ACCOUNTING KNOWLEDGE, SMALL AND MEDIUM ENTERPRISES ON THE USE OF ACCOUNTING INFORMATION

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Abstract — *The purpose of this study was to analyze the perception of the owners of MSME actors on the use of accounting information and to analyze the effect of accounting knowledge of MSME actors on the use of accounting information. This research is expected to be able to provide consideration for MSME actors in the Mojokerto area, that with sufficient knowledge and experience about accounting they will be able to use accounting information properly and be able to produce company financial reports so that the company's financial records will be recorded properly. The population in this study were all MSME actors in Mojokerto Regency whose businesses were in the trading sector, amounting to 200 traders. The sample in this study was taken using the Slovin formula, the technique of determining the sample was by simple random sampling so that the sample amounted to 59 traders. To answer the hypothesis in this study, the data analysis technique used is to use multiple linear regression. The results of this study are the owner's perception and accounting knowledge have a positive effect on the use of accounting information.*

Keywords —*MSME Owners Perception, Accounting Knowledge, and Accounting Information*

I. INTRODUCTION

Micro, small and medium enterprises (MSMEs) are businesses engaged in various business fields, including trading businesses, agricultural businesses, industrial businesses, service businesses, and others. MSME is one way to reduce poverty and unemployment. The Indonesian government pays high attention to the existence of these MSME actors because MSMEs can support the economy of the small people. MSMEs can have a direct impact on people's lives in the lower sector. The role of MSMEs in the economy of small communities is to become a means to lift people from the abyss of poverty, a means to level the level of the economy of small people, and provide foreign exchange income for the country. MSMEs are also getting more attention from the government, because the success of MSMEs has great benefits, especially for the Indonesian economy, which can help MSME actors to be more independent, make people more active and creative in thinking about the latest ideas for business development.

MSMEs have obstacles or challenges faced by MSME actors, which are related to managing funds and preparing financial reports. Good fund management is an important factor in the success of MSMEs. MSMEs have weaknesses in preparing financial reports due to low education, lack of understanding of Financial Accounting Standards (SAK), and training in preparing financial reports. Limited knowledge about accounting books, the complexity of the accounting process, and the assumption of MSME actors that financial reports are not important for MSME actors.

MSME actors need capital assistance, the capital distributed for MSME actors should be given special credit by facilitating conditions so that it does not burden MSME actors. Increasing capital for MSME actors can be in the form of increasing capital from the formal financial sector or the informal financial sector, namely: business protection, both businesses classified as traditional low-economy and high-businesses must receive protection from the government both in terms of laws and government regulations. Partnership development, namely mutual assistance with fellow MSME actors both in terms of domestic market share and foreign markets. Training for MSME actors from the government also needs to be carried out in the form of entrepreneurship training, management, administration and knowledge of accounting in making financial reports so that later business actors can classify their profits correctly. The existence of a well-structured financial report will of

course help MSME actors in obtaining accounting information about the company and the company's profits so as to assist MSME actors in making decisions for the survival of the company.

This research was conducted in Mojokerto Regency, the reason is that Mojokerto is an area with a large number of MSME actors engaged in the trade sector, as seen from around 65-70 percent of the total exports of small industry and household handicrafts.

Based on this background, the researcher formulates the problem regarding the research conducted by presenting the problem formulation with the following questions:

1. Does the Perception of MSME Actors affect the Use of Accounting Information
2. Does MSME Actors' Accounting Knowledge affect the Use of Accounting Information

II. METHOD (SIZE 10 & BOLD)

DATA COLLECTION TECHNIQUE

According to Arikunto (2006) data collection techniques are ways that can be used by researchers to collect data. How to show something that is abstract, cannot be realized in visible objects, but can only be shown by the user. The data collection technique in this research is quantitative. In general, the data collection techniques that the authors choose are:

a.OBSERVATION

The observation technique is carried out by conducting direct observations of predetermined objects, in order to obtain data that can be directly taken by researchers, namely regarding the perception and accounting knowledge of MSME actors and how much influence it has on the use of accounting information. Sutrisno Hadi said that observation is a complex process, a process composed of various biological and psychological processes. The purpose of Sutrisno Hadi's observation is the process by which researchers go out into the field to observe the environment to be studied.

b. QUESTIONNAIRE (Questionnaire)

Questionnaire is a data collection technique that is done by giving a set of questions or written questions to respondents to answer. Questionnaire is an efficient data collection technique if the researcher knows with certainty the variables to be measured and knows what can be expected from the respondents. In addition, the questionnaire is also suitable for use when the number of respondents is quite large and spread over a wide area. Questionnaires can be in the form of closed or open questions/questions, can be given to respondents directly or sent by post or internet. Next is the respondent's answer.

sample (Sekaran, 2006). To get a sample that can describe and reflect the population in this study, which is 200 SMEs Trade, the determination of the number of samples uses the Slovin formula, namely:

Information:

n = Total Sample N = Total Population e = 10% = 0.10

Based on the above formula, the minimum number of samples can be determined as follows:

$$n = \frac{200}{1+200 \times 0{,}01} = 99{,}99 = 100 \text{ (rounded up)}$$

From the calculation of the slovin formula, a sample of 100 SMEs in the trade sector in the Mojokerto Regency area was used. The sampling technique used in this research is simple random sampling, which is the method of selecting samples by taking sample members from the population at random regardless of the strata that exist in a population. This method is done because members of the population are considered homogeneous (Sugiyono, 2009)

Multiple linear regression analysis

Multiple linear regression analysis is a linear relationship between two or more independent variables (X1, X2) and the dependent variable (Y). This analysis is to determine the direction of the relationship between the independent variable and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases.

The regression equation to test the overall hypothesis in this study is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Information:

Y = Use of Accounting Information = Constant

$b_1 - b_2$ = Regression Coefficient

X1 = Owner's Perception

X2 = Accounting Knowledge

= Other factors that affect the dependent variable (Y)

In addition, the questionnaire is also suitable for use when the number of respondents is quite large and spread over a wide area. Questionnaires can be in the form of closed or open questions/questions, can be given to respondents directly or sent by post or internet. Furthermore, respondents' answers were analyzed using the Multiple Regression method which was processed using SPSS assistance. The population in this study were all MSME actors in the trade sector in Mojokerto Regency, totaling 200 business units (Grub Wa of the Mojokerto MSME Association). The size of the sample that must be taken in a study so that the results of the study are said to be valid, relates to the purpose of taking

III. RESULT AND DISCUSSION

Classic Assumption Test

Classical assumption test is a statistical requirement that must be met in multiple linear regression analysis based on Ordinary Least Square (OLS). This test is intended to determine whether there is a violation of classical assumptions in the regression model so that the results are Best Linear Unbiased Estimator (Ghozali, 2013). The tests that will be carried out in this study are the Normality test, Multicolliarity, and Heteroscedasticity test.

1. Normality test is a statistical test conducted to find out how the distribution of a data. Normality test is a test that aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Gozali, 2013). A good residual regression model is to have a residual distribution that is normal or close to normal. The results of the normality test are presented in Table 1.

Table 1
Normalitas Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,18600113
Most Extreme Differences	Absolute	,116
	Positive	,050
	Negative	-,116
Test Statistic		,077
Asymp. Sig. (2-tailed)		,130

a. Test distribution is Normal.
b. Calculated from data.

Source: Processed primary data

Based on Table 1 above, it is known the Asymp value. Sig (2 tailed) in the two regression equation models has a value greater than 0.05. So it can be concluded that the regression equation model has met the assumption of data normality.

The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. A good regression model should not have a correlation between independent variables, in other words, it should be free from multicollinearity symptoms. Variables in the regression model do not experience multicollinearity if the tolerance value is > 0.10 and the VIF value is < 10.

Table 2
Multikolinearitas test

Model		Collinearity Statistics	
		Tolerance	VIF
1	Owner's Perception (X1)	,563	1,777
	Accounting Knowledge (X2)	,563	1,777

Based on the results of the analysis on

Table 2 can be seen that the regression model used in this study does not have multicollinearity problems. This is indicated by the existence of a tolerance value between the independent variables which is greater than 0.10 and the VIF value is smaller than 10.

Multiple Linear Regression Analysis

Multiple linear regression analysis was used in this study to test more than one independent variable against one dependent variable. The results of multiple linear regression can be seen from Table 3 below:

Table 3
Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Beta	t	Sig.
	B	Std. Error			
(Constant)	-3,865	1,794		-2,154	,034
Owner's Perception (X1)	,779	,081	,515	9,593	,000
Accounting Knowledge (X2)	,710	,077	,492	9,165	,000

Source: Processed primary data

Based on Table 4 above, the equation for the multiple linear regression analysis is as follows:
$Y = -3.865 + 0.779X1 + 0.710X2$ (1)

a. Goodness of Fit Test
   This test is needed to see whether the regression equation that will be used to test the hypothesis is "fit" or feasible to use. To determine whether or not a regression equation is "fit" it can be seen from the values of R^2, F and the following t values.

1) Coefficient of Determination (R2)
   The value of the coefficient of determination (R Square) of 0.918 means that the use of accounting information can be explained by the owner's perception and accounting knowledge of 91.8%, while the remaining 25.1% is explained by other variables not examined.

2) F test
   Before testing the hypothesis, one thing that needs to be considered is the feasibility of the research model carried out with the F test (F test) to determine the effect of the independent variables on the dependent variable. If the result of the F test is significant, it means that the independent variable affects the dependent variable and the model is feasible to use so that the proof of the hypothesis can be continued. Table 3
   shows the F value of 30.832 with a significance of 0.000, this means that the F test results are smaller than the specified significance level ($\alpha = 0.05$), so it can be concluded that the owner's perception and accounting knowledge have a simultaneous effect on the use of accounting information.

3) t test
   To find out the partial effect of whether the owner's perception and accounting knowledge on the use of accounting information, then tested using the t test.
   □ Table 4 shows the t value for the owner's perception of 3.295 with a significance value of 0.00 which means it is smaller than the set significance level ($\alpha = 0.05$), so it can be concluded that the owner's perception has an effect on the use of accounting information.
   □ Table 4 shows the t value for accounting knowledge of 3.338 with a significance value of 0.00, which means it is smaller than the set significance level ($\alpha = 0.05$), so it can be concluded that accounting knowledge has an effect on the use of accounting information.
b. Hypothesis testing
   Hypothesis 1 states that the owner's perception affects the use of accounting information, Hypothesis 2 states that accounting knowledge affects the use of accounting information.
   □ The significance value (p-value) of the owner's perception variable is 0.00 (<5%) which means the level of confidence that the size of the cooperative affects the quality of the internal control system
>95%. Thus the hypothesis which states that the owner's perception affects the use of accounting information can be accepted.
   □ The significance value (p-value) of the accounting knowledge variable is 0.00 (<5%) which means the level of confidence that accounting knowledge has an effect on the use of accounting information is >95%. Thus the hypothesis which states that accounting knowledge influences the use of accounting information can be accepted.

Based on the hypothesis testing that has been done, the following is a discussion of the research results.

The effect of owner's perception on the use of accounting information

The first hypothesis (H1) states that the owner's perception has an effect on the use of accounting information. The result of the significance of the t-test of the owner's perception variable is 0.00, this means it is smaller than the set significance level ($\alpha = 0.05$), so it can be concluded that H1 is acceptable, namely the owner's perception has a positive effect on the use of accounting information. This is in line with research conducted by Srivastava and Lognathan (2016) which states that accounting information is the most important part in an organization (company), so that the successful application of accounting information requires a good perception.

Effect of Accounting Knowledge on the use of accounting information

The second hypothesis (H2) states that accounting knowledge has a positive effect on the use of accounting information. The result of the significance of the t-test of the firm size variable is 0.00, this means it is smaller than the set significance level ($\alpha=0.05$), so it can be concluded that H2 is acceptable, namely accounting knowledge has a positive effect on the use of accounting information. This is in line with research conducted by Restuti (2015) showing that accounting knowledge has a positive effect on accounting information on MSMEs in Mojokerto City.

VI. CONCLUSIONS

Based on the problem formulation, research objectives, theoretical basis, hypotheses and research results, it can be concluded as follows:

Owner's perception has a positive effect on the use of accounting information. The results of the hypothesis test 1 state that H1 is acceptable, namely the owner's perception has a positive effect on the use of accounting information.

Hypothesis 2 test results state that H2 is acceptable, namely accounting knowledge has a positive effect on the use of accounting information.

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