
FACTORS AFFECTING THE USE OF FINANCIAL ACCOUNTING INFORMATION

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Article Info

Article History:

Received: Des 15, 2021

Accepted Jun 15, 2022

Keywords:

Accounting training

Business experience

Business size

Accounting information

ABSTRACT

In a dynamic and competitive business environment, it is essential for business ventures to have a basic business plan. This study aims to prove accounting, business experience, business size, and age of business in the use of financial accounting information. This research uses quantitative methods. The population in this study is a business unit incorporated in the Rungkut Berkarya UMKM Society, Rungkut District, Surabaya City, with a total of 136 business units. The sampling technique in this study used a purposive sampling technique and obtained a sample of 105 business units. The research data was obtained by distributing questionnaires to respondents. Data analysis in this study used the WarpPLS software. The results of this study prove the fact of business experience and size against the use of financial accounting information. Accounting training and business age do not compare the use of financial accounting information.

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INTRODUCTION

Information is one of the critical components of a company. The key to the success of a business in terms of the accuracy of decision making depends largely on the information available in the company. Financial accounting information is needed by managers to analyze the consequences of the actions taken. In running its business, a company must have a goal so that the business being run is successful. Financial accounting information is very important in assisting the company in achieving success of its business. Economic decision making in business management is based on available financial accounting information, including decision-making related to market development, pricing and so on (Ernawati, 2017).

The use of financial accounting information is one of the efforts made to overcome business failures in a company. In addition, the use of financial accounting information

can also provide information needed by the company in a relevant manner. The information presented includes whether the company's performance achievements have reached targets or expectations. It is explained more specifically that the use of financial accounting information will help the management in perform the functions of planning, controlling, decision-making to evaluate the performance of the company itself. Financial accounting information can also help companies in dynamic and competitive environmental conditions for decision-making and solving operational problems without using long-term strategies (Hudha, 2017).

But many companies are not optimal in using their financial accounting information. Data obtained from the Department of Cooperatives and SMEs reveals that in the economic structure in Indonesia, the position of MSMEs is still very dominant with a portion of 99% of all business units. The value of 1% belongs to large companies, but such a large amount does not show a significant contribution of MSMEs to GDP compared to large businesses that have a contribution to GDP of 40% and exports of 80%. Currently, the national economic growth is 5% due to government spending and public consumption. Therefore, it is essential to keep people's purchasing power high. This is one of the reasons that MSMEs in Indonesia need to be developed (www.depkop.go.id). MSME development in Indonesia has now succeeded in occupying the 4th position in ASEAN. This position is still inferior compared to Singapore, Malaysia and Thailand. The government is still working to ensure that MSME problems can be quickly overcome and immediately move up in class. MSMEs are also expected to increase the competitiveness of foreign products. This is because the number of MSME sectors in Indonesia is vast so it is hoped that MSMEs can increase exports and contribute that is significant to the National GDP (www.depkop.go.id).

The use of financial accounting information is inseparable from the abilities of business actors related to accounting. An accounting training is required as a means of gaining an understanding of accounting. This is part of an effort to improve the ability to compile financial statements. With accounting training, it is hoped that MSME actors can improve their abilities and skills in preparing good financial statements (Budiman and Zuliyati, 2015).

Everyone with extensive experience will find it easier to interact in carrying out their work. Experienced people have a greater chance of doing tasks well compared to inexperienced people. Experience is part of the process of forming knowledge and skills about the methods of a job due to the involvement of such an employee in the performance of tasks. Business experience is a measure of the length of time or length of work that a person has taken to understand his work and has been implemented properly (Sukriani, et al., 2018). The more experience experienced by MSME actors, the better the ability of these MSME actors to develop their businesses (Lestanti, 2015).

The existence of financial accounting information generated by the accounting recording process and applied based on business size can maximize financial accounting information that is used appropriately in the process business decision making. This is because the size of the business will show how much complex the business is (Nurhayati and Martika, 2018).

Business size is the ability of a business to manage its business by looking at the total assets, how many employees are employed and how much income the business earns in

one period accountancy. Along with the increase in company activities, the number of workers needed is also increasing. The larger the size of the business has an impact on the increasing need for information to determine the steps that must be taken by MSME actors in the future. Financial accounting information is one of the required information (Yasa, et al., 2017). The use of good accounting information is inseparable from the length of time a business is established. Fatimah, et al., (2018) revealed that the use of accounting information is influenced by the age of the business, starting from the time the business was established. The study explained that the younger a business is, there will be a tendency to express extensive accounting information for decision-making compared to older businesses. The age of the company will result in a change in the mindset and level of ability of MSME actors in making decisions on each of their actions. With the experience they have had while running their business, MSME actors have learned a lot compared to MSME actors who have just operated their businesses (Yasa, et al., 2017).

This research was conducted on MSMEs who members of the Rungkut MSME Working Association in Rungkut District, Surabaya City, which have members with various types of businesses. The types of businesses of members of the Rungkut Berkarya MSME Association are divided into two categories, namely food and beverages and non-food and beverages. There are still many MSMEs which are members of the MSME Rungkut Berkarya, Rungkut District, Surabaya City and do not use financial statements. Based on a preliminary survey conducted by researchers, the number of MSME actors who recorded financial statements was 23 MSME actors or 71.9%. Although the recording carried out is not in accordance with applicable recording standards, these business actors have compiled financial statements simply such as recording expenses and income and operating costs to calculate the profit and loss of his business. Meanwhile, MSME actors who do not record financial statements are 9 MSME actors or 28.1% of whom MSME actors only collect evidence of their business transactions and there is no specific recording.

Based on the background of the problem, the formulation of the research problem is the influence of accounting training, business experience, business size and business age on the use of financial accounting information. The research questions from the formulation of the problem are as follows: (1) Does accounting training affect the use of financial accounting information? (2) Does business experience affect the use of financial accounting information? (3) Whether the size of the business affects the use of financial accounting information (4) Does age affect the use of financial accounting information? The purpose of this study is to empirically prove the effect of accounting training, business experience, business size and business age on the use of financial accounting information.

LITERATURE REVIEW

Use of Financial Accounting Information

Financial accounting information is information created for external parties of a business unit. The external parties referred to here are banks, customers as well as the general public. In addition to being addressed to external parties of the business unit, financial accounting information can also be used by internal parties of business units such as business actors for accountability tools. This financial accounting information is very useful for business actors to see the level of business profitability and smooth

activities in business units. Financial accounting information can also be used by business actors for consideration in decision making (Ernawati, 2017).

Accounting Training

According to Whetyningtyas (2016) accounting training can be interpreted as a training with the intention of developing skills in the field of accounting which are usually organized by educational institutions outside of school and training centers a specific department or service. Hudha (2017) explained the importance of accounting training in the use of accounting information. This is because accounting training can help business actors in terms of decision making.

Business Experience

Business experience is the result obtained by business actors while running their business. Everything that has been lived by a business actor in terms of carrying out his responsibilities is called business experience. Experience can be realized in a lesson drawn from every incident experienced by business actors which is then used to improving his efforts to make it better (Lestanti, 2015).

Business Size

Business size is defined as something to show how big or small a business is manifested in the ability possessed by the company to manage its business. This ability is based on the size of the number of employees employed and the amount of income obtained by the company in a certain period (Astiani and Sagoro, 2017). Meanwhile, Yasa, et al., (2017) added that businesses that have advanced will require an increasing number of workers. This will happen along with the increase in activities carried out by the company.

Business Age

Business age can be interpreted as the length of time a business has been operating. A business that can last a long time in terms of maintaining the existence of its business, it can be said that the business is able to compete with other businesses. The age of the business can also affect the mindset of business actors in terms of determining policies to maintain the trust of consumers and so that the business can continue to operate for a long time (Budiman and Zuliyati, 2015).

The Effect of Accounting Training on the Use of Financial Accounting Information

Accounting training can be defined as a way or process of improving abilities and skills in the field of accounting, in the framework of preparing financial statements. With participation in accounting training, it is hoped that MSME actors can increase their knowledge and improve their skills which can then be applied to businesses that executed in accordance with applicable accounting standards. The more consistent MSME actors are in participating in training, the greater the interest of MSME actors in compiling financial reports correctly because the skills they have are getting better (Whetyningtyas, 2016).

From the explanation above, it can be said that business actors who have received knowledge from the training they have done will be able to distinguish and correct what is wrong by recording them so far and correct these errors so that the hypothesis formulated is as follows:

H1. Accounting training affects the use of financial accounting information.

The Effect of Business Experience on the Use of Financial Accounting Information

Business experience is an event that has been experienced by business actors either for a long time or just happened. In each of these incidents, there must be lessons that can be taken to improve and develop their business. The more experience a business actor has, the easier his ability to find obstacles and overcome every problem will be easier (Tambunan, 2019). Therefore, business experience is very important to be owned by a business actor. This will greatly support its activities in running a business and making decisions so that the hypothesis formulated is as follows:

H2. Business experience affects the use of financial accounting information.

Effect of Business Size on the Use of Financial Accounting Information

Business size is defined as the result of the process of measuring an undertaking which is determined from how many employees are employed, how much income is earned, etc. Thus, it can be said that the larger the size of the business, the need for financial accounting information will also increase. This is because the complexity of the company also increases so that the hypothesis formulated is as follows:

H3. The size of the business affects the use of financial accounting information.

Effect of Business Age on the Use of Accounting Information

Business age is defined as how long a business has been operating. The longer the business operates, it indicates that the business has grown so that the company's activities are more complex. Thus, it can be said that the longer a business ages, the need for financial accounting information will also increase. This is because the complexity of the company also increases so that the hypothesis formulated is as follows:

H4. Business age affects the use of financial accounting information. Research Mindset

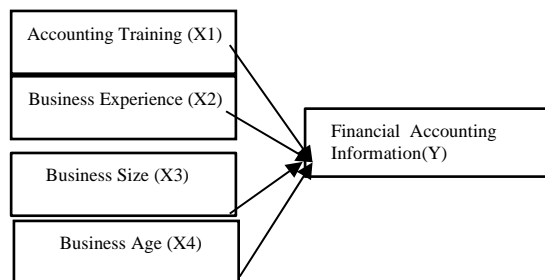


Figure 1. Multiple Regression Analysis

RESEARCH METHODS

Types of Research

This type of research is research with quantitative methods. Quantitative approach is a research method based on the philosophy of positivism which is used to examine specific populations or samples. Data collection using research instruments, data analysis is quantitative or statistical, with the aim of testing predetermined hypotheses (Sugiyono, 2017:14).

Accounting Training

Accounting training is expected to encourage the interest of business actors to compile correct financial statements. It can later be used as financial accounting information that can be used as a basis for decision-making. The indicators used to measure accounting training are as follows according to Afianti (2017): (a) Respondents' participation in training activities, (b) The need for training according to the field of business to improve performance, (c) Willingness to attend training, (d) Training is essential to improve performance.

Operational Definition and Variable Measurement

1. Business Experience

Experienced business actors will be able to predict the emergence of difficulties in running their business so they will be better prepared to face and find solutions to these difficulties. A business actor who has business experience is someone who has experienced several work events that he can use as a lesson in running his business to become more developed. As for the indicators used to measure experience business is as follows according to Lestanti (2015): (a) Length of business, (b) Level of knowledge, (c) Mastery of equipment.

2. Business Size

The size of the business reveals how big a business is run by business actors. The indicators used to measure the size of the business are as follows according to Nurhayati and Martika (2015): (a) How many employees are employed, (b) How much income the business unit earns.

3. Business Age

The age of the business shows how long a business has been established (in years), from the beginning of the year of the company's establishment until this research was carried out. The indicator used to measure the age of the business according to Budiman and Zuliyati (2015) is the length of the business establishment.

Variable measurements in this study used the Likert Scale. The Likert scale is a scale used to measure the attitudes, opinions, and perceptions of a person or group of people about a social phenomenon. The social phenomenon in question has been specifically determined by the researcher, which is hereinafter referred to as the research variable (Sugiyono, 2017: 134).

Population and Population Sample Determination Techniques in this study are MSMEs who are members of the Rungkut Berkarya MSME Association, Rungkut District, Surabaya City as many as 136 MSME units. The sampling technique in this study uses purposive sampling technique, which is a sample determination technique with specific considerations or criteria (Sugiyono, 2017: 124). Samples of this study were taken purposive sampling, where the sample is used if it meets the following criteria: (a) MSMEs registered in the Paguyuban UMKM Rungkut Berkarya, Rungkut District, Surabaya City, (b) Active in Paguyuban activities and other business activities such as training, and so on. (c) Record business finances. From the explanation above, this study is 105 MSME units taken from members of the Paguyuban with the criteria described above.

Data Collection Techniques

Data collection in this study was carried out using the questionnaire method, namely the distribution of questionnaires. The questionnaire will be given directly to the respondent who is then asked to fill out the questionnaire.

After the questionnaire is filled, respondents can return the questionnaire to the researcher. The questionnaire that has been filled out by the respondents is then selected first to determine whether the questionnaire is worthy of inclusion in the analysis process.

Hypothesis Analysis and Test Techniques

The data analysis technique uses Partial Least Square (PLS) and the analysis tool used is Warp PLS 6.0 by assessing the outer model (data quality test) and inner model. Hypothesis testing in this study was carried out by looking at the P-Value value with a significance value of 0.05 (significance level 5%). With a P-Values value of more than 0.05, the hypothesis is declared rejected.

RESULT

Description of Research Data

Based on the data that has been collected in the study, the questionnaires that were successfully distributed and successfully returned a total of 105 questionnaires of 105 questionnaires that should have been distributed or by 100%.

Analysis Results

Data analysis in this study used the Partial Least Square (PLS) approach with the help of the WarpPLS 6.0 program to test the effect of accounting training, business experience, business size and age efforts towards using financial accounting information.

Assessing the Outer Model of Convergent Validity Test

The Convergent validity test relates to the principle that the gauges (manifest variables) of a construct should be highly correlated. The convergent validity test of reflexive indicators with the WarpPLS 6.0 program can be seen from the loading factor value for each construct indicator. The rule of thumb that is usually used to assess convergent validity is that the value of the loading factor must be more than 0.7 (Ghozali and Latan, 2015:74).

Table 1. Convergent Validity Test

Indikator	Nilai Loading	Type (a)	SE	P value	Hasil
X1.2	0,827	Reflect	0,079	<0,001	Valid
X1.3	0,712	Reflect	0,105	<0,001	Valid
X1.4	0,856	Reflect	0,078	<0,001	Valid
X2.1	0,856	Reflect	0,137	<0,001	Valid
X2.2	0,856	Reflect	0,092	<0,001	Valid
X3.1	0,872	Reflect	0,096	<0,001	Valid
X3.2	0,872	Reflect	0,067	<0,001	Valid
X4.2	0,800	Reflect	0,135	<0,001	Valid
X4.3	0,800	Reflect	0,156	<0,001	Valid
Y.2	0,769	Reflect	0,077	<0,001	Valid
Y.3	0,805	Reflect	0,072	<0,001	Valid
Y.4	0,821	Reflect	0,077	<0,001	Valid
Y.6	0,841	Reflect	0,054	<0,001	Valid
Y.7	0,768	Reflect	0,073	<0,001	Valid
Y.9	0,856	Reflect	0,070	<0,001	Valid

In the convergent validity test, after the second stage of testing, it is known that all variable indicators are valid, namely showing a loading factor value of 0.7 and a significant level of less than 0.05. From these results, it can be concluded that all variables are valid and significant.

Discriminant Validity Test

The validity test can also be seen from the discriminant validity test. The validity of discriminants relates to the principle that different constructive gauges (manifest variables) should not be highly correlated. The way to test the validity of discriminants with reflexive indicators is to look at the cross loading value for each variable must be greater than 0.7 (Ghozali and Latan, 2015:74).

Table 2. Discriminant Validity Test

	X1	X2	X3	X4	Y	Type (a)	SE	P	<u>Ket</u>
X1.2	0,827	0,024	-0,090	-0,064	0,150	Reflect	0,079	<0,001	Valid
X1.3	0,712	0,182	0,015	0,030	-0,97	Reflect	0,105	<0,001	Valid
X1.4	0,856	-0,175	0,074	0,037	-0,064	Reflect	0,078	<0,001	Valid
X2.1	0,080	0,856	0,074	-0,132	-0,072	Reflect	0,137	<0,001	Valid
X2.2	-0,080	0,856	-0,074	0,132	0,072	Reflect	0,092	<0,001	Valid
X3.1	0,061	0,051	0,872	-0,100	0,091	Reflect	0,096	<0,001	Valid
X3.2	-0,061	-0,051	0,872	0,100	-0,091	Reflect	0,067	<0,001	Valid
X4.2	-0,159	0,058	-0,076	0,800	0,185	Reflect	0,135	<0,001	Valid
X4.3	0,159	-0,058	0,076	0,800	-0,185	Reflect	0,156	<0,001	Valid
Y.2	0,016	-0,255	0,154	0,020	0,769	Reflect	0,077	<0,001	Valid
Y.3	0,102	-0,075	0,375	-0,265	0,805	Reflect	0,072	<0,001	Valid
Y.4	-0,071	0,095	-0,215	0,197	0,821	Reflect	0,077	<0,001	Valid
Y.6	-0,089	0,153	-0,358	0,170	0,841	Reflect	0,054	<0,001	Valid
Y.7	0,024	-0,011	0,023	-0,051	0,768	Reflect	0,073	<0,001	Valid
Y.9	0,023	0,068	0,046	-0,080	0,856	Reflect	0,070	<0,001	Valid

The table above shows that each indicator has a cross loading (against the dimensions or variables measured) that is greater than the value of cross loading dimensions or other variables, so the indicator can be said to be valid.

Reliability Test

Reliability tests are carried out to prove the accuracy, consistency, and accuracy of the instrument in measuring constructs. Measuring the reliability of constructs can be done in two ways, namely Cronbach's Alpha and Composite Reliability. A study is declared

reliable if it has the values of Cronbach's Alpha and Composite Reliability > 0.70 (Ghozali and Latan, 2015:75).

Table 3. *Composite Reliability*

Variable	Composite Reliability
<i>Accounting Training</i>	0,842
<i>Business Experience</i>	0,846
<i>Business Size</i>	0,864
<i>Business Age</i>	0,780
<i>Financial Accounting Information</i>	0,920

From the table, all variables have a *composite reliability* value of more than 0.70. This means that overall, the results of the reflective constructive model outer are qualified or reliable.

Inner Model Measurement

Inner model measurement aims to measure the relationship of the entire variable to determine the influence of the relationship between variables and the overall influence of variables in this study. *The inner model* is assessed by looking at the R-Square for each endogenous latent variable as the predictive force of the structural model. R-Square value 0.75; 0.50; and 0.25 it can be concluded that the model is strong, moderate and weak (Ghozali and Latan, 2015: 78). Here are the R-Square measurement results:

Table 4. R-square value (R^2)

Endogen Variable	R-Square (R^2)
<i>Financial Accounting Information</i>	0,277

Table 4 shows that the use of financial accounting information has an R-Square value of 0.277 or 27.7%. This means that the variable use of financial accounting information is influenced by independent variables in this study, namely accounting training, business experience, business size, and business age of 27.7 %. The rest is influenced by variables outside of this study.

Table 5. Nilai Q-square (Q^2)

Endogen Variable	Q-square (Q^2)
<i>Financial Accounting Information</i>	0,285

Table 5 shows that the predictive relevance (Q^2) value is 0.285. This means that the structural model in this study estimated the parameters and produced an observation value of 0.285.

Hypothesis Test

To evaluate the structural relationships between latent variables, hypothesis testing of the path coefficients between variables should be done by comparing the P-Value number with alpha (0.05). The structural model used in this study can be seen in the following figure:

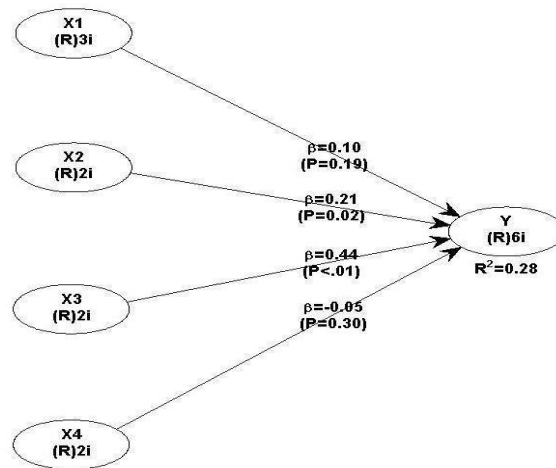


Figure 2. Inner Model Source Results: Processed Data

Hypothesis testing aims to test the relationship between independent variables, namely accounting training, business experience, business size, and business age to variables of direct use of financial accounting information (Ghozali and Latan, 2015:81). Hypothesis testing in this study was carried out by looking at the P-value with a significance value used of 0.05 (significance level 5%). The following are the results of hypothesis testing in this study:

Table 6. Hypothesis Testing Results

	β	P Value	Note
<i>Accountant Training</i> → <i>Financial Accounting Information</i>	0,10	=0,19	H1 Rejected
<i>Business Experience</i> → <i>Financial Accounting Information</i>	0,21	=0,02	H2 Accepted
<i>Business Size</i> → <i>Financial Accounting Information</i>	0,44	<0,01	H3 Accepted
<i>Age</i> → <i>Financial Accounting Information</i>	-0,05	<0,30	H4 Rejected

The accounting training variable (X1) does not have a significant influence on the variable use of financial accounting information (Y) because it has a P-value greater than 0.05 and has a positive influence on the variable use of information financial accounting that can be seen from the value of the path coefficient that has a positive value of 0.10. This figure shows that if there is an increase in accounting training (X1) by one unit, the variable use of financial accounting information (Y) will increase by 0.10.

The business experience variable (X2) has a significant influence on the variable use of financial accounting information (Y) because it has a P-value smaller than 0.05 and has a positive influence on the variable use of financial accounting information which can be seen from the value of the path coefficient that is positive, namely 0.21. This figure shows that if there is an increase in business experience (X2) by one unit, then the variable use of financial accounting information (Y) will increase by 0.21.

The business size variable (X3) has a significant influence on the variable use of financial accounting information (Y) because having a P-value smaller than 0.05 has a positive influence on the variable use of financial accounting information which can be seen from the value of the path coefficient that is positive, namely 0.44. This figure indicates that if there is an increase in the business size (X3) by one unit, then the variable use of financial accounting information (Y) will increase by 0.44.

The business age variable (X4) does not have a significant influence on the variable use of financial accounting information (Y) because it has a P-value greater than 0.05 and has a negative influence on the variable use of financial accounting information which can be seen from the value of the path coefficient that is negatively valued, namely -0.05.

The Effect of Accounting Training on the Use of Financial Accounting Information

Business actors in the Paguyuban UMKM Rungkut Berkarya, Rungkut District, Surabaya City are still lacking in participating in training activities so the knowledge they get is still not optimal. Business actors still have difficulty if they must follow financial accounting standards in managing their business finances. This is because they still lack accounting training. If the knowledge provided in the training is sufficient and business actors are correct in applying this knowledge to their business, then the application of accounting standards in business management is not will be an obstacle for business actors. Therefore, due to the lack of participation of business actors in participating in accounting training, accounting training has no effect to the use of financial accounting information.

The results of this study are in line with the results of research conducted by Afianti (2017) and Khairunisa (2019) which showed that accounting training had no effect on the use of financial accounting information.

The Effect of Business Experience on the Use of Financial Accounting Information

Experience with long-time business actors working is very supportive of the progress of the business that is carried out while running a business. Their business experience has helped them in improving business skills and understanding business needs including the equipment used. With a high level of business experience, business actors can learn from failures and successes in the past, of course this will be significantly helped by the use of financial accounting information.

The results of this study are in accordance with the results of research conducted by Lestanti (2015) and Tambunan (2019) which show that business experience affects the use of financial accounting information.

Effect of Business Size on the Use of Financial Accounting Information

The increasing size of the business will also increase the use of financial accounting information. The size of the business in this study shows the ability of MSMEs to manage their business by looking at the number of employees employed, and the level of income obtained. A proportional number of employees will create cost efficiency for the business itself, so that the achievement of business results will also be maximized. The number of employees will affect the use of financial accounting information can show how an accounting information has helped to consider the number of workers used in proportional quantities. So it can be concluded that the larger the size of the

business obtained by business actors, the greater the level of use of accounting information.

The results of this study are in accordance with the results of research conducted by Nurhayati and Martika (2015) and Whetyningtyas (2016) which show that business size affects the use of financial accounting information.

The Effect of Business Age on the Use of Financial Accounting Information

Business age is said to affect the use of financial accounting information, if the maturity of a business unit shows the high use of financial accounting information in that business unit. The more mature a business unit is, it can be said that a business has used its financial accounting information well. Related to the theory of the product life cycle, products produced by MSMEs who members of the Rungkut Berkarya are MSME Association, Rungkut District, Surabaya City are still in the stage of introduction and growth. Therefore, business actors still do not use financial accounting information adequately because the age of the business is still relatively young, and the product still needs a process to be better known by the user. In addition, it can also be concluded that the business unit has not yet reached maturity so that it has a great impact on the use of financial accounting information.

The results of this study are in accordance with the results of research conducted by Novianti, et al., (2018) and Sriwahyuni, et al., (2016) which indicates that the age of the business does not affect the use of financial accounting information.

CONCLUSION

This study aims to empirically prove the influence of accounting training variables (X1), business experience (X2), business size (X3) and business age (X4) on the use of financial accounting information (Y). In this study, the sample used was business actors who were members of the Rungkut Berkarya MSME Association, Rungkut District, Surabaya City with predetermined criteria. This study used primary data by distributing questionnaires to 105 respondents.

Based on the analysis of research data conducted, it was concluded that:

1. Accounting training does not affect the use of financial accounting information
2. Business experience affects the use of financial accounting information
3. The size of the business affects the use of financial accounting information
4. The age of the business has no effect on the use of financial accounting information.

Suggestion

Based on the results of the research and the existing limitations, the suggestions that researchers can give are as follows: (1) For subsequent researchers, the next research is expected to increase the number of MSME samples and expand the scope population to be more representative of business actors in Rungkut District or even the City of Surabaya and is expected to be able to replace or add other independent variables; (2) The government must be more active and meticulous in carrying out accounting training so that business actors can be thoroughly familiar with the training materials provided.

Implication

This research can be used as input for business actors that by paying attention to business experience and business size can improve the ability of business actors in terms of using accounting information finance. By knowing the importance of financial accounting information, it is hoped that business actors will have a reference for decision making to improve the performance of MSMEs.

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