



JURNAL AKUNTANSI DAN KEUANGAN (JAK)

P- ISSN: 2301-4717 E-ISSN: 2716-022X
 Homepage: <https://ojs.unimal.ac.id/index.php/jak/index>



DETERMINANTS OF THE ACCOUNTING INFORMATION IN MSMEs

Ningrum Pramudiati¹, Anggi Prasetya², Lulu Amalia Nusron³

^{1,2,3}Universitas PGRI Yogyakarta, Indonesia

*Corresponding author: pramudiati.ningrum@upy.ac.id | Phone Number: 082164693206

DOI: <https://doi.org/10.29103/jak.v12i2.16111>

ARTICLE INFO

Received: 11-05-2024

Received in revised: 06-07-2024

Accepted: 20-07-2024

Available online: 12-09-2024

KEYWORDS

Accounting Knowledge,
 Information Technology
 Competence, Financial
 Reports, E-Commerce Based
 Accounting Information

ABSTRACT

This research focuses on the impact of accounting knowledge, information technology competence, and the preparation and presentation of financial statements on the use of e-commerce-based accounting information. The research population is all owners of culinary MSMEs in the Special Region of Yogyakarta. This research site includes Bantul Regency, Sleman Regency, Kulon Progo Regency, Gunungkidul Regency, and Yogyakarta City. The sample of this research was 95 respondents who are owners of culinary MSMEs were collected using a method of purposeful sampling. The research consists of a quantitative technique and questionnaire-based primary data. Methods for data analysis and descriptive statistical tests, tests of data quality, and hypothesis testing were processed by using SPSS 25. The results show that accounting knowledge, information technology competence, and the preparation and presentation of a financial statement have a positive and significant impact on the use of e-commerce-based accounting information in *culinary MSMEs in the Special Region of Yogyakarta*.

INTRODUCTION

Currently, MSMEs are economic activities of great interest to the people of Indonesia. MSME businesses have a significant role in improving the economy in a region. MSMEs can support the expansion of employment opportunities and increase employment opportunities for people in Indonesia. MSMEs can be an economical safety net when large companies experience an economic crisis. In contrast to large-scale companies, MSMEs can flexibly adapt to various changes in the business climate. Therefore, MSMEs can continue to contribute positively to the economy (Rahmaniyah et al., 2017)

The government encourages entrepreneurs, especially MSME players, to develop their business competitiveness through e-commerce in the industrial era 4.0. Technological developments present various trade media, such as online stores. MSMEs can use online shops to market their wares (Ikhsan & Hasan, 2020). The various benefits of using e-commerce include: Increasing sales prospects, expanding business opportunities in the market, and improving business image, improving communication, speeding up processes, employee productivity (Adina Dwijayanti, 2021).

The government, through the Proudly Made in Indonesia National Movement program, also encourages MSMEs to take advantage of the use of digital platforms. According to the IdEA-Indonesian E-commerce Association survey, there are 11 million MSMEs who are members of this government program. The Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) noted that the number of MSMEs that have utilized electronic commerce or e-commerce (go digital) has reached more than 12 million or 19 percent of the number of MSMEs in

Indonesia (Kemenkop UKM, 2021). There is intense e-commerce competition in Indonesia which is a factor causing many business actors, both MSMEs, to switch to selling through digital e-commerce.

The use of e-commerce can provide many benefits for MSMEs by expanding business opportunities in the market, increasing sales, improving communication, improving business image, speeding up processes, and increasing employee productivity (Adina Dwijayanti, 2021). People are interested and prefer to use e-commerce as a place for buying and selling transactions because it can be accessed easily via gadgets without having to visit the shop directly (Budiastuti & Muid, 2020). E-commerce can offer easy accounting information for decision-making for business actors. E-commerce has a transparent information system that provides users with the opportunity to access accounting information directly, one of which is using a stock-taking system to check the stock of goods in online stores directly or in real-time. The use of appropriate accounting information can help business actors in making decisions related to business processes (Millennia, 2019).

People are interested in buying and selling transactions online because e-commerce can easily be accessed through gadgets without having to visit the store directly (Muid & Budiastuti, 2020). E-commerce can offer accessible accounting information for business actors to make decisions. The information system in e-commerce applications is transparent, allowing users to access accounting information directly. One is using a stock-taking system to check the stock of goods at online stores in real time. Business actors will be assisted in making decisions about the business being run if they can use accounting information appropriately (Millennia, 2019).

Most MSME actors understand the importance of using accounting information but have yet to be able to apply it correctly (Kusuma, 2014). Most MSMEs carry out bookkeeping and recording only to see the cash in and out as profit and loss without tracing the uses of these expenditures. Business actors often assume that their business has been successful when the total money received is greater than the total spent in one period and when the income for the current year is higher than the income for the previous period.

MSME actors can anticipate business failures. One of the efforts is to utilize accounting information. Most business actors in Indonesia need to learn the benefits of accounting information as a management tool in business because of the lack of knowledge of business actors regarding accounting (Hudha, 2017). Research (Linawati & Restuti, 2015) states that many business actors still need to understand accounting and the importance of keeping books and records for business continuity. Knowledge of bookkeeping and the complexity of the accounting process raises the perception that accounting reports are optional to implement in an MSME. Therefore, MSMEs need to manage disciplined and regular accounting records in the form of bookkeeping.

Apart from not having prepared financial reports, many MSMEs still have not taken advantage of technological developments (Suryantini & Sulindawati, 2020). Most MSMEs manage their business in a way that is still traditional, for example, business management for production and promotion activities (Sagita et al., 2021). The obstacle currently happening to MSMEs is the low mastery of technology by business actors who do not want to optimize the use of e-commerce (Avriyanti, 2022). The current development of information technology should help MSME business actors. MSMEs need to take advantage of information technology so that, in the future, the sales and marketing process can run more quickly, effectively, and efficiently (Suryantini & Sulindawati, 2020).

The unorganized financial reports are also one of the reasons for the lack of use of accounting information in MSMEs. Presentation and preparation of reports by applicable standards and regulations make it easier for business actors to provide various information regarding the performance of MSMEs. According to (Rahmaniyah et al., 2017) MSMEs are still not used to it and rarely make bookkeeping and financial reports to find out the conditions of business activities, so the application of accounting to MSMEs in Indonesia is still limited. The low quality of reporting has an unfavorable impact on running a business, so business actors have difficulty applying for funding or business credit as capital in moving the wheels of the business. Absorption of accounting information from financial reports is also not optimal because most MSME actors can still not produce financial reports by established rules and standards (Suryantini & Sulindawati, 2020).

Research related to the use of accounting information is interesting to study because of the inconsistent findings from several previous studies. Previous research, according to (Hudha, 2017), (Rahman, 2018), (Jannah & Triyanto, 2021b), and (Listifa & Suyono, 2021) states that accounting knowledge variables affect the use of accounting information in MSMEs. However, according to (Afrianti & Halim, 2021), the accounting knowledge variable does not affect the use of information on MSMEs. This research aims to re-examine the influence of accounting knowledge, information technology competence, and preparation and presentation of financial reports on the use of e-

commerce-based accounting information.

This research is a research development (Jannah & Triyanto, 2021b). However, this study modifies the business turnover variable by replacing and adding information technology competence variables because this variable is thought to be related to e-commerce-based accounting information. Researchers also changed the research object to be more specific: culinary SMEs. The existence of an equation in the characteristics of an object of research can minimize the existence of other variables that can affect the use of accounting information. Researchers also expanded the reach of the research area to all regions in the Special Region of Yogyakarta to obtain better generalizations.

LITERATURE REVIEW

Stakeholder theory discusses matters related to the interests of various parties including shareholders, employees, customers, suppliers, creditors, government, and society (Budiman & Delima, 2017). Stakeholders and organizations influence each other. Both social relationships form responsibility and accountability. Therefore, organizations have accountability towards their stakeholders. Stakeholder theory is relevant to explain the use of accounting information in MSMEs. Stakeholders have the right to obtain information regarding company activities that affect them. If stakeholder relationships are stronger, the better the company's business will be. Without support from interested parties, the company will not be a going concern. Therefore, the use of accounting information in companies is one way to manage the trust of those parties interested in producing a good relationship between the company and its stakeholders, namely customers, suppliers, owners, and investors. Sufficient accounting information regarding changes The past and future of the company are very important for the planning and decision-making process. Management needs relevant information in the planning and decision-making process which includes making plans, formulating activities, and making policies so that company goals can be achieved. This relevant information can be obtained through management accounting information in the form of cost of goods sold reports, performance reports, and budgets as well as financial accounting information in the form of cash flow reports.

Accounting knowledge is personal knowledge or knowledge about the art of recording, classifying, summarizing transactions, and then interpreting the process results as information that can be used as a reference in making economic decisions (Sitorus, 2017). Business owners' knowledge plays an essential role in managing a business (Handayani et al., 2020). Insufficient accounting knowledge will cause business management to fail, so business actors will find it challenging to make decisions and policies (Hudha, 2017).

Information technology competence is a person's ability to master or use information technology. According to (Sutabri, 2014), information technology is a tool for processing, storing, compiling, and manipulating data to produce accurate, relevant, and timely information and can be used for various purposes, such as personal, business, or government needs for strategic information in making decisions. Information technology utilization can help MSMEs increase the speed, accuracy, and efficiency of information exchange in company operations (Budiarto & Pramudiati, 2018). Information technology competence is not just technical knowledge but also includes a critical attitude in implementing this technology (Dhewanto et al., 2018).

Financial statements are results obtained through an accounting process as a means or tool for communicating data regarding the finances and activities of a company with stakeholders. According to (2000, 4), financial reports are part of the financial reporting process. They include balance sheets, income statements, reports of financial position (can be in the form of cash flow reports or cash flow reports), notes, and other reports, and explanatory material is an integral part of a financial report.

According to (Kariyoto, 2015), accounting information is a series of data processing activities of a company's business activities using the help of a computer system that has been directly integrated. This information is helpful for companies to know business conditions and the strategies needed to achieve company goals, especially regarding MSME management issues. Accounting information will be beneficial if it meets the characteristics, namely relevant, concise, complete, accurate, and timely.

Accounting information is divided into three groups, namely: 1) Operational information is information that contains essential data for financial accounting information and company management accounting information. 2) Management accounting information is present and future information for the company's internal parties as a basis for information on planning, implementation, and control. 3) Financial accounting information is information for external company parties, which contains information related to financial position, company performance, and financial changes as a basis for decision-making. Accounting information is classified into three different types based on the benefits for its users, namely statutory accounting information, budget information, and additional accounting

information (Holmes & Nicholls, 1998).

Stakeholder theory helps understand a company's business practices, including MSME. Stakeholder theory sees the influence or relationship between interested parties that influence one another within the company (Freeman, 2014). It matters concerning the interests of various parties in the company. Interested parties include shareholders, employees, suppliers, creditors, customers, communities, and the government (Zuliyati et al., 2017). Interested parties have the right to obtain various information regarding the activities of companies that affect them. The company's business will improve if the relationship with stakeholders gets more substantial. A company will not be going concerned without the support of interested parties. Therefore, using accounting information is one of the efforts to gain the trust of interested parties so that good relations can be established between companies and stakeholders, namely customers, suppliers, owners, and investors.

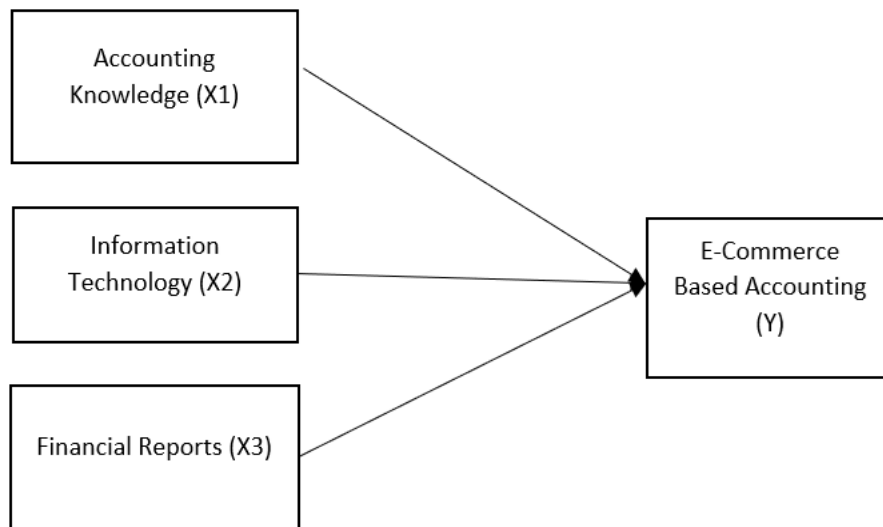


Figure 1. Theoretical Models

Figure 1 describes the theoretical model of this research. If accounting knowledge, information technology competence, and the preparation and presentation of financial reports influence e-commerce-based accounting information, MSME actors have made good use of accounting information. However, suppose accounting knowledge, information technology competence, and preparing and presenting financial reports do not affect e-commerce-based accounting information. In that case, MSME actors have not effectively used accounting information.

Accounting knowledge is the science of classifying, analyzing, and recording financial activities. Knowledge of accounting will benefit MSME owners in using accounting information. Insufficient accounting knowledge can result in the business it manages failing, so business actors will find it challenging to determine which decision to make (Hudha, 2017). If MSME owners know to account well, then the ability of MSME owners to use accounting information will also increase (Asrida & Astuti, 2018). This hypothesis is supported by research results (Listifa & Suyono, 2021) which show that the accounting knowledge variable has a positive effect on the use of accounting information, meaning that if MSME actors do not have good accounting knowledge, it will be difficult for MSME actors to understand and use accounting information well. In line with research (Linawati et al., 2015) which shows that accounting knowledge variables influence the use of accounting information, meaning that if an entrepreneur has good knowledge of accounting then the entrepreneur can use and understand the accounting information used in making decisions related to his business. Based on this description, the hypothesis that can be formulated is as follows:

H₁: Accounting knowledge positively affects the use of e-commerce-based accounting information on MSMEs.

Information technology competence is a person's ability to use technology to process, manage, obtain, store, disseminate, and transmit data that has been processed so that the data can be

used by its users (Rajaraman, 2018). Someone who does not have technological competence will experience difficulties in utilizing information technology, so the use of technology is not optimal, and the information produced will not be timely. Conversely, someone who makes good use of technology can produce information promptly. If a company obtains more accurate and timely information, a company can make decisions more effectively (Pardani & Damayanthi, 2017). This hypothesis is supported by research (Jansen et al., 2018) which states that if the technology user's skills are better, the quality of the accounting information produced will also get better. Research (Erawati & Susanti, 2022) states that the better use of information technology in MSMEs can accelerate the provision of accounting information in the form of financial reports. Research (Budiarto et al., 2021) states that information technology can help MSMEs increase competitiveness, process and transmit information effectively and efficiently, and improve service quality to support business processes. Based on this description, the hypothesis that can be formulated is as follows:

H₂: Information technology competence positively affects the use of e-commerce-based accounting information in MSMEs.

Financial reports for MSMEs have the benefit of knowing information on financial performance, financial position, and changes in equity and owner's capital in the past. The information system owned by e-commerce is transparent so that users can easily access accounting information. Some of the access efforts that can be made from the e-commerce system are users in real-time so that MSME players can see the amount of income, sales, and stock of goods in online stores. The information presented by e-commerce makes it easier for business actors to prepare financial reports (Jannah & Triyanto, 2021b). Preparation of financial reports that have been carried out properly according to established rules and standards can help business actors to manage and provide MSME financial data (Rahmaniyah et al., 2017). This hypothesis is supported by research results (Jannah & Triyanto, 2021a) which show the preparation variables and presentation of financial reports have a positive effect on the use of accounting information. This means that the better business actors use accounting information, the better their financial reports will be. Based on this description, the hypothesis that can be formulated is as follows:

H₃: The preparation and presentation of financial reports have a positive effect on the use of e-commerce-based accounting information for MSMEs.

RESEARCH METHOD

This study uses a quantitative approach with primary data. Researchers distributed questionnaires as a data collection tool. The population in this study are all culinary MSME owners in the Special Region of Yogyakarta. One hundred samples were taken and determined using a non-probability sampling technique, purposive sampling. Respondent criteria include MSME businesses located in the Special Region of Yogyakarta, businesses that have been established for more than one year, have kept accounting records, and have used e-commerce.

Indicators for measuring the variable use of accounting information include 1) statutory information, 2) budget information and 3) additional information (Holmes & Nicholls, 1998). Indicators for measuring accounting knowledge variables include 1) declarative and 2) procedural knowledge (Hadijah, 2006). Indicators for measuring information technology competency variables include 1) HR capabilities and skills in using information technology, 2) availability of information technology tools, 3) availability of programs and e-commerce support systems, and 4) compatibility between benefits and costs and complexity in implementing e-commerce (Audita, 2012). Indicators for measuring the variables for preparing and presenting financial statements include: 1) intellectual knowledge regarding preparing financial reports, which includes memory, perceptual speed, verbal comprehension, and inductive and deductive reasoning (Whetyningtyas & Mulyani, 2016).

This study uses the variables of accounting knowledge, information technology competence, preparation of presentation of financial statements, and the use of e-commerce-based accounting information. Measurement of the questionnaire using a Likert scale of 1 to 5. Then the collected data were analyzed using descriptive statistical analysis methods, instrument testing, and hypothesis testing using the SPSS v25 program.

Descriptive statistical analysis contains an overview of the data obtained from the minimum, maximum, average, and standard deviation values. The results of descriptive statistical analysis can be used to describe the general characteristics of the sample in research in a more detailed form (Ghozali, 2018). This study also uses the Respondent Achievement Level (TCR) to analyze data on respondents' answers that have been collected.

Hypothesis testing uses multiple linear regression analysis, f test, t statistical test, and R2 test or determination test. The multiple linear regression analysis tests aim to determine the magnitude of the influence between the independent and dependent variables. The F test aims to determine that all independent variables simultaneously influence the dependent variable. The t-test aims to determine how much influence one independent variable can partially explain the dependent variable. The determination test aims to analyze the amount of influence generated by the independent variable on the dependent variable (Algifari, 2016).

RESULTS AND DISCUSSION

Description Analysis

The object of research is culinary SMEs in the Special Region of Yogyakarta. The total number of respondents was 95, consisting of 40 male and 55 female respondents. Most respondents were 31–40, and those aged 41–50 obtained 29 respondents, respectively. The majority of respondents with Bachelor's degrees were 41 respondents. The majority of respondents have used e-commerce for 1-3 years, namely 29 respondents.

Table 1. Descriptive Statistical Test Results

Variable	N	Range	Min	Max	Mean	Standard Deviation
Accounting Knowledge (X1)	95	15	10	25	18.23	3.683
Information Technology Competence (X2)	95	9	11	20	15.46	2.422
Financial Reports (X3)	95	11	9	20	15.84	2.033
E-commerce-Based Accounting Information (Y)	95	14	11	25	18.96	2.760

Source: Data is processed in 2023

The accounting knowledge variable has a minimum value of 10, a maximum value of 25, a difference between the minimum and maximum values of 15, and an average value of 18.23 out of 95 questionnaires distributed. These results conclude that the accounting knowledge that MSME owners have applied is 18.23, with a standard deviation of 3.683. Based on the TCR calculation results, the accounting knowledge variable has an average value of 72.93 and is in a good category.

The information technology competency variable shows that the minimum score is 11, the maximum score is 20, the difference between the minimum and maximum scores is 9, and the average score is 15.46 out of 95 questionnaires distributed. These results conclude that the information technology competence implemented by MSME owners is 15.46 with a standard deviation of 2.422. Based on the TCR calculation results, the information technology competency variable obtained an average value of 77.32 and has a good category.

The variables for preparing and presenting financial statements show that the minimum value is 9, the maximum value is 20, the difference between the minimum and maximum values is 11, and the average value is 15.84 from the 95 questionnaires distributed. These results conclude that the preparation and presentation of financial statements implemented by MSME owners are 15.84, with a standard deviation of 2.033. Based on the TCR calculation results, the variable preparation and presentation of financial statements obtained an average value of 79.21 and has a fairly good category.

The variable use of accounting information shows that the minimum value is 11, the maximum value is 25, the difference between the minimum and maximum values is 14, and the average value is 18.96 from 95 questionnaires distributed. These results conclude that the use of e-commerce-based accounting information applied by MSME owners is 18.96, with a standard deviation of 2.760. Based on the TCR calculation results, the variable use of accounting information obtained an average value of 75.83 and has a good category.

Table 2. Validity Test Result

Variable	Indikator	Pearson Correlation	Significance	Information
Accounting Knowledge (X1)	X1. 1	0,840	0,000	Valid
	X1. 2	0,914	0,000	Valid
	X1. 3	0,864	0,000	Valid
	X1. 4	0,799	0,000	Valid

	X1. 5	0,881	0,000	Valid
	X2. 1	0,793	0,000	Valid
Information Technology Competence (X2)	X2. 2	0,775	0,000	Valid
	X2. 3	0,691	0,000	Valid
	X2. 4	0,767	0,000	Valid
	X3. 1	0,712	0,000	Valid
Financial Reports (X3)	X3. 2	0,741	0,000	Valid
	X3. 3	0,726	0,000	Valid
	X3. 4	0,772	0,000	Valid
	Y. 1	0,824	0,000	Valid
E-commerce-Based Accounting Information (Y)	Y. 2	0,824	0,000	Valid
	Y. 3	0,690	0,000	Valid
	Y. 4	0,737	0,000	Valid
	Y. 5	0,600	0,000	Valid

Source: Data is processed in 2023

Each instrument has a significance value of 0.000 or not more than 0.05. Each instrument on the variables of accounting knowledge, information technology competence, preparation and presentation of financial statements, and the use of accounting information used is valid because the significance level is less than 0.05 so that respondents can understand the questionnaire questions that have been used.

Table 3. Reliability Test Result

Variabel	Cronbach's Alpha	Information
Accounting Knowledge (X1)	0,911	Reliable
Information Technology Competence (X2)	0,752	Reliable
Financial Reports (X3)	0,707	Reliable
E-commerce-Based Accounting Information (Y)	0,789	Reliable

Source: Data is processed in 2023

The purpose of the reliability test is to measure the consistency of a respondent in answering the questionnaire questions. Variables can be considered reliable when Cronbach's Alpha value of the variable is greater than 0.7. The reliability test results showed that the variables of accounting knowledge, information technology competence, preparation and presentation of financial statements, and the use of e-commerce-based accounting information have a Cronbach's Alpha value greater than 0.7. This value indicates that all variables have high reliability.

Table 4. Multiple Linear Regression Analysis

The Effect	Hypothesis	Beta	t-Value	Significance	Information
Constant		0,187	0,792	0,430	
X ₁ to Y	H1	0,265	4,982	0,000	Supported
X ₂ to Y	H2	0,210	3,345	0,001	Supported
X ₃ to Y	H3	0,461	6,055	0,000	Supported
t-Table			1,986		

Source: Data is processed (2023)

The multiple linear regression equation is as follows:

$$Y = 0,187 + 0,265X_1 + 0,210X_2 + 0,461X_3 \tag{1}$$

If the variables of accounting knowledge, information technology competence, and preparation and presentation of financial statements are zero, then the constant value of the variable use of accounting information is 0.187. If the value of the accounting knowledge variable increases by 1 unit, then the variable use of accounting information will increase by 0.265. If the value of the information technology competency variable increases by 1 unit, then the variable use of accounting information will increase by 0.210. If the variable value for preparing and presenting financial

statements increases by 1 unit, then the variable for using accounting information can increase by 0.461.

Table 5. F-Test Result

Model	F-Value	Significance
Regression	92,063	0,000
F Tabel	2,705	

Source: Data is processed (2023)

The calculated F value is higher than the F table value, 92.063, greater than 2.705, and the significance value is 0.000. The value of 0.00 is less than 0.05. Therefore, this regression model can explain that the variables of accounting knowledge, information technology competence, and the preparation and presentation of financial statements simultaneously affect the variable use of accounting information.

Table 6. R² Test

Model	Adjusted R Square
1	0,744

Source: Data is processed (2023)

The value of the Adjusted R Square of all independent variables, namely accounting knowledge, information technology competency, and preparation of financial statement presentation on the dependent variable, the use of accounting information, is 0.744. Therefore, the independent variable has an influence of 74.4% on the dependent variable, and 25.6% is influenced by other variables not examined.

The Effect of Accounting Knowledge on the Use of Accounting Information

Testing the first hypothesis (H1) shows that the accounting knowledge variable positively and significantly influences the use of e-commerce-based accounting information. The regression test results showed that the accounting knowledge variable has a beta value of 0.265, a t-count value of 4.982, and a significance value of 0.000. The significance value of this variable is 0.000. This value is less than 0.05, so this study supports the first hypothesis (H1). The conclusion is that accounting knowledge affects the use of accounting information.

Accounting knowledge is knowledge acquired by someone regarding information systems to produce information in the form of financial reports for interested parties related to the conditions and activities of a company (Rahman, 2018). The accounting knowledge of MSME owners will be very useful in utilizing accounting information. Insufficient accounting knowledge can cause managed businesses to fail, so business owners have difficulty making decisions (Hudha, 2017). Accounting knowledge such as how to group transactions into accounts to preparing income statement, changes in capital report, and preparing financial report.

The results of this study support research (Jannah & Triyanto, 2021b), which states that accounting knowledge has a positive effect on the use of e-commerce-based accounting information in MSMEs. Previous research owned by (Linawati & Restuti, 2015) showed an influence between accounting knowledge and the use of accounting information. The results of this study mean that the better the business actor's accounting knowledge, the better the business actor understands and utilizes accounting information to make decisions related to his business.

The Effect of Information Technology Competence on the Use of Accounting Information

Testing the second hypothesis (H2) shows that the information technology competency variable positively and significantly influences the use of accounting information. The regression test results showed that the accounting knowledge variable has a beta value of 0.210 and a t-value of 3.345, with a significant value of 0.001. The significant value of this variable is 0.001. This significance value is less than 0.05, so this study supports the second hypothesis (H2). The conclusion is that information technology competency affects the use of accounting information.

MSMEs are very interested in the sophistication of information technology developments, so MSME owners make e-commerce one of the online media. *E-commerce* is an internet-based digital technology that can be operated using computers and smartphones (Raharja et al, 2021). Business actors with sufficient information technology competence can use and maximize the functions of these technologies (such as smartphones and PCs/Laptops) to support business activities such as

processing and distributing information quickly, effectively, and efficiently (Budiarto et al., 2021). Information technology competency will improve MSME actors in exploring data needs that will be used in processing accounting information that will be used in preparing financial reports and making business decisions.

Research (Jansen et al., 2018) states that business actors using technology can produce better quality information. Information has good quality when the characteristics of the information can be useful in decision-making. The characteristics of the quality of information include timely, accurate, and complete (Darma & Sagala, 2020). Another study conducted by (Erawati & Susanti, 2022) states that information technology that is put to good use can speed up the data processing process in compiling financial reports.

The Effect of Preparation and Presentation of Financial Statements on the Use of Accounting Information

Testing the third hypothesis (H3) shows that the variable preparation and presentation of financial statements positively and significantly influences the use of e-commerce-based accounting information. The regression test results showed that the accounting knowledge variable has a beta value of 0.461 and a t-count value of 6.055 with a significant value of 0.000. The significance value of this variable is 0.000. This significance value is less than 0.05. This study supports the first hypothesis.

This study supports the stakeholder theory, which explains the relationship between interested parties. One way to manage the trust of interested parties is to provide information about business activities through reports. The success of an MSME can be achieved with the information presented in the form of financial reports. Financial reports provide information that can be useful to readers regarding a company's performance and financial condition (Safitri & Estiningrum, 2022). MSMEs that have prepared simple financial reports such as profit and loss statements, usually use these financial reports to obtain credit to expand their business. MSMEs that have prepared financial reports will of course also need more accurate accounting information. E-commerce can provide accounting information needed by MSMEs.

Previous research (Jannah & Triyanto, 2021b) stated that preparing and presenting financial reports positively influences the use of e-commerce-based accounting information for MSMEs. The resulting financial reports will be better if a business actor can properly utilize accounting information. MSME actors who already use e-commerce can easily obtain information from transactions. MSME actors can use the accounting information presented in the e-commerce system to prepare financial reports. MSMEs can produce e-commerce-based financial reports more quickly and reliably. Previous research (Rahmaniyah et al., 2017) shows that the better the preparation and presentation of financial reports, the performance of MSMEs can increase.

CONCLUSION

The conclusions of the research results on the variables of accounting knowledge, information technology competence, preparation, and presentation of financial reports on the variable use of e-commerce-based accounting information are as follows:

1. Accounting knowledge has a positive and significant effect on using e-commerce-based accounting information in culinary MSMEs in the Special Region of Yogyakarta.
2. Information technology competence has a positive and significant effect on using e-commerce-based accounting information in culinary MSMEs in the Special Region of Yogyakarta.
3. The preparation and presentation of financial reports positively and significantly affect using e-commerce-based accounting information in culinary MSMEs in the Special Region of Yogyakarta.

The limitations in this research are the number of samples that are still small or very limited so that further research can increase the number of research objects because large samples can represent the actual MSMEs. This research only uses data collection methods using questionnaires. Therefore, further research can use a questionnaire accompanied by interview techniques so that the responses obtained from respondents can better reflect the actual conditions. However, interviews allow for differences of opinion between respondents and researchers (Christopher & Kristianti, 2020). This research is limited to testing the variables of accounting knowledge, information technology competence, and preparation and presentation of financial reports. Further research can add other variables that have never been or are rarely used to determine factors for using accounting

information.

The implications of this research are especially for MSME business actors namely to maximize the use of accounting information. Accounting information can be used as a tool in financial management and decision-making. The implication for the government is to maximize government support to advance MSMEs. This support can take the form of training, provision of infrastructure, financial management assistance, and access to capital (Khotimah & Budi, 2020). The government can encourage MSMEs to market and manage accounting information digitally or use e-commerce and digital accounting applications to help manage the required information.

REFERENCES

- Adina Dwijayanti, P. P. (2021). Pemanfaatan Strategi Pemasaran Digital menggunakan E-Commerce dalam mempertahankan Bisnis UMKM Pempek4Beradek di masa Pandemi Covid-19. *Ikra-Ith Abdimas*, 4(2), 68–73. <https://journals.upi-yai.ac.id/index.php/IKRAITH-ABDIMAS/article/download/982/772>
- Afrianti, R., & Halim, C. (2021). Pengaruh persepsi pelaku UMKM tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi di Kelurahan Jalan Baru Kecamatan Pariaman Tengah Kota Pariaman Sumatera Barat tahun 2015-2019. *MABIS: Jurnal Manajemen Bisnis Syariah*, 1(1), 41–47. <https://doi.org/10.31958/mabis.v1i1.3079>
- Algifari. (2016). *Statistika induktif untuk ekonomi dan bisnis*. Unit Penerbit dan Percetakan Sekolah tinggi Ilmu Manajemen YKPN.
- Asrida, P. D., & Astuti, N. W. W. (2018). Pengaruh pengetahuan akuntansi terhadap penggunaan informasi akuntansi dengan ketidakpastian lingkungan sebagai pemoderasi pada UMKM yang ada di Kabupaten Badung Bali. *PROSIDING KRA V*.
- Avriyanti, S. (2022). Pengaruh inovasi produk dan teknologi informasi terhadap perkembangan usaha. *PubBis Jurnal Pemikiran Dan Penelitian Administrasi Publik Dan Administrasi Bisnis*, 06(01), 61–73. <https://doi.org/10.35722/pubbis.v6i1.582>
- Budiarto, D. S., & Pramudiati, N. (2018). Does technology improve SMEs business success? empirical research on Indonesian SMEs. *Journal of Economics and Management Sciences*, 1(2), 115–121. <https://doi.org/10.30560/jems.v1n2p115>
- Budiarto, D. S., Vivianti, E., & Diansari, R. E. (2021). Maintaining the performance and sustainability of MSMEs using e-commerce during the Covid - 19 Pandemic. *Journal of Economics, Business, and Accountancy Ventura*, 23(3), 414–425. <https://doi.org/10.14414/jebav.v23i3.2463>
- Budiastuti, A. D. P., & Muid, D. (2020). Analisis faktor-faktor pengaruh minat penggunaan sistem informasi akuntansi berbasis e-commerce pada aplikasi shopee dengan menggunakan Technology *Diponegoro Journal of Accounting*, 9, 1–10. <https://ejournal3.undip.ac.id/index.php/accounting/article/view/29074%0Ahttps://ejournal3.undip.ac.id/index.php/accounting/article/download/29074/24586>
- Budiman, N. A., & Delima, Z. M. (2017). PENGARUH INTELLECTUAL CAPITAL TERHADAP KINERJA UMKM (Studi Kasus pada UMKM di Kabupaten Kudus) Zuliyati 1. *Universitas Budi Luhur*, 6(2), 181–200.
- Christopher, S. W. H., & Kristianti, I. (2020). Hubungan e-commerce dan literasi keuangan terhadap kelangsungan usaha di Boyolali. *Jurnal Akuntansi*, 10(1), 1–12. <https://doi.org/10.33369/j.akuntansi.9.3.1-12>
- Darma, J., & Sagala, G. H. (2020). Pengaruh kualitas sistem informasi akuntansi terhadap kualitas informasi akuntansi. *JIMEA Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 4(1), 227–237. <https://doi.org/10.31955/mea.v4i1.231>
- Dhewanto, W., Lestari, Y. D., Heliana, S., Aliya, Q. H., & Lawiyah, N. (2018). Determinant Factors of Information Technology Adoption in Creative Business and The Result of Its Application: Case of SMEs Cluster in South Bandung. *MATEC Web of Conferences*, 215(02010), 1–7. <https://doi.org/10.1051/mateconf/201821502010>
- Erawati, T., & Susanti. (2022). Implementasi SAK EMKM pada UMKM dan pemanfaatan teknologi informasi. *Jurnal Economica*, 10(01), 22–32. <https://doi.org/10.46750/economica.v10i1.67>
- Freeman, R. E. (2014). Stakeholder theory. *Wiley Encyclopedia of Management*.
- Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro.
- Handayani, N. S., Kaukab, M. E., & Yuwono, W. (2020). Penggunaan informasi akuntansi pada pelaku UMKM di Kabupaten Wonosobo. *Jurnal Pendidikan, Sains, Sosial Dan Agama*, 6(2), 28–41. <https://doi.org/10.53565/pssa.v6i2.197>

- Hudha, C. (2017). Pengaruh tingkat pendidikan, pengetahuan akuntansi dan pelatihan akuntansi terhadap penggunaan informasi akuntansi dimoderasi ketidakpastian lingkungan usaha kecil menengah. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 5(1), 68–90. <https://doi.org/10.26740/jepk.v5n1.p68-90>
- Ikhsan, M., & Hasan, M. (2020). Analisis dampak penggunaan e-commerce dalam meningkatkan omzet penjualan usaha mikro kecil menengah di Kota Makassar. *Journal of Economic Education and Entrepreneurship Studies*, 1(1), 39–46. <https://doi.org/10.26858/je3s.v1i1.18112>
- Jannah, A. N., & Triyanto, E. (2021a). Analisis Faktor – Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Berbasis E- Commerce Pada Umkm. *Jurnal Akuntansi*, 1(1), 8–15. <https://doi.org/10.37058/jak.v1i1.2800>
- Jannah, A. N., & Triyanto, E. (2021b). Analisis faktor-faktor yang mempengaruhi penggunaan informasi akuntansi berbasis e-commerce pada UMKM. *Jurnal Akuntansi*, 1(1), 8–15.
- Jansen, C. F., Morasa, J., & Wangkar, A. (2018). Pengaruh penggunaan teknologi informasi dan keahlian pemakai terhadap kualitas informasi akuntansi. *Jurnal Riset Akuntansi Going Concern*, 13(3), 63–71. <https://doi.org/10.32400/gc.13.03.19994.2018>
- Kariyoto. (2015). Analisis implementasi akuntansi usaha kecil dan menengah. *Jurnal Program Pendidikan Vokasi Universitas Brawijaya*.
- Kusuma, N. A. (2014). Faktor yang berpengaruh pada pemahaman UKM dalam menggunakan informasi akuntansi. *Akuntansi Fakultas Ekonomi Dan Bisnis Universitas Dian Nuswantoro Semarang*.
- Linawati, E., Mitha, M. I., & Restuti, D. (2015). Pengetahuan akuntansi pelaku usaha mikro, kecil dan menengah (UMKM) atas penggunaan Informasi Akuntansi. *Pengetahuan Akuntansi Pelaku Usaha Mikro, Kecil Dan Menengah (UMKM) Atas Penggunaan Informasi Akuntansi*, 2(1), 145–149.
- Linawati, E., & Restuti, M. M. D. (2015). Pengetahuan akuntansi pelaku usaha mikro, kecil dan menengah (UMKM) atas penggunaan Informasi Akuntansi. *Jurnal Unissula*, 2(1), 145–149.
- Listifa, W., & Suyono, N. A. (2021). Analisis faktor-faktor yang mempengaruhi penggunaan informasi akuntansi pada usaha mikro kecil dan menengah. *Journal of Economic, Business and Engineering (JEBE)*, 2(2), 273–281. <https://doi.org/10.32500/jebe>
- Millennia, F. H. (2019). E-commerce memiliki sistem informasi akuntansi yang sangat mudah. In *www.kompasiana.com*.
- Muid, D., & Budiastuti, A. D. P. (2020). Analisis faktor-faktor pengaruh minat penggunaan sistem informasi akuntansi berbasis e-commerce pada aplikasi Shopee dengan menggunakan technology acceptance model (TAM). *Diponegoro Journal of Accounting*, 9(4), 1–10.
- Pardani, K. K., & Damayanthi, I. G. A. E. (2017). Pengaruh pemanfaatan teknologi, partisipasi pemakai, manajemen puncak dan kemampuan teknik pemakai terhadap efektivitas sistem informasi akuntansi. *E-Jurnal Akuntansi Universitas Udayana*, 19(3), 2234–2261.
- Raharja, S. J., Natari, S. U., & Thirafi, L. (2021). Pelatihan strategi bisnis berbasis pengetahuan digital bagi wirausaha eksportir di Kabupaten Pangandaran. *Kumawula: Jurnal Pengabdian Kepada Masyarakat*, 4(3), 435–444. <https://doi.org/10.24198/kumawula.v4i3.35390>
- Rahman, A. (2018). Pengaruh pengetahuan akuntansi, pendidikan pemilik, omzet usaha, dan masa memimpin perusahaan terhadap penggunaan informasi akuntansi. *Jurnal Online Mahasiswa*, 1(1), 1–15.
- Rahmaniyah, Sulindawati, N. L. G. E., & Herawati, N. T. (2017). Pengaruh aksesibilitas kredit, penyusunan dan penyajian laporan keuangan dan minat menggunakan e-commerce terhadap kinerja UMKM. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 8(2), 1–10. <https://doi.org/10.23887/jimat.v8i2.13447>
- Rajaraman, V. (2018). *Introduction to Information Technology* (Third Edit). PHI Learning Private Limited.
- Safitri, N. N., & Estiningrum, S. D. (2022). Pengaruh variabel internal UMKM terhadap kualitas laporan keuangan. *Owner: Riset & Jurnal Akuntansi*, 6(2), 1450–1463. <https://doi.org/10.33395/owner.v6i2.813>
- Sagita, N. M. M. Y. D., Yuliati, N. N., & Fauzi, A. K. (2021). Pengaruh pemanfaatan teknologi informasi, penggunaan informasi akuntansi dan pelatihan terhadap kinerja UMKM di Kecamatan Mataram. *ALIANSI Jurnal Akuntansi Dan Keuangan Syariah*, 6(1), 14–23.
- Sitorus, S. D. H. (2017). Pengaruh latar belakang pendidikan dan pengetahuan tentang akuntansi terhadap penggunaan sistem informasi akuntansi pada pedagang di Wilayah Kelurahan Helvetia Tengah Medan. *AtTawassuth*, 2(2), 413–436. <https://doi.org/10.30821/ajei.v2i2.1229>
- Suryantini, L. P., & Sulindawati, N. L. G. E. (2020). Pengaruh kualitas sumber daya manusia, penggunaan informasi akuntansi, pemanfaatan teknologi informasi dan modal pinjaman terhadap kinerja UMKM di Kecamatan Buleleng. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 11(2), 125–135. <https://doi.org/10.23887/jimat.v11i2.25899>

Sutabri, T. (2014). *Analisis Sistem Informasi*. Andi.

Zuliyati, Budiman, N. A., & Delima, Z. M. (2017). Pengaruh intellectual capital terhadap kinerja UMKM. *Jurnal Akuntansi Dan Keuangan*, 6(2), 181–200. <https://doi.org/10.36080/jak.v6i2.417>