

ACCOUNTING KNOWLEDGE ON PERCEPTIONS OF USE OF ACCOUNTING INFORMATION ON UMKM ACTORS

Ikhwan Arif, Moh. Hudi Setyobakti, Wahyuning Murniati

STIE Widya Gama Lumajang

Email: ikhwanarif500@gmail.com

Abstract

The contribution of Small and Medium Enterprises (UMKM) to the economy has indeed been proven, but on the other hand this scale of business actors still faces many problems, and one of them is in managing their finances, especially in using accounting information in making various decisions. The manager's perception is strongly suspected to be one of the keys to this problem. This study aims to analyze the effect of accounting knowledge on perceptions of accounting knowledge on UMKM in Tempeh District, Lumajang Regency. The population in this study was the UMKM in the District of Tempeh Lumajang District numbered 63. The sampling technique used the slowvin formula and there were 55 respondents. Respondents in this study were UMKM in Tempeh Sub-District, Lumajang Regency. The variables used in this study are accounting knowledge and perception of the use of accounting information. The results showed that accounting knowledge had no effect on the use of accounting information. Because the knowledge of UMKM about accounting is very low.

Keywords: Accounting Knowledge, Use of Accounting Information

INTRODUCTION

According to Dwi (2015), Small and Medium Enterprises are a form of business unit managed by individuals and community groups. The existence of the Small and Medium Enterprises (UMKM) sector has an important role in driving economic growth in Indonesia. With the existence of the UMKM sector, unemployment due to the labor force that is not absorbed in the world of work is reduced. The UMKM sector has also proven to be a strong economic pillar. This has been proven during the 1998 economic crisis, only the MSME sector survived the economic collapse. Small and Medium Enterprises (UMKM) provide adequate employment and income opportunities so that they can reduce one of the problems facing Indonesia, namely unemployment. The contribution of the UMKM sector in determining the Gross Domestic Product (GDP) and the foreign exchange earning sector is also undoubtedly. Currently, Small and Medium Enterprises (UMKM) have become the main agenda for Indonesia's economic development. Small and Medium Enterprises (UMKM) in addition to playing a role in economic growth and absorption of labor also play a role in the distribution of development results. Most of Indonesia's population has low education and lives in small business activities in both the traditional and modern sectors. The role of small businesses is a priority part of each planning stage of development which is managed by two departments, namely the Ministry of Industry and Trade, and the Ministry of Cooperatives and UMKM.

According to Dwi (2015), although it has a strategic role, developing UMKM is not an easy thing, the role of MSME owners is very much needed to face the challenges of developing UMKM today. management of the company, therefore the entrepreneur has full responsibility for the business being carried out so that all decisions relating to the company are entirely in their hands. So it becomes a very heavy task for MSME actors, if they do not have the expertise to solve problems that arise within the company by themselves.

Not a few MSME players have experienced failures in running their business. The imbalance between increasingly competitive business competition and the level of ability of business actors to run their business can be the cause of business failure, as expressed by Wibowo (2008) in Widiyanti (2013) weak financial control and chaotic administration are one of the main reasons for the failure of a business. company. Nowadays it is increasingly being realized that efforts should be made to anticipate business failures. It is undeniable that in the current era, if MSME actors do not have the ability to manage a business, then the business will not be happy. Increasing the competitiveness of a business requires the ability to manage finances well, one of which is the use of accounting information. According to Zulia (2013), in Indonesia the implementation of good accounting information recording is actually an obligation for small businesses, this is implied in the Small Business Law No. 9 of 1995 and in the taxation law, the government and the accounting community have emphasized the importance of recording and organizing accounting information for small businesses, even though in reality the legal pressure from regulators is not sufficient.

The implementation of accounting bookkeeping to provide informative financial reports is something that is still difficult for Small and Medium Enterprises to do. This is due to the weak capabilities of business actors, especially regarding knowledge of accounting to manage their business finances in providing informative accounting information. According to Marbun (1997) in Pinasti (2007), in general, small businesses do not or do not yet have and manage accounting records in a strict and disciplined manner with regulated books, whether in the form of daily, weekly, monthly, and so on. This is due to limited knowledge in bookkeeping, the complexity of the accounting process, and the assumption that accounting reports are not important for UMKM (Rudinto and Siregar, 2012).

The absence of recording and accounting information in the management of UMKM is basically determined by the perception of the accounting information of business actors who are decision makers. The selection and determination of business decisions basically involves behavioral aspects of the decision maker, therefore accounting cannot be separated from aspects of human behavior and organizational needs for information that can be generated by accounting (Ikhsan and Ishak, 2008: 1). A person's perception of something is basically influenced by several factors. These factors can come from outside or from within the business actor.

Factors influencing perceptions that come from outside include intensity, size, opposites, repetition, movement, and novelty as well as alienation. Apart from external factors, internal factors that influence perceptions include the learning process, motivation, and personality (Kiranto et al. 2001). As a business, it should have the view that financial management in its business is very important to run. These perceptions can emerge as the business runs, but most entrepreneurs have a lot of experience in managing a business that is run because their understanding of the challenge of accounting management is still lacking. Pinasti (2001) also states that, many UMKM have not carried out good financial management, let alone using accounting information according to the rules in increasingly fierce business competition, accounting information is needed in order to help provide various information related to company finances, but business actors many do not realize this.

Accounting knowledge is knowledge about how to classify, analyze, record things related to company finances. In his research, Kiryanto et al (2001) explained that the knowledge of MSME owners about accounting information was very lacking. Business actors really need to have accounting knowledge to help owners who are also business managers. According to Sari and Setywan (2013), in dealing with problems in developing UMKM, it is necessary to make efforts to map the perceptions and knowledge of business actors in accounting, as well as efforts to improve them so that they are able to utilize existing accounting information and can improve the quality of decision making they make.

The absence of management and use of accounting information in most small business managers is determined by the business actor's perception of accounting information. Kreitner.R and A. Kinicki (2001) a person's perception will influence their behavior and decisions. Therefore, to

encourage small business actors to carry out and use accounting information from the perceptions of business actors that affect learning, motivation and personality factors. These perceptions will then affect the daily attitudes and behavior that are reflected in running a business, so that in the end it can affect the success of the business.

METHODS

This research uses descriptive quantitative research methods. Quantitative research is a research method that uses the process of data in the form of numbers as a tool to analyze and conduct research studies, especially regarding what has been researched, Kasiram (2008). Based on this explanation, this research uses descriptive quantitative research with the data collection technique in this study is to use a questionnaire. Jogyanto (2014: 21) states that an object is an entity that will be studied. In addition, it also explains that *objects* can be companies, humans, employees and others. The object of this research is accounting knowledge and perceptions of the use of accounting information . I.

The population of this research is UMKM in Tempeh District, Lumajang Regency. Population of UMKM in denounces a tan Tempeh, Lumajang amounted to 63 UMKM (Department of Trade and Industry, Lumajang, 2018). This study uses the Slovin formula because it can draw samples, the number must be representative in order to represent the population, the results of this study can be generalized and the calculation does not require a sample size table, but is carried out with simple formulas and calculations. Based on the calculation of the sample who became the respondents in this study, it was adjusted to be as many as 55 UMKM. This was done to facilitate data processing and for better test results.

RESULTS AND DISCUSSION

The data analysis method used in this research is simple linear regression, which is a statistical method to test the relationship between the independent variable and the dependent variable. This analysis aims to examine the relationship between the research variables. The results of the simple regression shows that the value of the constant coefficient is 41.377. The variable coefficient of accounting knowledge (x) is 0.139. So that the regression equation $Y = 41.377 + 0.139X$ is obtained. Based on the above equation, it is known that the constant value is 41.377. Mathematically, this constant value states that the variable accounting knowledge is 0, so the perception of the use of accounting information (y) has a value of 41.377. Furthermore, the positive value (0.139) contained in the regression coefficient of the accounting knowledge variable (x) illustrates that the relationship between the variable accounting knowledge (x) and the variable perceptions of the use of accounting information (y) is unidirectional. Where every increase of one unit of accounting knowledge variable (x) will cause an increase in the perception variable of the use of accounting information 0.139.

To determine the effect of the independent variable on the dependent variable partially or one by one, it can be done by using a partial t test. The partial t test in this study uses a significance of 5%. To determine the t table, it can be done by calculating the *degree of freedom* (df) using the calculation of nk. With n defined as the number of samples as much as 55 and as the number of overall variables, namely 2, the calculation becomes $55-2$, the result is 53.

Looking at the t table, the two-way significance value of 5% adjusts to the number of variables, which uses more than 1 variable, the t table value is 2.00488. The results of the partial t test for the benefits of investment have a t count of 1.211 greater than the t table, namely 2.00488, which shows that accounting knowledge has no effect on perceptions of information use. The significance value of knowledge is 0.231 which is greater than the specified significance value of 0.05, so accounting knowledge does not have a significant effect on the perception of the use of accounting information so that the hypothesis (H_1) is rejected.

The results of this study based on the results of the partial t test indicate that accounting knowledge has no effect on perceptions of information use. The non-impact of accounting knowledge on the use of accounting information can be explained as follows:

The lack of influence on accounting knowledge on perceptions of the use of accounting information is due to the fact that formal education taken by MSME owners greatly affects the skills and abilities possessed by business owners in managing their business. The low level of formal education of the owner will also lower the preparation and use of accounting information in his business compared to owners who have a higher level of formal education. MSME owners who have additional education will have an effect on the preparation and use of accounting information, such as the higher level of education of a person and the training that is followed to support the knowledge of MSME owners, especially those related to accounting. Another factor that can affect the use of accounting information for the benefits of managerial education is the difference in the level of formal education taken. The owner's formal education can increase the manager's confidence in acting in using accounting information for decision making. This limitation of education can be an obstacle for entrepreneurs to be able to understand and to master something related to their work. The perception of SME managers that accounting information is not only obtained from accounting knowledge or accounting knowledge is not the only way to obtain accounting information. The results of this study reinforce the research of Holmes and Nicholls (1989) and Murniati (2002) which state that the level of education of managers / owners greatly influences the level of information use in small and medium enterprises. A low level of formal education will also lower the preparation and use of accounting information compared to a higher level of formal education.

UKM managers have the perception that they do not need to have accounting knowledge, it is more important how to manage their business. And SME managers have the perception that having sufficient accounting knowledge is competent Human Resources. The results of this study are not in accordance with Sari's (2012) research, which states that the level of accounting knowledge of MSME owners in the Depok area is actually in a good category so that they can use accounting information from their business to make various management decisions and develop their business. Dwi Lestanti (2015) There is a positive and significant influence on the effect of business experience on perceptions of the use of accounting information among UMKM in Boyolali.

CONCLUSION

Based on the formulation of problems, research objectives and hypotheses as well as discussion of research results that have been described in the previous chapter, it can be concluded that: Accounting knowledge has no effect on the use of accounting information due to low levels of education, on average UMKM have the last level of education. SMA / SMK, so the managers feel that having accounting knowledge is not very important. Because the presentation of accounting information can be carried out by competent parties, for example human resources who have sufficient accounting knowledge.

REFERENCES

- Fitriyah, H. (2006). Analisis Faktor-faktor yang Mempengaruhi Penggunaan Informasi Akuntansi pada Usaha Menengah di Kabupaten Sidoarjo. *Tesis. Surabaya* : Pascasarjana Universitas Airlangga.
- Ghozali. (2013). *Desain Penelitian Kuantitatif dan Kualitatif untuk Akuntansi, Bisnis dan Ilmu Sosial lainnya*. Edisi Pertama. Semarang:Yoga Pratama
- Hadi, M. (2016). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm Di Kabupaten Sragen. Program Studi Akuntansi Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Surakarta
- Indriantoro, dkk. (2012).*Metode Penelitian Bisnis untuk Akuntansi dan Manajemen*. Yogyakarta: BPFE-YOGYAKARTA.
- Jogiyanto. (2014). *Pedoman Survei Kuesioner*. Edisi Kedua. Cetakan Keempat. BPFE:Yogyakarta.

- Kasiram, M. (2008). *Metodologi Penelitian*. Malang: UIN-Malang Pers.
- Kuncoro, M. (2013). *Metode Riset untuk Bisnis dan Ekonomi*. Jakarta: Erlangga.
- Kurniawan, A. (2014). *Metode Riset untuk Ekonomi dan Bisnis*. Bandung: Alfabeta.
- Lestanti, D. (2015). Pengaruh Pengetahuan Akuntansi, Pengalaman Usaha, Dan Motivasi Kerja Terhadap Persepsi Penggunaan Informasi Akuntansi Pada Pelaku Umkm Di Boyolali.
- Paramita, R.W. D. (2018). *Metode Penelitian Kuantitatif*. Edisi Kedua. Azyan Mitra Media: DIY.
- Pinasti, M. (2007). Pengaruh Penyelenggaraan dan Penggunaan Informasi Akuntansi terhadap Persepsi Pengusaha kecil atas Informasi Akuntansi: Suatu Riset Eksperimen. *Jurnal Riset Akuntansi Indonesia*. 10(3). Makassar: Fakultas Ekonomi Universitas Hasanuddin.
- Ria, N. S., Aris, B. S. (2012). Persepsi Pemilik Dan Pengetahuan Akuntansi Pelaku Usaha Kecil Dan Menengah Atas Penggunaan Informasi Akuntansi. Universitas Gunadarma.
- Sugiyono. (2012). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Tambunan, T. T.H. (2002). *Usaha Kecil dan Menengah di Indonesia, Beberapa Isu Penting*. Salemba Empat. Jakarta.
- Umar, H. (2011). *Metode Penelitian untuk Skripsi dan Tesis Bisnis*. Jakarta: PT RAJAGRAFINDOPERSADA.
- Yulia, A. (2017). Pengaruh Persepsi Pelaku Usaha Mikro Kecil Dan Menengah Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi. Fakultas Ekonomi Universitas Negeri Yogyakarta
- Zulia, H. (2013). Pengaruh Persepsi Pengusaha Kecil Atas Informasi Akuntansi Keuangan Terhadap Keberhasilan Perusahaan (Survei Pada Usaha-Usaha Kecil Di Kota Medan). Fakultas Ekonomi Universitas Muhammadiyah Sumatera Utara.