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Analysis of the Influence of Accounting Training and Education Levels on the Use of Accounting Information in Micro, Small and Medium Enterprises

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Abstract. Micro, Small and Medium Enterprises (MSMEs) play an important role in Indonesia's economy, contributing significantly to gross domestic product (GDP) and labor absorption. However, many MSMEs face challenges in financial management, especially in the effective use of accounting information. Accounting training and the level of education of business owners are key factors that can affect the ability of MSMEs to manage accounting information. This study aims to analyze the influence of accounting training and education level on the use of accounting information in MSMEs in Samarinda City. The research method used is a quantitative approach with a survey design, which allows the collection of data from a large number of respondents. The research participants consisted of 100 MSME actors operating in Samarinda City, who were selected using the Random Sampling technique. Data was collected through questionnaires designed to measure variables of accounting training, level of education, and use of accounting information, with closed-ended questions using the Likert scale. Data analysis was carried out using multiple linear regression techniques to test the simultaneous influence of accounting training and education levels on the use of accounting information. The results of the study show that accounting training has a significant positive effect on the use of accounting information, and the level of education also has a significant positive effect. These findings provide important insights into the importance of training and education in improving the quality of accounting information management in the MSME sector. This research offers a new contribution with a focus on the local context in Samarinda City, which has not been explored much in the previous literature. In addition, this study combines two important variables—accounting training and education level—in a single analysis model, providing a more comprehensive understanding of the factors that affect the use of accounting information in MSMEs.

***Keywords*:** accounting training, education level, MSMEs, small and medium enterprises

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INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have a very important role in Indonesia's economy, contributing significantly to gross domestic product (GDP) and labor absorption. This sector not only functions as a driver of the local economy, but also as a means to reduce unemployment and poverty in the community (Sarfiah et al., 2019). The journey of Micro, Small and Medium Enterprises (MSMEs) in the world and in Indonesia reflects the complex dynamics and diverse challenges and opportunities faced by the sector.

Globally, MSMEs serve as key drivers of economic growth, job creation, and economic inequality. In many countries, including Indonesia, MSMEs contribute significantly to Gross Domestic Product (GDP) and labor absorption. In Indonesia, MSMEs account for about 60% of GDP and absorb more than 85 million workers, demonstrating their vital role in the national economy (Kurniawati & Setiawan, 2019).

However, MSMEs in Indonesia face various challenges that hinder their growth and sustainability. Some of the key challenges include limited access to financing, inadequate infrastructure, and high regulatory burdens. Only about 20% of the total loans were disbursed to MSMEs, which indicates that access to formal financial institutions is still very limited (Surya et al., 2021). Additionally, MSMEs often lack sufficient knowledge in financial management, which can hinder their ability to plan growth strategies and address financial challenges (Dwyanti, 2024).

In the context of policy, the government of Indonesia has sought to increase support for MSMEs through various initiatives, including friendlier tax policies and training programs to improve managerial and technical skills ("The Influence of Tax Policies on Investment Decisions and Business Development of Micro, Small, and Medium-Sized Enterprises (MSMEs; and its Implications for Economic Growth in Indonesia", 2023 (Sitompul, 2023). However, the success of these policies is often hampered by a lack of trust between business actors and the government, as well as uncertainty in policy implementation (Maksum et al., 2020). Therefore, a more holistic and collaborative approach is needed between governments, financial institutions, and MSMEs to create an environment that supports the growth and sustainability of the sector (Pranata, 2024).

On the other hand, there are also opportunities that arise from technological developments and digitalization. MSMEs that adopt digital marketing strategies and technological innovations have the potential to expand their market and increase their competitiveness (Risdwiyanto, 2023; Dama, 2024). By leveraging digital platforms, MSMEs can reach new customers and improve their operational efficiency. In addition, the participation of the younger generation in entrepreneurship and technological innovation can also be an important driver for the growth of MSMEs in the future (Dama, 2024).

Overall, the journey of MSMEs in the world and in Indonesia shows that while there are many challenges to be faced, there are also many opportunities that can be leveraged to drive the growth and sustainability of the sector. With the right support from the government and other stakeholders, MSMEs can continue to contribute to economic growth and job creation. However, many MSMEs face challenges in financial management, especially in the effective use of accounting information. This is due to limited accounting knowledge and skills among business owners, who often do not have a formal educational background in the field of accounting (Mardikaningsih, 2023).

This study focuses on two main variables, namely accounting training and education level, which are expected to affect the use of accounting information in MSMEs. Accounting training is expected to improve the competence of business owners in managing finances, while higher levels of education can provide a better understanding of accounting principles and financial statements (Hendrawan et al., 2018; Rosliyati & Iskandar, 2022). The problems faced by MSMEs are often related to a lack of understanding of the importance of accounting information in business decision-making. Observations in the field show that many MSME actors do not use accounting information optimally, which has the potential to hinder the growth and sustainability of their businesses (Mashita, 2022). Previous literature has also shown that training and education have a significant influence on financial management skills among MSME actors, but research that combines these two variables in the local context in Samarinda City is still limited (Riyanto, 2021).

The novelty of this research lies in its specific focus on the local context in Samarinda City, which has not been explored much in the previous literature. In addition, this study integrates accounting training and education levels in a single analysis model, providing a more comprehensive understanding of the factors that affect the use of accounting information in MSMEs. The purpose of this study is to analyze the influence of accounting training and education levels on the use of accounting information in MSMEs in Samarinda City. This research is expected to provide deeper insights into the importance of training and education in improving the ability to manage accounting information in the MSME sector.

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The urgency of this research is very high, considering the role of MSMEs in the national economy and the challenges faced in financial management. By understanding the influence of training and education, it is hoped that recommendations that are useful for the development of more effective training programs can be produced to support MSMEs in improving their accounting skills (Hendrik, 2023; Abubakar, 2023). The contribution of this research is to provide empirical evidence regarding the relationship between accounting training, education level, and the use of accounting information in MSMEs. The results of this study are expected to be a reference for the development of more effective policies and training programs, as well as contribute to the existing literature on financial management in MSMEs.

METHODS

This study uses a descriptive design with a quantitative approach. This design allows the researcher to describe the characteristics and relationships between the variables studied, namely accounting training and education levels on the use of accounting information in Micro, Small and Medium Enterprises (MSMEs) in Samarinda City. The population in this study is MSME actors operating in Samarinda City, with a total of 100 MSMEs. The sampling technique used is the Random Sampling method, where each member of the population has an equal chance of being selected as a respondent.

In this study, all members of the population totaling 100 MSMEs were used as samples, so that no sample selection was carried out randomly, but the entire population was included. Data was collected through questionnaires designed to measure accounting training variables, education levels, and the use of accounting information. This questionnaire consists of closed-ended questions using a Likert scale of 1-5, in which respondents are asked to provide an assessment of statements related to each variable. This Likert scale allows the measurement of the intensity of the respondent's attitude or opinion towards each statement submitted.

To ensure the validity of the questionnaire, a validity test was carried out using Pearson factor analysis or correlation. The questions in the questionnaire will be considered valid if they have a significant correlation value with a predetermined level of significance (for example, $p < 0.05$). In addition, the reliability of the questionnaire will also be tested using Cronbach's Alpha, where a value above 0.70 indicates that the measurement instrument is reliable.

The collected data will be analyzed using descriptive statistical analysis techniques and multiple linear regression. Descriptive analysis was used to describe the demographic characteristics of respondents and data distribution, while multiple linear regression was used to test the simultaneous influence of accounting training and education level on the use of accounting information. The results of the analysis will provide a clear picture of how much each variable contributes to the use of accounting information among MSMEs in Samarinda City.

RESULTS AND DISCUSSION

Decision usability theory focuses on the quality requirements of accounting information that are necessary for effective decision-making by users. This theory is an important reference in the preparation of the Financial Accounting Standards Board (FASB) conceptual framework, known as the Statement of Financial Accounting Concepts (SFAC) Binh et al. (2020). The usefulness of decision making from accounting information includes components that must be considered by the presenter of accounting information in order to meet the needs of decision makers. In this context, it is important to pay attention to the level of needs of financial statement users in the presentation of accounting information (Sarsiti, 2020).

Accounting information is defined as quantitative information about economic entities that is useful for economic decision-making, including in strategic planning, management supervision, and operational supervision. Lack of accounting information in company management can result in significant risks to the

company's operations. Therefore, the use of accounting information should be seen as a process that involves ways and actions in utilizing the information for appropriate decision-making (Li et al., 2019).

Accounting training is an effort to improve the understanding and technical skills of accounting for business actors, especially managers. By participating in accounting training, business actors can hone their skills in using accounting information effectively. Research shows that the more business actors who take accounting training, the better their ability to apply accounting knowledge in daily practice, which in turn improves the quality of decision-making in their business (Fang et al., 2023).

Education is a planned effort to create a learning atmosphere that supports the development of individual potential. The educational background obtained from formal educational institutions plays an important role in shaping an individual's understanding and ability to manage accounting information. Higher education is usually associated with a better understanding of accounting principles and sharper analytical skills, which are very important in data-driven business decision-making (Syariati, 2022).

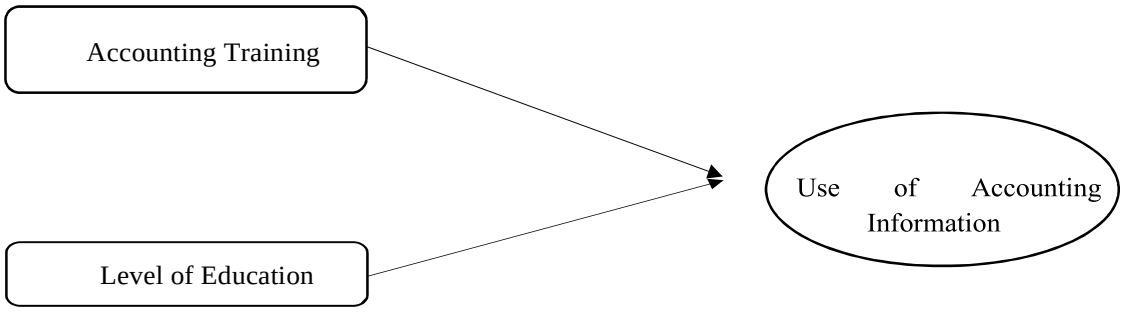

Figure 1. Hypothesis Development

Data Quality Test

Validity Test

To ensure the validity of the data used in this study, validity testing was carried out using SPSS software. The value of the r count can be seen in the corrected item-total correlation column in the program output. The test results for each variable show that the value of r calculation is greater than that of the r table, which indicates that the data used in this study is valid.

Reliability Test. The reliability test was carried out to assess the consistency of the research instrument in collecting data. An instrument is considered reliable if the value of Cronbach's Alpha is greater than 0.6. The table below presents the reliability test results for each variable studied.

Table 1. Reliability Test

Variable	*Cronbach's Alpha*	Reliability Standards	Information
Accounting Training	0,850	0,6	Reliable
Level of Education	0,755		
Use Accounting Information	0,822		

Based on the table above, it can be seen that the Cronbach's Alpha value for each variable is greater than the set reliability standard value, which is 0.6. Therefore, it can be concluded that the data obtained from each variable in this study is reliable.

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Classical Assumption Test

Normality Test

The normality test aims to determine whether the bound variable and the free variable in the regression model have a normal or near-normal distribution. The data is considered normally distributed if the Asymp value. Sig. (2-tailed) is greater than 0.05. The results of the normality test using the One-Sample Kolmogorov-Smirnov Test method are shown in Table 2 below.

Table 2. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	2.53336668
Most Extreme Differences	Absolute	.115
	Positive	.050
	Negative	-.115
Kolmogorov-Smirnov Z		1.117
Asymp. Sig. (2-tailed)		.165

Based on the results of the regression normality test, the Asymp value. Sig. (2-tailed) of 0.165 is greater than alpha 0.05. Therefore, it can be concluded that the data used in this study is normally distributed.

Multicollinearity Test

The Multicollinearity Test is used to test whether the regression model finds a correlation between independent variables.

Table 3. Multicollinearity Test

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	10.416	2.888		3.607	.001		
ACCOUNTING TRAINING	.858	.148	.542	5.809	.000	.424	2.360
LADDER EDUCATION	.683	.197	.324	3.471	.001	.423	2.365

Dependent Variable: USE OF ACCOUNTING INFORMATION

Based on the table of multicollinearity test results, it can be seen that the VIF value for each variable < 10 with a *Tolerance* value > 0.10 so it can be concluded that the model used does not have multicollinearity. The multicollinearity test was carried out to identify the correlation between independent variables in the regression model. The existence of multicollinearity can affect the estimation of regression coefficients and reduce the accuracy of the model. This test is important to ensure that the independent variables are not significantly correlated with each other, which can interfere with the interpretation of the results of the regression analysis. A Variance Inflation Factor (VIF) value greater than 10 indicates a multicollinearity that Izlah (2022) needs to be aware of.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is a variance difference of the residual between one observation and another. If the independent variable is statistically significant affecting the bound variable, then there is an indication of heteroscedasticity. In this context, if the significance value is greater than 0.05, then it can be concluded that heteroscedasticity does not occur. The results of the heteroscedasticity test are shown in Table 4 below.

Table 4. Heteroscedasticity Test

Correlations

			TRAINING ACCOUNTANCY	SCALE EFFORT	LADDER EDUCATION	Unstandardized Residual
Spearman's rho Correlation	TRAINING ACCOUNTING	Correlation Coefficient	1.000	.096	.666**	.025
		Sig. (2-tailed)	.	.353	.000	.812
		N	95	95	95	95
	LADDER EDUCATION	Correlation Coefficient	.666**	.116	1.000	-.025
		Sig. (2-tailed)	.000	.262	.	.809
		N	95	95	95	95
	Unstandardized Residual	Correlation Coefficient	.025	.011	-.025	1.000
		Sig. (2-tailed)	.812	.915	.809	.
		N	95	95	95	95

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

Based on the results of the heteroscedasticity test shown in the table above, it can be seen that the significance value for each variable is greater than 0.05. This indicates that the variables are free of heteroscedasticity, which means that the regression model used satisfies the assumption of homoscedasticity. The heteroscedasticity test is important to ensure that the regression model built does not experience problems that can affect the validity of the analysis results. Thus, these results provide confidence that the estimated regression coefficient obtained is reliable and the interpretation of the regression analysis results is valid Lestari (2024).

Autocorrelation Test

The autocorrelation test aims to test whether in the linear regression model there is a correlation between the perturbrillator error in the t-period and the perturbrillator error in the t-1 period (previously) (Efriyenty, 2020). In simple terms, a model can be said to have no autocorrelation symptoms if the Durbin-Watson probability value is greater than 0.05. The results of the autocorrelation test are shown in Table 5 below.

Table 5. Autocorrelation Test

Model Summaryb

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.815a	.664	.653	2.57479	2.236

Predictors: (Constant), LEVEL OF EDUCATION, ACCOUNTING TRAINING

Dependent Variable: USE OF ACCOUNTING INFORMATION

From the results of the calculation above, it can be seen that the Durbin-Watson value (d) is in the range

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of dU < d < 4

Goodness of Fit (F)

The goodness of fit test is used to test whether the model used in this study is suitable or not. The results of the goodness of fit test are shown in Table 6 below.

Table 6 *Goodness of Fif Test*

ANOVAa

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1194.397	3	398.132	60.054	.000b
	Residual	603.287	91	6.630		
	Total	1797.684	94			

Dependent Variable: USE OF ACCOUNTING INFORMATION
Predictors: (Constant), LEVEL OF EDUCATION, ACCOUNTING TRAINING

Based on the table above, the significance value obtained is 0.000, which is less than 0.05. Therefore, it can be concluded that the regression equation model in this study is fit or feasible.

Multiple Linear Regression Analysis

The results of linear regression that state the relationship between the influence model of Accounting Training, Sekala Usah, and Education Level on the Use of Accounting Information are:

Table 7. Multiple Linear Regression

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	10.416	2.888		3.607	.001		
TRAINING ACCOUNTANCY	.858	.148	.542	5.809	.000	.424	2.360
LADDER EDUCATION	.683	.197	.324	3.471	.001	.423	2.365

Dependent Variable: USE OF ACCOUNTING INFORMATION

The results of the multiple linear regression analysis provide valuable insights into the factors influencing the use of accounting information. The findings suggest that: (1). Accounting Training (X1) has a positive and statistically significant influence on the Use of Accounting Information (Y). This indicates that as the level of Accounting Training increases, the Use of Accounting Information also increases. (2). Educational Level (X2) has a positive and statistically significant influence on the Use of Accounting Information (Y). This suggests that as the level of Educational Level increases, the Use of Accounting Information also increases. (3). The constant (a) of 10.416 represents the baseline level of Use of Accounting Information when all the independent variables are zero.

The findings of this study contribute to the understanding of the factors that influence the use of accounting information in business management. The results can be used to develop strategies and policies that promote the effective use of accounting information, which can ultimately lead to improved financial management and decision-making.

Hypothesis Test

Test t

The t-test was carried out to evaluate the influence of each independent variable on the dependent variable significantly. Table 8 shows the results of the t-test performed on the multiple linear regression model. From the table, it can be seen that the Significance value (Sig.) for the variables of Accounting Training and Education Level is 0.000 and 0.001, respectively, which are both less than 0.005. This shows that the two independent variables have a significant influence on the Use of Accounting Information (Y) (Rikah, 2021; Kyando et al., 2022).

Table 8 Test t

Coefficientsa

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	10.416	2.888		3.607	.001		
ACCOUNTING TRAINING	.858	.148	.542	5.809	.000	.424	2.360
EDUCATION LEVEL	.683	.197	.324	3.471	.001	.423	2.365

Dependent Variable: USE OF ACCOUNTING INFORMATION

Based on the t-test table above, it can be seen that the value of *Sig.* for the variables of accounting training and education level < 0.005 which means it has an influence on the use of accounting information

Coefficient of Determination (R2)

The determination coefficient test was carried out to assess how much independent variables could explain the dependent variables. Based on Table 9, the Adjusted R Square value is 0.653, which means that 65.3% of the variation in the Use of Accounting Information can be explained by the variables of Accounting Training and Education Level. The remaining 34.7% was influenced by other variables that were not studied in this study (Zakaria et al., 2022).

Table 9. Coefficient of Determination Test

Model Summaryb

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.815a	.664	.653	2.57479	2.236

Predictors: (Constant), LEVEL OF EDUCATION, ACCOUNTING TRAINING

Dependent Variable: USE OF ACCOUNTING INFORMATION

The results of the analysis show that there is a significant positive influence of the Education Level on the Use of Accounting Information. This study indicates that higher levels of education are related to more active use of accounting information among Micro, Small, and Medium Enterprises (MSMEs). This is due to accounting knowledge gained through formal education and relevant training (Hertati et al., 2022). This finding is in line with previous research which shows that education plays an important role in improving the understanding and use of accounting information (Rikah, 2021; Latif et al, 2023).

Statistical analysis shows that there is a significant positive influence of the Education Level variable

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on the Use of Accounting Information in the context of Micro, Small, and Medium Enterprises (MSMEs). This study indicates that higher levels of education contribute to a more active use of accounting information. This is due to the fact that accounting knowledge gained through formal education and relevant training can improve an individual's ability to manage and use accounting information effectively.

The results of this study are in line with previous findings that show that education has a significant impact on the use of accounting information. Research by Tuffour et al. (2020) confirms that higher levels of education are associated with increased financial literacy, which in turn improves the performance of small and medium-sized enterprises (SMEs). In addition, research by Rikah (2021) shows that accounting training provided to MSME managers plays an important role in improving their understanding of accounting information, which has a positive impact on their business performance. These findings are supported by (Binh et al., 2020), which states that continuous training in accounting competencies is essential to improve the performance of MSMEs, especially in the face of changing accounting and business environments that continue to evolve. The importance of education in this context cannot be overlooked, as formal education and proper training provide the necessary knowledge base to understand and apply accounting information effectively. Therefore, efforts to improve access and quality of education and training in the field of accounting are very important to support the development of MSMEs and increase the use of accounting information in this sector.

Research shows that higher levels of education correlate with more active use of accounting information among MSME actors. Accounting knowledge gained through formal education and relevant training allows MSME actors to better understand and manage their financial statements (Pamungkas et al, 2023 Sustiyatik et al, 2023). The higher the level of education of MSME actors, the better they are at using accounting information, which in turn makes it easier for companies to manage their financial reports. Research by Efriyenty (2020) confirms that higher education contributes to a better understanding of accounting information, which is important for the analysis of financial statements and the assessment of business performance. Nirwana and Purnama (2019) also show that a good level of education gives MSME actors a strong critical power towards technological and information developments, so that they can use accounting information more effectively to assess the achievement of their business results (Kyando et al., 2022; Irvansyah et al, 2023). Overall, both accounting training and education levels have a significant positive influence on the use of accounting information among MSMEs. Efforts to improve access and quality of training and education in the field of accounting are essential to support the development of MSMEs and increase the use of accounting information, which in turn can improve their business performance.

CONCLUSION

Accounting training shows a significant positive influence on the use of accounting information among Micro, Small, and Medium Enterprises (MSMEs), where accounting training is proven to be able to change the views of MSME actors on business financial management, thereby improving their ability to apply accounting and use accounting information internally; The more often MSME actors take part in accounting training, the greater their ability to utilize accounting information in their daily business activities. In addition, the variable of education level also has a significant positive effect on the use of accounting information, where a higher level of education is related to the more active use of accounting information among MSME actors, due to accounting knowledge obtained through formal education and training, which allows MSME actors to better understand and manage their financial statements; Thus, MSME actors who have a higher level of education tend to be more effective in using accounting information for business decision-making. Overall, this study emphasizes the importance of accounting training and education in increasing the use of accounting information in the MSME sector, so efforts to improve access and quality of training and education in the field of accounting are urgently needed to support the development of MSMEs and improve their business performance.

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