European Journal of Economic and Financial Research
ISSN: 2501-9430
ISSN-L: 2501-9430
Available on-line at: http://www.oapub.org/soc

DOI: 10.46827/ejefr.v7i1.1437 Volume 7 | Issue 1 | 2023

IMPLEMENTATION OF ACCOUNTING INFORMATION SYSTEM TECHNOLOGY IN THE SME SECTOR OF MALANG, INDONESIA CREATIVE INDUSTRY - STUDY OF EDUCATIONAL LEVEL, BUSINESS AGE AND ACCOUNTING TRAINING

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Abstract:
This study aims to examine the implementation of the use of accounting information systems through education levels, length of business and accounting training. Unit of analysis of SME owners of rattan industrial centers in Malang City. Data analysis was performed with multiple linear regression. The results of this study indicate that partially educational level has a positive and significant effect on the use of accounting information systems, the higher the level of education attained, the greater the use of accounting information systems. Accounting training has a positive and significant effect on the use of accounting information systems, the more often SME owners attend accounting training while practicing it, the ability of business owners will be honed.

JEL: L10; L23

Keywords: education level, length of business, accounting training, use of accounting information systems, SMEs

1. Introduction

SMEs is a business sector that has an important role in the national economy. SMEs are the backbone of a country's economy in facing various crises and have a large role in absorbing labor and playing a role in distributing development results. Based on data from the Central Statistics Agency (BPS), the number of SMEs workers in 2021 reached 97% of the total national workforce, accompanied by a total of 60 million units. The contribution of the micro, small and medium enterprises (MSMEs) sector to the national gross domestic product is projected to grow by 5% throughout 2021. Chairman of the Indonesian Micro, Small and Medium Enterprises Association (Akumindo) Ikhsan

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Ingratubun explained that the total contribution of SMEs to the national gross domestic product (GDP) in 2019 reached 65% or around IDR 2,394.5 trillion (https://economy.business.com).

The development of SMEs is also felt in Malang City, the Malang City government is continuously trying to develop the regional economy, this is based on Law no. 20 of 2008 concerning Small, Micro and Medium Enterprises is the implementer of the Malang City Government policy in developing the regional economy through empowering SMEs based on creative economy which aims to overcome poverty. With this policy, the quality of human resources will increase and will foster an entrepreneurial spirit.

Economic development towards the SMEs creative industry in 2022 is one of the priority programs of the Malang City government as a form of aspirational optimism to support the master plan for acceleration and economic development. Malang has 3 superior creative industry products namely Culinary, Crafts and tourism. Meanwhile, one of the leading SMEs handicraft products in Malang City is rattan. Febrianto (2018) revealed that the development of the rattan craftsman industry has existed since ancient times which started from making rattan woven leather, until it developed into synthetic rattan, rattan business requires a lot of patience because the manufacturing process is quite difficult. The quality of the rattan industry in Malang City has been able to market products throughout Indonesia and Europe (Yuswantoro, 2019).

Behind the extraordinary achievements and great potential do not mean that SMEs are running smoothly, there are still many obstacles and obstacles, both internal and external. According to Widyani in Ratri (2019) there are problems with all SMEs, one of which is the rattan industry in Malang City, which is still related to capital, online marketing, unprofessional management, and manual bookkeeping. A high level of education does not occur to rattan SMEs owners so the use of accounting information technology systems is still minimal.

Accounting information system technology is a series of activities in data processing from the company's financial data processing business activities using a harmoniously integrated computer information system. Ghobakhloo *et al.* (2012) revealed Information technology can assist SMEs in providing the necessary infrastructure to provide the right information to their users accounting information can be a reliable basis for making decisions in managing small businesses, including decisions on market development, pricing, and others (Pinasti *et al.*, 2007).

Several factors influence the use of accounting information systems is the level of education. Educational levels consist of formal, non-formal and informal education which can complement each other. According to Astuti (2007) a low level of formal education (elementary school to public high school) of the owner or manager, will result in the use of accounting information that is lower when compared to a high level of formal education (university) of the owner or manager. This is due to material further accounting instruction given in universities. Asih (2018), Shirlyani (2018), and Fatimah *et al.* (2017) proved that education level influences the use of SME accounting information systems.

Another factor that influences the use of accounting information systems is the age of the business. Business age is the age or length of time the business has been operating. According to Sergio (2006) the age of the business results in a change in the mindset and level of ability of the company owner in making decisions for each of his actions. Long-established business owners learn more from their experiences than new business owners do. Yasa *et al.* (2017), Fatimah *et al.* (2017), Asih (2018) and Sitoresmi and Fuad (2013) proved that business age has an effect on the use of information systems in SMEs. The different results addressed by Novianti (2018) and Julia (2016) prove that business age has no effect on the use of accounting information systems.

Accounting training contributes to the use of accounting information systems is accounting training. Accounting training is a learning process that involves acquiring skills, concepts, regulations, or attitudes. Accounting training is an important factor that every business owner needs to pay attention to in order to improve his ability to apply accounting adequately in managing his business (Simamora, 2004). Sitoresmi and Fuad (2013), Fatimah et al (2017) and Novianti *et al.,* (2018) prove that accounting training has an effect on the use of information systems in SMEs. Different results addressed by Wahyudi (2009), Shirlyani (2018) and Meilina, Dewi (2015) prove that accounting training has no effect on the use of accounting information systems.

Based on the phenomena and results of previous studies which still show differences in results, it is interesting to carry out studies related to the implementation of the use of accounting information technology systems through the role of education level, age of business and accounting training in SMEs in the rattan industrial sector in Malang City.

2. Literature Review

2.1 Accounting Information System

An accounting information system is a system that processes data and transactions to produce useful information for planning, controlling and operating. Accounting information is fundamentally financial in nature and is primarily used for the purpose of making decisions, monitoring and implementing corporate decisions. In order for financial data to be utilized properly by internal and external parties of the company, the data must be arranged in appropriate forms. Accounting information is classified into three types, namely operating information, management accounting information, and financial accounting information (Mulyadi, 2016).

2.2 Educational Level

Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character and the skills needed by themselves and society. The educational background includes teaching special skills. The definition of background is Arizali's formal educational background (2013). The

education that has been taken by SME owners/managers influences the understanding of the business being run and the importance of using accounting information for their business. Low education will make accounting information increasingly rare to use due to a lack of understanding.

2.3 Company Age

Company Age is the age or length of time the company has been operating. The age of the company or the length of the business in this case is the length of time a small and medium enterprise (SMEs) has existed since the business was founded until the time the author conducted this research (Murti, 2005). Handayani (2011) explained that the longer a company has been in operation, the more complex its information needs, and will encourage the use of standardized accounting information with the assumption that the longer the business has been running, it will result significant business development in a positive direction. The variable age of the company is measured based on the length of time the company has been established (in years) from the time the company was founded until the time this research was conducted.

2.4 Accounting Training

Accounting training in question is accounting training organized by an educational institution outside of school or higher education institutions, certain departmental or service training centers. Accounting training that has been attended will be measured based on the frequency of accounting training that has been attended by Handayani in Julia (2016). Solovia in Meiliana and Dewi (2015) accounting training in question is accounting training held by higher education institutions, non-school educational institutions, departmental training centers, or certain offices. The more training attended by the owner/manager, the more knowledge about accounting and the importance of using accounting information so that it tends to produce more accounting information compared to those who rarely or never even attend training.

3. Material and Methods

3.1. Types of Research

This type of research is quantitative research. Quantitative research is research that emphasizes testing theories through measuring research variables with numbers and conducting data analysis using statistical procedures (Indiantoro and Supomo, 2016: 4). In this study, the factors studied included the owner's education, company age and accounting training

3.2. Population and Sample

A population is a group of people, events, or interesting things where the researcher wants to make an opinion (Sekaran & Bougie, 2017). The population in this study were owners/managers of SMEs in Blimbing District, Malang City. The selection of this

population is based on the area where the SMEs run their business so that it can be used as a respondent to find out the use of accounting information in SMEs.

The sampling technique in this study is complete enumeration, where the complete enumeration or census method is used if all members of the population are sampled, or all members of the population will later become respondents or research informants, namely 49 SMEs registered at the Malang City Cooperative and SMEs Service

3.3. Research Variable

The dependent variable in this study is the Use of Accounting Information as measured by indicators of the use of operational information, management accounting information, and financial accounting information for decision-making (Aufar, 2013). The independent variable in this study is the education of the owner. Education is the process of the owner/manager to increase knowledge, technical skills and organizational capabilities (Budiyanto, 2014). If the level of formal education is low (elementary to junior high), then the owner or manager will be low in the use of accounting information compared to a high level of formal education (university). The formal education in question is the education obtained in formal schools, including elementary, junior high, high school, DIII, and S1 (Sitoresmi, 2013). The indicators used to measure the owner's education (Sitoresmi, 2013), are: the measurement of this variable is measured using the last education taken. All of these variable question items are measured using an Ordinal scale of 1-5 points, namely: SD (6 years) = 1, SMP (9 years) = 2, SMA (12 years) = 3, D3 (15 years) = 4, S1 (16 years) = 5. The length of the business variable is measured using the year from the founding of the company until this research was conducted. The accounting training variable is measured by indicators of attending accounting information training, accounting information training is useful for companies and practicing accounting information training within companies (Budiyanto, 2014). All of these variable question items are measured using an Ordinal scale of 1-5 points, namely: SD (6 years) = 1, SMP (9 years) = 2, SMA (12 years) = 3, D3 (15 years) = 4, S1 (16 years) = 5. The length of the business variable is measured using the year from the founding of the company until this research was conducted. The accounting training variable is measured by indicators of attending accounting information training, accounting information training is useful for companies and practicing accounting information training within companies (Budiyanto, 2014). All of these variable question items are measured using an Ordinal scale of 1-5 points, namely: SD (6 years) = 1, SMP (9 years) = 2, SMA (12 years) = 3, D3 (15 years) = 4, S1 (16 years) = 5. The length of the business variable is measured using the year from the founding of the company until this research was conducted. The accounting training variable is measured by indicators of attending accounting information training, accounting information training is useful for companies and practicing accounting information training within companies (Budiyanto, 2014).

3.4. Data Analysis Technique

Analysis of the research data using multiple linear regression analysis is used to determine the relationship or influence between the independent variables and the dependent variable which is displayed in the form of a regression equation. This analysis aims to predict the value of the dependent variable if the value of the independent variable increases or decreases and to determine the direction of the relationship between the dependent and independent variables (Suharyadi and Purwanto, 2011).

3.5. Model Feasibility Test (F Test)

The F-test is used to test whether all independent variables on the dependent variable included in the regression model are feasible or not used in this study (Ghozali, 2013). The test criteria are as follows: a) If the significance value is more than the value $\alpha = 0.05$, it means that the regression model in this study is not fit (fit) to be used in research. b) If the significance value is less than the value $\alpha = 0.05$, it means that the regression model in this study is fit (fit) to be used in research.

3.6. Significance Test (t-test)

Testing the significance of these individual parameters is used to determine whether the independent variables individually affect the dependent variable assuming the other independent variables are constant. The criteria for testing the hypothesis are as follows: a) Ho is rejected, that is, if the sig t value > $\alpha = 5\%$ or if the significance value is more than $\alpha = 0.05$, it means that the independent variables individually have no effect on the dependent variable. b) Ha is accepted, that is, if the sig t value > $\alpha = 5\%$ or if the significance value is less than the value $\alpha = 0.05$. means that the independent variables individually affect the dependent variable.

4. Results and Discussion

4.1. Result

4.1.1 Model Feasibility Test (F Test)

The F test aims to determine whether or not the regression model is feasible between the variables of education level, length of business, and accounting training to the variable use of accounting information systems. The F test is carried out by looking at the significant value in the ANOVA table. If the significance is less than 0.05 then the model is feasible to use.

From the ANOVA test in Table 1, the calculated F value is 8.621 with a sig F value of 0.000 <α 0.05, so the multiple linear regression model in this study is feasible to use. This means that the variable level of education, length of business, and accounting training is appropriate to explain the use of accounting information.

Table 1: ANNOVA(b)

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	31,187	3	10.396	8,621	,000b
	residual	37,384	31	1.206		
	Total	68,571	34			

a. Dependent Variable: Use of AIS (Y)

a. Predictors: (Constant), Accounting Training (X3), level of education (X1), length of business (X2)

Source: Data after processing with SPSS 20.0, 2020

4.1.2 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effect of the independent variables (education level, length of business, accounting training) on the dependent variable (Use of accounting information systems) which is displayed in the form of a regression equation. This analysis aims to predict the value of the dependent variable if the value of the independent variable increases or decreases and to determine the direction of the relationship between the dependent and independent variables. The results for this regression calculation are listed in Table 2 below:

Table 2: Results of Multiple Linear Regression Analysis

Variable	Regression Coefficient	Standard Error	T statistics	Sig.
Constant	7,168	1,250	5,734	0.000
Educational level	0.433	0.149	2,905	0.007
Length of business	0.107	0.098	1,090	0.284
Accounting training	0.260	0.096	2,707	0.011

Source: Data after processing with SPSS 20.0, 2020.

Table 2 explains that the coefficient value of educational level (X1) is 0.433, which means that if the value of educational level increases by 1 unit, then the use of accounting information systems (Y) will increase by 0.433 units. The length of business coefficient value (X2) is 0.107, which means that if the length of business increases by 1 unit, the use of accounting information systems will increase by 0.107 units. The coefficient value of accounting training (X3) is 0.260, meaning that if accounting training increases by 1 unit, the use of accounting information systems increases by 0.260 units.

4.2 Hypothesis Testing Results

Testing the significance of these individual parameters is used to determine whether the independent variables individually affect the dependent variable assuming the other independent variables are constant. The hypothesis test in this study was used to further examine which of the 3 independent variables in this study had a significant effect on the dependent variable. The results of hypothesis testing can be seen in Table 2.

4.2.1 Educational Level

Based on the results of statistical analysis, the calculated t value of the educational level variable is 2.905 with a significance level of 0.007 < α 0.05 meaning that Ha is accepted. Thus, it can be stated that the variable level of education has a positive effect on the variable Use of accounting information systems.

4.2.2 Length of Business

Based on the results of statistical analysis, the calculated t value of the length of the business variable is 1.090 with a significance level of 0.284 > α 0.05 meaning that Ha is rejected. Thus, it can be stated that the length of the business variable has no effect on the variable use of accounting information systems.

4.2.3 Accounting Training

Based on the results of statistical analysis, the calculated t value of the accounting training variable is 2.707 with a significance level of 0.011 <α 0.05 meaning that Ha is accepted. Thus, it can be stated that the accounting training variable has a positive effect on the use of the accounting information systems variable.

4.3 Discussion

This study aims to determine, test, and prove the effect of education level, length of business, and accounting training on the use of accounting information systems in SMEs in the rattan industry sector, Blimbing District, Malang City, which are registered with the Office of Cooperatives and SMEs in Malang City. In this discussion section, matters relating to the answers to the research hypotheses will be discussed. Based on research data that has been analyzed by researchers, the following discussion will be carried out:

4.3.1 The Influence of Education Level on the Use of Accounting Information Systems

The results of this study indicate a positive influence between educational levels on the use of accounting information systems in rattan industrial SMEs in the Blimbing sub-district, Malang City which is registered with the Office of Cooperatives and SMEs in Malang City. These results can be explained by elementary school graduates and junior high school graduates using accounting information systems that are still very simple and still not competent in managing their business because they think that business success is seen from the level of sales, this happens because the owner/manager does not understand the use of information systems accountancy. As for high school graduates, rattan SMEs owners have used the accounting information system well.

The results of this study are in accordance with the opinion expressed by Astusti (2007) that the level of education that has been taken by owners/managers of SMEs affects the understanding of the business is run and how important it is to use accounting information for their business because low education will make the accounting information system more rarely used.

The results of this study support the research conducted by Fatimah *et al.,* (2017), Shirlyani (2018) which state that there is a positive influence between education level and the use of accounting information in small and medium enterprises. The results of this study are not in line with the results of research conducted by Listiorini and Desi (2018) education level has no effect on the use of accounting information systems in SMEs.

4.3.2 The Influence of Length of Business on the Use of Accounting Information Systems

The results of this study indicate that there is no influence between the length of business on the use of accounting information systems in rattan industrial SMEs in the Blimbing sub-district. These results can be explained as the cause of no effect on the length of business, namely the occurrence of indications of rattan SMEs activities that do not experience much change from year to year, the duration of the business owned by SMES owners more than 11 years has been able to apply accounting information systems but only runs stagnant because SMES never feel bored with what has been done in the use of accounting information systems that are owned. even though the length of the business is increasing, but if the complexity of the business does not increase, the SME owner's use of the accounting information system will not change. The results of this study contradict the research conducted by Sitoresmi and Fuad (2013), Meiliana, Dewi (2015) and Fatimah *et al.,* (2017), Yasa *et al.,* (2017) that length of business has a positive effect on the use of accounting information systems.

4.3.3 Effect of Accounting Training on the Use of Accounting Information Systems

The results of this study indicate a positive influence of accounting training on the use of accounting information systems in rattan industrial SMEs in the Blimbing sub-district, Malang City which is registered with the Malang City Cooperative and SMEs Office. These results can be explained by the existence of accounting training that has been attended by SME owners, accounting training is very useful and some have implemented or practiced it in their business as a business evaluation tool and preparation of financial reports as well as owners or managers with a high educational background such as high school and S1 and for elementary and junior high school educational backgrounds, some of those who apply have not been able to maximize it. For high school and undergraduate educational backgrounds, even if they do not receive accounting training,

The results of this study are in accordance with the opinion of Andriani & Zuliyati (2015) Accounting training is a person's understanding, especially the owner/manager of accounting technical mastery, increasing technical accounting mastery by participating in accounting training, more and more SME owners/managers take part in accounting training as well as practice it will hone the ability of the owner/manager related to accounting techniques which will make the owner/manager's ability to use the accounting information system better.

The results of this study support the research conducted by Sitoresmi and Fuad (2013), Fatimah *et al.* (2017) and Novianti *et al.* (2018), Listiorini and Desi (2018) which

state that there is a positive effect between accounting training and the use of accounting information in small and medium enterprises. The results of this study are not in line with the results of research conducted by Wahyudi (2009), Shirlyani (2018) and Meilina, Dewi (2015) proving that accounting training has no effect on the use of accounting information systems in SMEs.

5. Recommendations

Recommendations that can be given in this study (1) Theoretically: the results of this study can provide insight and become a guide about the importance of using accounting information systems in SMEs. (2) For the Government: the results of this research are expected to be able to strive for educational equity. In addition, the Office of Cooperatives, Industry and Trade is expected to be able to facilitate regular training by holding collaborations with educational centers or institutions and related parties, including training in accounting, technology accounting information and so on so that SME owners are more proficient in using accounting information. (3) For SMEs: the results of this study can provide information about the importance of using accounting information systems in a business and the importance of formal education taken by actors because it greatly influences the management of SMEs in the rattan industry. It is expected that the higher the level of education taken, the increase in knowledge the use of accounting information will also increase so that it can help the smooth running of the business being occupied. (4) For future researchers in the same field, research can be developed by analyzing the behavior of SMEs in the use of financial information and using more complex analysis.

6. Conclusion

The results of this study indicate that the level of education influences the use of accounting information systems. Thus, it can be stated that the higher the education level of the SME owner, the higher the level of use of accounting information systems and vice versa, the lower the level of education, the lower the use of AIS. The results of this study indicate that the length of business does not affect the use of accounting information systems. Thus, it can be stated that the higher the length of business, the more maturity the company will be achieved. However, business maturity must be supported by the use of good accounting information. Because rattan products have an age, which can experience increases and decreases. The results of this study indicate that accounting training has an effect on the use of accounting information systems. Thus, it can be stated that the accounting training that the manager has participated in turns out to have an effect on the provision and use of accounting information in his business because the existence of accounting training will tend to use accounting for his business. This is because managers have realized the importance of accounting in running their businesses.

Acknowledgements
I would like to thank the Wisnuwardhana University of Malang for its contribution to this research.

Conflict of Interest Statement
The authors declare no conflicts of interest.

About the Author
Ratnawati is a teaching researcher in the Master of Management study program with a focus on financial and accounting research. Some research conducted by the MSME sector on this topic. Some of the research conducted has been published in international journals.

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