

---

**FACTORS AFFECTING THE USE OF ACCOUNTING INFORMATION WITH ENVIRONMENTAL UNCERTAINTY AS A MODERATING VARIABLE**

---

**Diva Maulidah<sup>1</sup>, Lia Ristiani<sup>2</sup>, Alselina Saputri<sup>3</sup>, Acep Komara<sup>4</sup>**

Universitas Swadaya Gunung Jati, Cirebon, Indonesia

Email: divamaulida626@gmail.com<sup>1</sup>, liaristianil0@gmail.com<sup>2</sup>, alselina02@gmail.com<sup>3</sup>, acep.komara@ugj.ac.id<sup>4</sup>

---

**KEYWORDS:**

Environmental uncertainty; MSMEs; Use of accounting information; Accounting knowledge; Owner education; Business Size; Accounting training.

**ABSTRACT**

We realize that accounting information is very important for MSMEs today in the era of digitalization, where this research aims to obtain empirical evidence of variables that can influence it. The total research population was 50 MSMEs in the city of Cirebon and the sample was 40 MSMEs because of the population of 50 MSMEs that had used computerization, there were 40 MSMEs. The purposive sampling method was chosen to determine the sampling technique. The data analysis technique uses Moderated Analysis Regression (MRA). The conclusion that can be shown is as follows: the use of accounting information can be influenced by accounting knowledge or accounting training. The owner's education does not affect the use of accounting information. The use of accounting information can also be influenced by business size/scale of business. Environmental uncertainty can strengthen the influence of accounting knowledge on the use of accounting information. Environmental uncertainty cannot strengthen the effect of accounting training. The results of this research can be used as a reference for MSMEs to be motivated to use accounting information to improve MSME performance.

**INTRODUCTION**

MSMEs are one of the sources of income for the people of the city of Cirebon with various types of MSME variants in the city of Cirebon, where these MSMEs have a tremendous influence on the increase and circulation of the economy, especially in the city of Cirebon, based on data sources from DKUKMPP in the city of Cirebon in 2022 as many as 2206 MSME players from various fields, In this case, out of 2206 MSMEs, there are still many that do not have NIB and there are still many who have not used or applied the use of accounting and computerization in managing financial transactions and marketing systems so that researchers took 50 MSMEs in the city of Cirebon to be the population, then researchers conducted surveys and distributed questionnaires and those that had used computerization in financial reports, marketing, transactions, and financial management were 40 MSMEs, therefore researchers took a sample of 40 MSMEs.

Accounting users, especially in this case SMEs, should pay more attention to the importance of accounting information on the business they run, given the enormous benefits of accounting information for SMEs as a decision-making tool (Holmes & Nicholls, 1988). The reality is that currently there are not a few SMEs that do not understand, compile, or use accounting information as a tool in business management. One of them occurred in the city of Cirebon, as revealed by the Cirebon City Cooperative and UMKM Office, which stated that

Small and Medium Enterprises in Cirebon City were still low in terms of the use of accounting information (Cirebon UMKM Cooperative Office, 2024) (<https://dkukmpp.cirebonkota.go.id/upt/bidang/koperasi-ukm/>).

It is further explained that the correct application of accounting to the business being managed will allow for obtaining a lot of information from systematically compiled financial statements. For example, how much profit is obtained, in the form of additional capital achieved and the balance of rights and obligations owned. Because good and accurate financial management will have a positive impact on the MSME business itself. The main problem in the development of MSMEs is regarding financial management in the business because good management requires good accounting skills by MSME business actors. Whereas the existence of financial reports will allow owners to obtain data and information that is systematically arranged (Candra et al., 2020).

Several previous studies have revealed that accounting knowledge, accounting training, owner education, business age, and environmental uncertainty affect the use of accounting information.

Factors that can motivate MSMEs to use the first accounting information system Accounting Knowledge, accounting knowledge according to (Fitriyah, 2006) shows that accounting knowledge has a positive effect on the use of accounting information. These results are also supported by research by (Wiratno & Setyaningrum, 2014) which concluded that the owner's accounting knowledge has a significant positive effect on the use of accounting information.

However, the results of this study differ from research conducted by (Afrianti & Uzliawat, 2022), which shows that accounting knowledge has no significant effect on the use of accounting information. This is because business owners note that on average they do not have knowledge of accounting science and use accounting as a good record of their business finances.

The use of information is further influenced by the Accounting Training factor (Rudiantoro & Siregar, 2012) state that one of the main problems in MSMEs is an untrained workforce, so training is very important, especially training in preparing financial reports. besides that inappropriate training targets are also a problem such as the suitability of training materials to the needs of MSME actors, as well as the lack of continuous socialization regarding the training held (Rudiantoro & Siregar, 2012).

The use of information is further influenced by the Accounting Owner Education factor. According to (Anisykurlillah & Rezaqika, 2019), owner education has a positive effect on accounting information user, and according to (Imtiyahanah et al., 2022) also stated that owner education has a positive effect on the use of accounting information in MSMEs. However, different results were shown by (Siti Nurhayati Nafsiah & Raka Yudha Birahma, 2022); (Pasaribu et al., 2018); (Yolanda et al., 2020) that the education of MSME owners was unable to influence MSMEs to use accounting information.

The use of information is further influenced by the Accounting Business Size factor According to (Anisykurlillah & Rezaqika, 2019) states that business size has a positive effect on users of accounting information. Likewise, according to (Suastini & Dewi, 2018) states that business size has a positive and significant effect on the understanding of MSMEs.

The purpose of this study is to obtain empirical evidence regarding the variables that can

influence it. The research population was 50 MSMEs in the city of Cirebon and the sample was 40 MSMEs because of a population of 50 MSMEs that have used computerization there are 40 MSMEs.

Environmental uncertainty also plays a role in the willingness of MSMEs to use accounting information. MSMEs will be motivated to use information related to accounting when there is high uncertainty due to the covid-19 pandemic. Therefore, from the results in the field and what has been researched by several experts, we chose the title "Factors Affecting the Use of Accounting Information with Environmental Uncertainty as a Moderating Variable".

### **Motivation Theory**

The concept of motivation was developed from psychological theory and plays a central role in organizational behavior research (Ryan & Deci, 2020). Based on psychological theory, motivation refers to an individual's psychological forces that determine his or her behavior, level of effort, and perseverance in the face of obstacles.

Meanwhile, according to (Astiani & Sagoro, 2018), motivation theory explains how a person's desire to use information related to accounting is influenced by insight into accounting.

Similarly, (Bédard et al., 1993) and (Spilker & Prawitt, 1997) put forward their theory, which emphasizes that with a person's motivation to learn and understand knowledge about accounting, it will be able to increase the understanding of managers / entrepreneurs to use and apply accounting information in their companies. Finally, the theory concludes that the ability of business owners/managers to use accounting information in their business practices will be better if they have good and high accounting knowledge.

## **RESEARCH METHODS**

### **Population and Sample**

This research was conducted on MSMEs in the Cirebon City area that have implemented computerization as a population of 50. The sample taken was 40 MSMEs whose criteria had used computerization.

This study uses a sampling technique, namely purposive sampling technique. MSMEs used as research data must have implemented computerization in recording financial reports or preparing financial reports.

The questionnaire measurement uses a 5-point Likert scale, namely if the company prepares and uses accounting information, it is given a score of 1-5, where point 1 illustrates that accounting information is never, or very low in preparation or use, up to point 5 for a very high or very frequent level of preparation and use (Nurhayati, 2013). The accounting knowledge variable uses two measurement dimensions that are usually used in audit studies (Spilker & Prawitt, 1997), namely: Accounting training relates to participation in training that has been attended (Hudha, 2017). Owner education is the level of education that has been followed by MSMEs (Hudha, 2017). Business size shows the size of a company which can be measured by total assets, total revenue, and the number of workers owned by the company (Rudiantoro & Siregar, 2012). The use of accounting information is measured by the intensity of recording financial transactions, and the consistency of making financial reports (Astiani & Sagoro, 2018). Environmental Uncertainty as a moderating variable, which will be measured through non-economic information, such as government regulations, business competition,

market opportunities, price predictions, and others (Nurhayati, 2013).

The data analysis technique used in this research model is the Moderate Regression Analysis (MRA) technique. The MRA technique was chosen to analyze the hypothesis by including moderation variables:

$$PIA = a + \beta_1 PNA + \beta_2 PLA + \beta_3 PNP + \beta_4 UU + \beta_5 PNA \text{ KL} + \beta_2 PLA \text{ KL} + \beta_3 PNP \text{ KL} + \beta_4 UU \text{ KL} + e$$

Description:

$a$  = constant

$\beta_1 \beta_2 \beta_3 \beta_4 \beta_5$  = intercept

PNA = accounting knowledge

PLA = accounting training

PNP = MSME education

UU = Business Size

KL = environmental uncertainty

PIA = use of accounting information

$e$  = error

## RESULTS AND DISCUSSION

### Descriptive Statistical Test Results

The range of data from the distribution of questionnaires distributed to respondents is shown from descriptive statistics. The following is descriptive statistical testing:

**Table 1**  
**Descriptive Statistics**

	N	Min	Max	Mean	Std. Deviation
PIA	40	34	50	42,8	4,267
PNA	40	18	30	22,55	2,669
PLA	40	12	20	16,9	2,193
PNP	40	5	15	9,35	4,359
UU	40	12	23	17,725	2,828
KL	40	12	25	18,425	2,550

Source: primary data processed, 2024

The total number of questionnaires distributed was 40 respondents. The descriptive statistical table of variables, PIA (use of accounting information) obtained a minimum value of 34, a maximum value of 50, a mean value of 42.8 and a standard deviation of 4.267. The test results show low standard deviations. The PNA (accounting knowledge) variable obtained a minimum value of 18, a maximum value of 30, a mean value of 22.55 and a standard deviation value of 2.669. On average, respondents answered with low standard deviations. PLA (accounting training) obtained a minimum value of 12, a maximum value of 20, a mean value of 16.9 and a standard deviation of 2.193. The deviation of the questionnaire data is low. PNP (owner education) obtained a minimum value of 5, a maximum value of 20, a mean value of 9.35 and a standard deviation of 2.359. The test results show low standard deviation of the data. UU (business size) obtained a minimum value of 12, a maximum value of 23, a mean value of 17.725 and a standard deviation of 2.828. The deviation of the questionnaire data is low. KL

(environmental uncertainty) obtained a minimum value of 12, a maximum value of 25, a mean value of 18.425 and a standard deviation of 2.550. Standard deviation of data is low.

### Validity & Reliability Test Results

Research instruments are measured using validity tests and reliability tests. Validity testing is measured using the magnitude of the significance value must be smaller than 0.05. The following are the results of the validity test:

**Table 2**  
**Validity Testing Results**

Description	Sig	Conclusion
PIA	0,00	Instrumen valid
PNA	0,00	Instrumen valid
PLA	0,00	Instrumen valid
PNP	0,00	Instrumen valid
UU	0,00	Instrumen valid
KL	0,00	Instrumen valid

Source: primary data processed, 2024

Table 2 shows the conclusion that all variables, both independent variables, dependent variables, and moderating variables, have met the validity test. Each variable obtained a significant value  $<0.05$ . The second instrument test result is the reliability test.

**Table 3**  
**Reliability Test Results**

Description	Cronbach alpha	Conclusion
PIA	1,022	Instruments variable
PNA	1,023	Instruments variable
PLA	1,023	Instruments variable
PNP	1,017	Instruments variable
UU	1,019	Instruments variable
KL	1,020	Instruments variable

Source: primary data processed, 2024

Cronbach alpha shows each variable of 1.022, 1.023, 1.023, 0.017, 1.019, 1.020. The reliability of the research is fulfilled where the Cronbach alpha results obtained a value  $> 0.70$ .

### Classical Assumption Test Results

#### Normality Test Results

Kolmogorov Smirnov to detect the research data used must be normally distributed. The following is presented the normality test of the Kolmogorov-Smirnov method:

**Table 4**  
**Hasil Uji Kolmogorov Smirnov**

N 40	
Exact Sig. (2-tailed)	0,1528
Point Probability	0,000

Source: primary data processed, 2024

The Kolmogorov Smirnov test is determined from the sig value must be  $> 5\%$ . Based on the test results, the significance value is  $0.1528 > 5\%$ , indicating that the research data used is normal.

### Multicollinearity Test Results

This test can be concluded from the VIF and tolerance values. The following presents the results of the multicollinearity test:

**Table 5**  
**Multicollinearity Test Results**

Description	VIF Value	Tolerance Value	Conclusion
PIA	1,2252	0,8162	Fulfilled
PNA	1,0601	0,9433	Fulfilled
PLA	1,3183	0,7585	Fulfilled
PNP	1,0646	0,9393	Fulfilled
UU	1,1967	0,8356	Fulfilled
KL	1,0666	0,9375	Fulfilled

Source: primary data processed, 2024

Multicollinearity can be shown from the tolerance value  $< 1$  and the VIF value  $< 10$ . The test results can prove that there is no multicollinearity.

### Heteroscedasticity Test Results

The Glejser test serves to measure heteroscedasticity as seen in Table 6 below:

**Table 6**  
**Heteroscedasticity Test Results**

Description	SIG	Conclusion
PIA	0,3026	Homekedastisitas
PNA	0,6038	Homekedastisitas
PLA	0,1523	Homekedastisitas
PNP	0,3273	Homekedastisitas

Source: primary data processed, 2024

Table 6 draws the conclusion that homoscedasticity has occurred. The test results show a significance value  $> 0.05$ . The results of heteroscedasticity testing have a significance  $> 0.05$ , meaning that the research data is free from heteroscedasticity.

### Coefficient of Determination Results

The R value and adjusted R Square show the coefficient of determination. The following are the test results:

**Table 7**  
**Determination Coefficient Test Results**

Model	R	R Square	Adjusted R S	Std. Error Of the Estimate
1	0,802	0,643	0,602	8,292

Source: primary data processed, 2024

R obtained a value of 0.802 and Adjusted R Square is 0.602. As much as 60.2% of variables are able to influence MSMEs in using accounting information.

### F Test Results

The following presents the results of the F test:



**Table 8**  
**F Test Results**

Model	df	Mean Square	F	Sig.
Regression	4	46,9	2,92	0,000
Residual	35	1,60		
Total	39			

Source: primary data processed, 2024

The significance value is 0.000. The results of the F test show a significance value  $<0.05$ , it can be concluded that the research model is appropriate.

### Results of the t-test

Based on the analysis of Moderated Regression Analysis (MRA) using multiple interactions that can be used for multiplication of two or more variables.

The t-test results are determined by the magnitude of the significance value. The following is the conclusion of the Moderated Regression Analysis (MRA) test:

**Table 9**  
**Hypothesis Testing Results**

Description	B	Sig	Conclusion
PNA->PIA	0,505	0,046	Accepted
PLA->PIA	0,571	0,065	Rejected
PNP->PIA	0,312	0,286	Rejected
UU->PIA	0,544	0,022	Accepted
PNA KL ->PIA	0,638	0,014	Accepted
PLA KL ->PIA	0,524	0,098	Rejected

Source: primary data processed, 2024

## Discussion

### Accounting Knowledge and Use of Accounting Information

The significance value of PNA -> PIA is 0.046. Hypothesis 1 can be concluded that accounting knowledge has a positive effect on the use of accounting in the organization. This motivation theory is able to support the results of this test. MSMEs with a level of accounting knowledge can be motivated to use accounting information. The results of the search in the field of UMKM in Cirebon City, some of which have organized recording, bookkeeping, and financial management and some have not used it but 90% have used it so that MSMEs are interested in using accounting information. UMKMs in Cirebon City have quite a high knowledge of financial management and understand cash, accounts receivable, accounts payable, profit and loss, and so on.

MSMEs in Cirebon City already know the amount of sales and the amount of costs incurred by MSMEs. Furthermore, to manage finances, these MSMEs know financial records, cash in and cash out, and other financial records such as profit and loss, balance sheets, and so on. The motivation of UMKM in Cirebon City is 90% very enthusiastic and some have also participated in learning accounting knowledge. So that MSMEs are motivated to use accounting information in running their business.

According to (Lasdi & Mulia, 2014); (Ponisciakova et al., 2015); (Shamki & Alulis, 2016) The use of accounting information has a good impact on decision-making and

performance improvement. In line with the theory, namely the theory of motivation that supports MSMEs to use information systems.

Likewise, (Hudha, 2017) explains that accounting knowledge owned by MSME actors will provide many benefits in the use of accounting information. Low accounting knowledge will cause the business to experience management failure so it is very difficult for business actors to determine what policies to take.

### **Accounting Training and Use of Accounting Information**

The second hypothesis PLA → PIA obtained a significance value of 0.065. The test results of the significance value are greater than 5%. The test results concluded that accounting training has no impact on MSMEs in using accounting information. Accounting training for MSMEs in Cirebon Regency is still lacking. MSMEs have never participated in accounting training. The obstacles for MSMEs that have received accounting training include not being able to compile accounts receivable books, inventory books, and debt books. The lack of accounting training for MSMEs encourages MSMEs to not want to use accounting information. They do not understand the basis of accounting and are supported by the absence of accounting training so MSMEs are not interested in utilizing accounting information. The results of testing the second hypothesis were unable to confirm the theory of motivation. Cirebon Regency MSMEs did not receive accounting training so MSMEs were not motivated to use accounting information. Previously there was also research that synchronized with the results of this test, namely (Candra et al., 2020); (Siyami, 2016). However, in contrast to the results of research by (Andriani & Zuliyati, 2015); (Novianti, Delfina, 2018); (Yolanda et al., 2020) obtained empirical evidence that MSMEs that often participate in accounting training will have a good impact on the use of accounting information.

### **Pendidikan Pemilik Usaha dan Penggunaan Informasi Akuntansi**

The third hypothesis PNP → PIA obtained a significance value of 0.286. The level of education of MSMEs has no impact on MSMEs in using accounting information. It can be concluded that the level of education of MSME business owners in Cirebon City is still lacking because the majority of their education is high school / vocational high school. So MSMEs that have high school / vocational high school education are less motivated to use accounting information in contrast to the education of business owners who have bachelor's (S1) and master's (S2) degrees. MSMEs with high education are able to manage finances properly, carefully, and correctly. MSMEs in Cirebon City are on average from high school / vocational high school level to S3. So that it can motivate those who have a high school / SMK equivalent education, where this high level of UMKM education encourages them to want to use accounting information for the progress of their business. In accordance with the theory of motivation, MSMEs with higher education will have a broad view that their business will run smoothly when supported by the ease of accounting information (Hudha, 2017). These highly educated MSMEs think forward, that by using accounting information, their business can increase (Tresna, 2017); (Wiratno & Setyaningrum, 2014).

### **Business Size and Use of Accounting Information**

The fourth hypothesis UU → PIA obtained a significance value of 0.022. Business size for MSMEs has an impact on using accounting information. The amount of revenue or sales generated by the company can show the turnover of assets or capital owned by the company, so that the greater the revenue or sales obtained by the company, the greater the level of



complexity of the company in using accounting information. The number of employees can show how much capacity the company has in operating its business, the greater the number of employees the greater the level of complexity of the company, so accounting information is needed (Julyanda & Rejeki, 2018).

(Sitoresmi & Fuad, 2013) found that there is a significant influence between company age and the use of accounting information in MSMEs. The same results were also found in the research of (Andriani & Zuliyati, 2015), where the age of the company has a positive effect on the use of accounting information.

### **Environmental Uncertainty Strengthens the Effect of Accounting Knowledge on the Use of Accounting Information.**

The moderation test results obtained a significance value of 0.014. A decision can be made, environmental uncertainty moderates the effect of knowledge possessed by MSMEs in the field of accounting with the willingness of MSMEs to use accounting information. Based on observations in the field, it was found that the current uncertainty is the lack of training and monitoring from the Cirebon City MSME Office. This is where Cirebon City MSMEs learn to use online sales and learn to manage finances with online sales. Motivation theory is able to support this hypothesis. With environmental uncertainty, MSMEs are motivated to want to learn accounting and use accounting information. The existence of environmental uncertainty moderates MSME knowledge in accounting on MSMEs in using accounting information (Wiratno & Setyaningrum, 2014); (Yasa et al., 2017); (Yolanda et al., 2020); (Yuniarsih & Yuristanti, 2018). However, the results of this research are not in line with (Candra et al., 2020); (Cansa, 2020) which shows that an uncertain environment is not able to strengthen the relationship between accounting knowledge and the use of accounting information.

### **Environmental Uncertainty Strengthens the Effect of Accounting Training on the Use of Accounting Information**

The MRA test results obtained a significance value of 0.098. The test results show a significance value > 0.05. The test results show that the hypothesis is rejected, which means that environmental uncertainty cannot be used as a moderating variable between the effect of accounting training on the use of accounting information. The uncertain environmental conditions at this time, MSMEs have not been able to adjust to the development of the surrounding environment as a result, reducing the sales level of MSMEs. This uncertain condition, supported by the absence of accounting training from the Cirebon Regency MSME Office, makes MSMEs not motivated to use accounting information. The results of this study do not support the theory of motivation. In the current conditions of environmental uncertainty, and not supported by adequate accounting training by the UMKM Office, MSMEs are not motivated to try to use accounting information. MSMEs still carry out limited economic activities (Candra et al., 2020) found similar results that the uncertain environment could not moderate accounting training and the use of accounting information. However, in contrast to (Wiratno & Setyaningrum, 2014) who were able to prove that an uncertain environment could strengthen MSMEs trained in accounting and the use of accounting information.

## CONCLUSION

Conditions in the field found that MSMEs in Cirebon City do not organize recording, bookkeeping, and financial management so MSMEs are not interested in using accounting information. Based on the discussion above, it can be concluded that MSMEs in Cirebon City in using accounting information are not influenced by the existence of accounting knowledge. MSMEs in Cirebon City rarely get accounting training, so accounting training is unable to influence MSMEs to use accounting information. MSMEs with high education are able to manage finances well. UMKM in Cirebon City is on average from high school to doctoral level, so it is concluded that the education of UMKM owners affects UMKM to use of accounting information. So it is concluded that an uncertain environment is unable to strengthen accounting training on MSMEs in using accounting information. MSMEs with both low and high education are equally willing to fight for the continuity of their business so that MSMEs with high or low education cannot be predicted to use accounting information.

## Advice

Suggestions that we can convey to future researchers: 1). Adding independent variables of the length of leadership, and leadership period (Susilawati et al., 2017b), 2). Using the SEM PLS test tool, 3). Increase the research population

## BIBLIOGRAPHY

- Afrianti, F., & Uzliawat, L. (2022). The Effect Of Leverage, Capital Intensity, And Sales Growth On Tax Avoidance With Independent Commissioners As Moderating Variables (Empirical Study On Manufacturing Companies Listed On The Indonesia Stock Exchange In 2017-2020). *International Journal Of Science, Technology & Management*, 3(2), 337–348.
- Amrulloh, M. F., & Solovida, G. T. (2020). The Effect Of Transformational Leadership Style And Mcs To Managerial Performance: The Use Of Accounting Information Broad Scope. *Kne Social Sciences*, 744-773.
- Andriani, N., & Zuliyati, Z. (2015). Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi (Studi Pada Umkm Kain Tenun Ikat Troso Jepara). *Prosiding Seminar Nasional Kebangkitan Teknologi Tahun*.
- Anisykurlillah, I., & Rezqika, B. (2019). Faktor Yang Mempengaruhi Implementasi Sak Etap Pada Umkm Dengan Ketidakpastian Lingkungan Sebagai Variabel Moderasi. *Jurnal Riset Keuangan Dan Akuntansi*, 5(1).
- Arlianto, T. (2014). Pengaruh Penggunaan Informasi Akuntansi Terhadap Keberhasilan Umkm (Studi Kasus Pada Industri Konveksi Desa Padurenan Kecamatan Gebog Kabupaten Kudus) (Doctoral Dissertation, Program Studi Akuntansi Feb-Uksw).
- Astiani, Y., & Sagoro, E. M. (2018). Pengaruh Persepsi Pelaku Usaha Mikro Kecil Dan Menengah Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi. *Jurnal Profita: Kajian Ilmu Akuntansi*, 6(2).
- Aufar, A. (2014). Faktor–Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm (Survei Pada Perusahaan Rekanan Pt. Pln (Persero) Di Kota Bandung).
- Bédard, J., Chi, M. T. H., Graham, L. E., & Shanteau, J. (1993). Expertise In Auditing and discussion. *Auditing*, 12, 21.
- Bédard, J., Chi, M. T., Graham, L. E., & Shanteau, J. (1993). Expertise In Auditing and

discussion. Auditing, 12, 21.

- Belkaoui, A. R. (2000). Teori Akuntansi, Edisi Pertama. Jakarta: Penerbit Salemba Empat.
- Budiyanto, H. (2014). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Perusahaan Tenun Trosro Jepara. Skripsi Tertutup, Universitas Islam Nahdatul Ulama.
- Candra, M., Rahayu, R., & Yohana, D. (2020). Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Dengan Ketidakpastian Lingkungan Bisnis Sebagai Variabel Moderasi (Pada Ukm Di Kota Padang). *Ekonomis: Journal Of Economics And Business*, 4(2), 353–360.
- Cansa, Y. J. (2020). *Pengaruh Pendidikan Pemilik, Skala Usaha, Umur Usaha Dan Pengetahuan Akuntansi Terhadap Penggunaan Informasi Akuntansi Pada Ukm Dengan Ketidakpastian Lingkungan Sebagai Variabel Moderating (Studi Pada Ukm Batik Tulis Lasem)*. Unika Soegijapranata Semarang.
- Firdarini, K. C. (2019). Pengaruh Pengalaman Usaha Dan Penggunaan Informasi Akuntansi Pelaku Usaha Mikro Kecil Menengah Terhadap Keberhasilan Usaha. *Jurnal Riset Manajemen Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha Program Magister Manajemen*, 6(1), 25-37.
- Fitriyah, H. (2006). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Kecil Menengah Kabupaten Sidoharjo. *Unair: Surabaya*.
- Fithorihah, S., & Pranaditya, A. (2019). Pengaruh Tingkat Pendidikan, Pengetahuan Akuntansi, Pengalaman Usaha Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Pada Usaha Kecil Menengah (Studi Kasus Pada Pelaku Ukm Di Jalan Karangjati Dan Jalan Pringapus Kabupaten Semarang). *Journal Of Accounting*, 5(5).
- Holmes, S., & Nicholls, D. (1988). An Analysis Of The Use Of Accounting Information By Australian Small Business. *Journal Of Small Business Management*, 26(2).
- 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.
- Imtihanah, S. A., Andini, R., & Permana, I. (2022). Pengaruh Pendidikan Pemilik, Pengalaman Kerja, Pengetahuan Akuntansi Dan Umur Usaha Terhadap Penggunaan Informasi Akuntansi Pada Usaha Kecil Menengah Dengan Ketidakpastian Lingkungan Sebagai Variabel Moderating (Studi Empiris Pada Umkm Kota Semarang Kecamatan Banyumanik). *Journal Of Accounting*, 8(8).
- Julyanda, I., & Rejeki, D. (2018). Pengaruh Jenjang Pendidikan, Ukuran Usaha, Lama Usaha Dan Latar Belakang Pendidikan Atas Penggunaan Informasi Akuntansi Terhadap Keberhasilan Usaha (Studi Kasus Pada Ukm Di Pik Pulogadung). *Jurnal Akuntansi Dan Bisnis Krisnadwipayana*, 5(1).
- Kaukab, E. M., Susanti, E., & Hartiyah, S. (2014). Pengaruh Skala Usaha, Sektor Industri, Lama Usaha, Pendidikan Manajer/Pemilik, Pelatihan Akuntansi, Dan Masa Memimpin Perusahaan Terhadap Penggunaan Informasi Akuntansi. *Jurnal Ekonomi*, 1(1).
- Kiryanto, K., Rusdi, D., & Sutapa, S. (2001). Pengaruh Persepsi Manajer Atas Informasi Akuntansi Keuangan Terhadap Keberhasilan Perusahaan Kecil. *The Indonesian Journal*

- Of Accounting Research, 4(2).
- Kusnia, G. (2013). Pengaruh Umur Perusahaan, Ukuran Perusahaan, Dan Leverage Terhadap Intellectual Capital Disclosure. Skripsi. Program Sarjana Fakultas Ekonomi. Universitas Pasundan. Hal, 10.
- Lasdi, L., & Mulia, T. W. (2014). Company's Internal Characteristics, Environmental Uncertainty, The Use Of Accounting Information, And The Performance Of Smes. *Journal Of Economics, Business & Accountancy Ventura.*, 17(1), 105–116.
- Novianti, Delfina, Dkk. (2018). Pengaruh Tingkat Pendidikan, Pelatihan Akuntansi, Umur Usaha Dan Skala Usaha Pelaku Umkm Terhadap Penggunaan Informasi Akuntansi Di Kecamatan Purwokerto Utara. *Jurnal Ekonomi, Bisnis, Dan Akuntansi (Jeba)*, 20(3).
- Nugraha, A., Daniel, D. R., & Utama, A. A. G. S. (2021). Improving Multi-Sport Event Ticketing Accounting Information System Design Through Implementing RFID and Blockchain Technologies Within Covid-19 Health Protocols. *Heliyon*, 7(10).
- Nurhayati, M. (2013). Profitabilitas, Likuiditas Dan Ukuran Perusahaan Pengaruhnya Terhadap Kebijakan Dividen Dan Nilai Perusahaan Sektor Non Jasa. *Jurnal Keuangan & Bisnis Program Studi Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Harapan*, 5(2), 144–153.
- Nabawi, N. I. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Mikro Kecil Dan Mengengah Di Kota Yogyakarta.
- Pasaribu, E. A., Kamaliah, K., & Putra, A. A. (2018). Pengaruh Pendidikan, Skala Usaha, Pelatihan Akuntansi Dan Umur Usahaterhadap Penggunaan Informasi Akuntansi (Studi Empiris Pada Umkm Kota Pekanbaru). *Jurnal Online Mahasiswa (Jom) Bidang Ilmu Ekonomi*, 1(1), 1–14.
- Peacock, R. W. (1985). Finding The Causes Of Small Business Failure. In *Management Forum* (Vol. 11, No. 2, Pp. 77-89).
- Ponisciakova, O., Gogolova, M., & Ivankova, K. (2015). The Use Of Accounting Information Systems for The Management Of Business Costs. *Procedia Economics And Finance*, 26, 418–422.
- Rahman, A., & Kasdi, A. (2016). Skala Usaha Dan Pelatihan Akuntansi Syariah Terhadap Penggunaan Sistem Informasi Akuntansi Di Bmt Se-Karesidenan Pati. *Jurnal Ekonomi Syariah*, 4(1).
- Ramadhani, F. R., Lestari, P., & Supeno, S. (2018). Pengaruh Pendidikan Pemilik, Masa Memimpin, Umur Perusahaan, Pelatihan Akuntansi, Dan Ekspektasi Kinerja Terhadap Penggunaan Informasi Akuntansi Pada Ukm Di Kabupaten Malang. *Sar (Soedirman Accounting Review): Journal Of Accounting And Business*, 3(1), 84-99.
- Rudiantoro, R., & Siregar, S. V. (2012). Kualitas Laporan Keuangan Umkm Serta Prospek Implementasi Sak Etap. *Jurnal Akuntansi Dan Keuangan Indonesia*, 9(1), 1.
- Ryan, R. M., & Deci, E. L. (2020). Intrinsic And Extrinsic Motivation From A Self-Determination Theory Perspective: Definitions, Theory, Practices, And Future Directions. *Contemporary Educational Psychology*, 61, 101860.
- Sarita, B., & Suhairi, S. (2007). Persepsi Akuntan Pendidik Terhadap Overload Standar Akuntansi Keuangan (Sak) Bagi Usaha Kecil Dan Menengah. *Tema*, 8(2), 172-179.
- Shamki, D., & Alulis, I. K. (2016). Company's Characteristics And Accounting Information Relevance. *Universal Journal Of Accounting And Finance*, 4(3), 107–116.

- Shirlyani, S., Djaddang, S., & Darmansyah, D. (2018). Peran Penggunaan Sistem Informasi Akuntansi Pada Usaha Kecil Se-Jabodetabek Dengan Ketidakpastian Lingkungan Sebagai Pemoderasi. *Jurnal Riset Akuntansi & Perpajakan (Jrap)*, 5(02), 144-155.
- Siti Nurhayati Nafsiah, S. N. N., & Raka Yudha Birahma, R. Y. B. (2022). Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm (Survei Perusahaan Umkm Pdam Tirta Sejiran Setason Kab. Bangka Barat). *Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm (Survei Perusahaan Umkm Pdam Tirta Sejiran Setason Kab. Bangka Barat)*.
- Sitoresmi, L. D., & Fuad, F. (2013). Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Kecil Dan Men. *Diponegoro Journal Of Accounting*, 246–258.
- Siyami, N. (2016). *Analisis Penggunaan Sistem Informasi Akuntansi Pada Usaha Kecil Dan Menengah Di Purworejo*.
- Smirat, B. Y. A. (2013). The Use Of Accounting Information By Small And Medium Enterprises In South District Of Jordan,(An Empirical Study). *Research Journal Of Finance And Accounting*, 4(6), 169-175.
- Spilker, B. C., & Prawitt, D. F. (1997). Adaptive Responses To Time Pressure: The Effects Of... *Behavioral Research In Accounting*, 9.
- Suastini, K. E., & Dewi, P. E. D. M. (2018). Pengaruh Kualitas Sumber Daya Manusia Dan Ukuran Usaha Terhadap Pemahaman Umkm Dalam Menyusun Laporan Keuangan Berdasarkan Sak Emkm (Studi Kasus Pada Umkm Di Kecamatan Buleleng). *Jimat (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 9(3).
- Tambunan, F. (2019). Pengaruh Pengetahuan Akuntansi Dan Pengalaman Usaha Terhadap Pengembangan Usaha Dan Penggunaan Informasi Akuntansi Sebagai Variabel Intervening (Kajian Empiris Pada Pelaku Usaha Kecil Dan Menengah Di Kelurahan Tanjung Rejo Kecamatan Medan Sunggal). *At-Tawassuth: Jurnal Ekonomi Islam*, 4(2), 371-394.
- Tuti, R. (2016). Faktor-Faktor Yang Mempengaruhi Pemahaman Umkm Dalam Menyusun Laporan Keuangan Berdasarkan Sak Etap. *Jurnal Akuntansi Kontemporer*, 8(2), 98-107.
- Tresna, M. G. (2017). The Influence Of Company's Age And Owner's/Manager's Education On The Use Of Accounting Information In Small And Medium Enterprises. *International Journal Of Business & Administrative Studies*, 3(2).
- Umami, L., Kaukab, M. E., & Romandhon, R. (2020). Penggunaan Informasi Akuntansi Pada Umkm Industri Batik. *Journal Of Economic, Business And Engineering (Jebe)*, 2(1), 66-75.
- Wiratno, A., & Setyaningrum, D. (2014). Pengaruh Pendidikan Pemilik, Pengetahuan Akuntansi Pemilik, Budaya Perusahaan, Dan Umur Usaha Terhadap Penggunaan Informasi Akuntansi Pada Ukm Dengan Ketidakpastian Lingkungan Sebagai Variabel Pemoderasi (Studi Empiris Terhadap Ukm Yang Menghasilkan Produk Unggulan Di Kabupaten Banyumas). *Proceeding Of International Conference Sustainable Competitive Advantage*, 4(1).
- Yasa, K. S. H., Herawati, N. T., Ak, S. E., Sulindawati, N. L. G. E., & Ak, S. E. (2017). Pengaruh Skala Usaha Umur Perusahaan Pengetahuan Akuntansi Terhadap Penggunaan Informasi Akuntansi Pada Usaha Kecil Menengah (Ukm) Dengan Ketidakpastian



Lingkungan Sebagai Variabel Pemoderasi Di Kecamatan Buleleng. *Jimat (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 8(2).

Yolanda, N. A., Surya, R. A. S., & Zarefar, A. (2020). Pengaruh Pendidikan Pemilik, Pengetahuan Akuntansi Pemilik, Budaya Perusahaan, Umur Usaha, Skala Usaha Dan Pelatihan Akuntansi Terhadap Penggunaan Informasi Akuntansi Pada Umkm Dengan Ketidakpastian Lingkungan Sebagai Variabel Moderasi. *Jurnal Akuntansi Keuangan Dan Bisnis*, 13(1), 21–30.

Yuniarsih, N., & Yuristanti, N. (2018). Analysis Of Accounting Knowledge And Business Life On The Use of Accounting Information And Environmental Uncertainty as The Moderations Variable. *International Journal Of Science And Research (Ijsr)*, 7(12), 194–199.



licensed under a

**Creative Commons Attribution-ShareAlike 4.0 International License**