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THE EFFECT OF EDUCATION LEVEL, ACCOUNTING TRAINING, AGE OF BUSINESS AND BUSINESS SCALE OF UMKM ACTORS ON THE USE OF ACCOUNTING INFORMATION IN BOYOLALI DISTRICT

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Abstract: Indonesia was a country whose economy is mostly supported by the UMKM sector, including in the Boyolali region. This study aims to determine the effect of education level, accounting training, business age and business scale of MSME actors on the use of accounting information on UMKM in Ngemplak Boyolali District. This type of research is descriptive quantitative research. The data collection technique used an instrument in the form of a closed questionnaire with a Likert scale. The sample in this study is the perpetrators of UMKM in the culinary field in the District Ngemplak Boyolali as many as 50 people taken by simple random sampling. The data analysis method used multiple linear regression analysis with the help of SPSS program. The results showed that the level of education, accounting training, business age and business scale of UMKM actors affected the use of accounting information in Ngemplak Boyolali District either simultaneously or partially. The results of the analysis of the coefficient of determination obtained a value of 88.8%. This can be interpreted that the level of education, accounting training, business age and business scale of UMKM actors are able to explain the variation of changes in the variable use of accounting information and the remaining 11.2% is explained by other variables outside the research model.

***Keywords**: Education, training, age, scale, accounting information, UMKM.*

1. Introduction

Micro, small and medium enterprises in the Indonesian economy have a strategic role in building the productivity of the national economy. The growing business world requires micro, small and medium enterprises to actively contribute to the economy. UMKM have a role in economic growth and employment. To strengthen this business sector, the government issued Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (UMKM). The rapid development of micro, small and medium enterprises in Ngemplak Boyolali District and increasingly fierce competition requires entrepreneurs to be more professional in running their business. However, it is not uncommon for a micro, small and medium-sized business to close a business that has been initiated and developed due to a lack of solid foundation in carrying out operational activities so that it must know the losses and have to close it. Accounting knowledge seems to need to be socialized to UMKM actors to be able to know the importance of recording financial statements. This is because many UMKM are forced to stop producing due to bankruptcy in the midst of other growing businesses (Astri, 2021).

One of the problems faced by UMKM is financial management. The impact of neglecting financial management may not be obvious, but without effective accounting methods, businesses that have any prospects for success can go bankrupt. The limited use of accounting information that is left unchecked will be a weakness and will be a failure of management to manage and develop the business being run. The application of a good accounting information system can be supported through several factors that need to be considered including educational background, business age, business turnover, and accounting knowledge (Laraswati et al, 2021).

Many factors can affect the use of accounting information systems in UMKM, such as the level of education and educational background possessed by owners, managers and workers, being one of the factors that influence the use of accounting information. This is supported by the results of previous research conducted by Noviyanti et al (2018), Anggraini & Thorp (2020), Pardi and Nursiam (2022) found that education level had an effect on the use of accounting information. The higher the educational background, the better the knowledge of accounting so that it will further increase the use of accounting information. Another factor that has an influence on the use of accounting information is accounting training. Exercises carried out outside of work are intended to improve accounting skills so that in time they can be used for future decision making by UMKM owners (Astri, 2021). Furthermore, in the application of accounting information systems, another thing that the data is taken into consideration is the age of the business. According to Laraswati et al (2021) the use of accounting information is influenced by the age of the business. In addition, business scale or business criteria also have a very important influence in determining an efficient business scale (Astri 2021).

Therefore, the authors feel interested in conducting research again with different objects in the Ngemplak Boyolali District, considering that in the District until now the founders of UMKM are growing very rapidly and are supported by tourism objects around the area.

2. Research Method

The population in this study is only UMKM in the culinary field in Boyolali District and it is known as many as 50 UMKM and the respondents are the owners or managers of these UMKM. The sample used was 50 from all existing populations, using Simple Random Sampling. The sample used is only UMKM in the culinary field that have been established for at least 6 months. This type of research is descriptive quantitative research using primary data and secondary data. The data collection technique used an instrument in the form of a closed questionnaire with a Likert scale.

The variables used in this study consisted of the dependent variable and the independent variable. The dependent variable in this study is the use of accounting information and the independent variable is the level of education, accounting training, age of business, business scale.

This study uses Multiple Linear Regression Analysis which is used to measure the relationship between two or more variables, as well as to show the direction of the relationship between the dependent variable and the independent variable. Multiple linear regression equation with equation:

$$Y = a + b1.X1 + b2.X2 + b3.X3 + e$$

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3. Results and Discussion

Validity test is used to measure whether or not a questionnaire is valid by doing a correlation between the questions with the total score of the construct or variable.
The results of the validity test of the level of education

No	Statement Items	r_{hitung}	r_{tabel}	Criteria
1.	I take accounting training because it is very necessary in accounting management in my business	0,790	0,2787	Valid
2.	The accounting training that I attended was an assistance program from the government and it really helped to improve my accounting knowledge for the development of the business that I am running today	0,666	0,2787	Valid
3.	Accounting training is very helpful in developing business operations	0,805	0,2787	Valid
4.	Pe Accounting training can foster my interest in the use of accounting information	0,777	0,2787	Valid
5.	Accounting training is the right solution in overcoming accounting problems in today's businesses	0,701	0,2787	Valid
6.	The training that I take is easy to put into practice well in the business that I am running today.	0,771	0,2787	Valid

Sourcer: Processed primary data, 2022

Shows that the 6 statement items on the accounting training variable are declared valid. This is because r count > r table 0.2787.
The results of the validity test of Business Age.

No	Statement Items	r_{hitung}	r_{tabel}	Criteria
1.	The age of the business I run is suitable for using accounting information	0,793	0,2787	Valid
2.	My business has been using accounting information for a long time and the results are very satisfying	0,855	0,2787	Valid
3.	The age of the business that I am currently running can be used as the basis for accounting policies in business development as long as I use accounting information	0,904	0,2787	Valid
4.	The use of business accounting information has a positive impact on work effectiveness	0,841	0,2787	Valid
5.	I have implemented accounting information to present a profit/loss report on my business	0,764	0,2787	Valid
6.	The accounting information I use can improve the quality of every business decision-making	0,740	0,2787	Valid

Sourcer: Processed primary data, 2022

Indicates that the 6 statement items on the business age variable are declared valid. This is because
r count > r table 0.2787
Business Scale Validity Test Results

No	Statement Items	r_{hitung}	r_{tabel}	Criteria
1.	Sufficient number of employees in making policies related to business development	0,808	0,2787	Valid
2.	Business has been supported by good accounting information as a basis for making business financial decisions	0,875	0,2787	Valid
3.	I will always take the initiative to use accounting information for the sake of the continuity and smooth running of my business, especially when I need it	0,881	0,2787	Valid
4.	The amount of business income I get is quite large	0,854	0,2787	Valid
5.	The number of business assets that I have is quite large and well managed for future business development	0,845	0,2787	Valid

Sourcer: Processed primary data, 2022

Shows that the 5 statement items on the business scale variable are declared valid. This is because r count > r table 0.2787.
The results of the validity test of the use of accounting information

No	Statement Items	r_{hitung}	r_{tabel}	Criteria
1.	In my opinion, accounting information can be useful in predicting the need for business funds in the future	0,861	0,2787	Valid
2.	As long as I use accounting information, I feel that the preparation of the operational cost budget is clear and I am able to control and manage finances better	0,913	0,2787	Valid
3.	As long as I use accounting information I feel that every business decision becomes more qualified for business development	0,939	0,2787	Valid
4.	As long as I use accounting information I can find out the progress of the business that I have run so far	0,954	0,2787	Valid
5.	As long as I use accounting information I feel it has a very positive impact on the future and development of the business	0,920	0,2787	Valid

Sourcer: Processed primary data, 2022

Shows that the 5 statement items on the variable use of accounting information (Y) are declared valid. This is because r count > r table 0.2787.
Reliability shows the extent to which a measuring instrument and the results of a measurement are reliable and trustworthy. A questionnaire is said to be reliable or reliable if the respondent's answer to the statement is consistent from time to time. The method used in this study is the Cronbach Alpha statistical test, which is a construct or variable that is declared reliable if the Cronbach alpha value is > 0.6.

Research Variable	Cronbach's Alpha	Coefficient	Creteria
Level of education	0,859	0,6	Reliabel
Accounting Training	0,814	0,6	Reliabel
Business Age	0,898	0,6	Reliabel
Scale enterprises	0,905	0,6	Reliabel

Use of Accounting Information	0,953	0,6	Reliable

Sourcer: Processed primary data, 2022

Normality test

Variable	Probability	Creteria
Unstandardized Residual	0,153	Normal

Sourcer: Processed primary data, 2022

Based on the results of the normality test, the residual value obtained was 0.153. This probability number is greater than 0.05. This explains that the residual data from the estimation results show a normal distribution of data. Thus the data in this study has met the requirements of regression analysis.

Uji Multikolinieritas

Variabel	*Tolerance*	VIF	Creteria
Level of education	0,235	4,258	Free of Multicollinearity Symtoms
Accounting Training	0,735	1,360	Free of Multicollinearity Symtoms
Business Age	0,148	6,777	Free of Multicollinearity Symtoms
Scale enterprises	0,165	6,777	Free of Multicollinearity Symtoms

Sourcer: Processed primary data, 2022

Based on the results of the multicollinearity test, it states that the tolerance value of each independent variable is > 0.1 and the VIF value is < 10. This means that this study is free from the symptoms of multicollinearity in the regression model and meets the requirements of linear regression analysis

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to test the effect of the independent variable on the dependent variable. Multiple regression analysis results:

Independent Variable	B	Standard Error
Constante	-1,118	1,644
Level of education	0,260	0,097
Accounting Training	0,179	0,059
Business Age	0,266	0,120
Scale enterprises	0,350	0,112

Sourcer: Processed primary data, 2022

The regression equation can be arranged as follows:

Y = -1,118 + 0,260X1 + 0,179X2 + 0,266X3 + 0,350X4 + e

F Test

The F statistical test is basically used to find out whether the regression model can be used to predict the dependent variable or not

Dependent Variable	F_{hitung}	F_{tabel}	p_{value}	Creteria
Use of Accounting Information	98,319	2,58	0,000	Signifikan

Coefficient of Determination Test

Model	R	R Square	*Adjusted R Square*	*Std. Error of the Estimate*
1	0,947[a]	0,897	0,888	1,00199

Based on the test results above, it is known that the results of the analysis obtained the Adjusted R squre value of 0.888 so it can be interpreted that the magnitude of the influence of education level, accounting training, business age and business scale is able to explain the use of accounting information by 88.8%, while the remaining 11.2 % is explained by other variables outside this research model such as accounting knowledge, performance expectations, business turnover, human resource performance, number of workers and so on.

t Test

The t-test is used to show how much influence the independent or dependent variables have individually. The results of the t-test are as follows:

Variabel	$\mathbf{t_{hitung}}$	$\mathbf{t_{tabel}}$	**Sig**	**Conclution**
Level of education	2,678	2,01410	0,010	Significant
Accounting Training	3,048	2,01410	0,004	Significant
Business Age	2,223	2,01410	0,031	Significant
Scale enterprises	3,118	2,01410	0,003	Significant

Effect of Education Level, Accounting Training, Age of Business and Business Scale of UMKM Actors on the Use of Accounting Information in Boyolali District

Based on the results of the analysis of the F test, the calculated F value is 98.319 > Ftable 2.58 with a probability of 0.000 (< 0.05), which means that the regression model is feasible to use in this study. In addition, it also means that Ho is rejected and H1 is accepted, which means that the level of education, accounting training, business age and business scale of UMKM actors jointly affect the use of accounting information in Boyolali District.

Based on the results of the t-test analysis, the t-count value was 2.678 > ttable was 2.01410 with a significance value of 0.010 < 0.05. So H2 is accepted, meaning that the level of education has an effect on the use of accounting information for UMKM actors in Boyolali District. The regression coefficient value of this variable is positive, so it can be interpreted that the higher the education level of UMKM actors, the better the use of accounting information by these actors to support their business progress, and vice versa.Based on the results of the t-test analysis, the t-count value was
3.048 > ttable was 2.01410 with a significance value of 0.004 < 0.05. H3 is accepted, meaning that accounting training has an effect on the use of accounting information for UMKM actors in Ngemplak Boyolali District. The regression coefficient value of this variable is positive, so it can be interpreted that the more often UMKM actors take accounting training and are able to apply it in their business, the more often they use accounting information well, and vice versa.

Based on the results of the t-test analysis, the t-count value was 2.223 > ttable was 2.01410 with a significance value of 0.031 < 0.05. So H4 is accepted, meaning that the age of business has a significant effect on the use of accounting information for UMKM actors in Boyolali District. The regression coefficient value of this variable is positive, so it can be interpreted that the longer the age of the business carried out by UMKM actors, the more the use of accounting information for the progress and development of the business they do, and vice versa.

Based on the results of the t-test analysis, the t-count value was 3.118 > ttable was 2.01410 with a significance value of 0.003 <0.05. So H5 is accepted, meaning that business scale has a significant effect on the use of accounting information for UMKM actors in Boyolali District. The regression coefficient value of this variable is positive, so it can be interpreted that the larger the UMKM business scale, the higher the use of accounting information for the progress and development of the business it does, and vice versa.

4. Discussion

Based on the results of data analysis, this study concluded that:

a. Together, the level of education, accounting training, age of business and business scale of UMKM actors affect the use of accounting information in Ngemplak Boyolali District.
b. The level of education affects the use of accounting information for UMKM actors in Ngemplak Boyolali District. .
c. Accounting training has an effect on the use of accounting information for UMKM actors in Ngemplak Boyolali District.
d. Business age has a significant effect on the use of accounting information for UMKM actors in Ngemplak Boyolali District.
e. Business scale has a significant effect on the use of accounting information for UMKM actors in Ngemplak Boyolali District.

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