

The Effect of Accounting Knowledge and Education Level on MSME Performance with the Application of Accounting Information Systems and Understanding of SAK EMKM as Intervening Variables

Robiur Rahmat Putra¹ ; Syaka Nur Khalisa^{2*}

^{1,2)} *University August 17, 1945 Jakarta*

Robiur.rahmat@gmail.com ; Syakanurkhalisa10@gmail.com

Submitted : June 21, 2023

Accepted : July 6, 2023

Published : Oct 14, 2023

* Corresponding author

ABSTRACT

This research uses accounting information systems and an understanding of SAK EMKM as intervening factors to evaluate and assess the impact of accounting knowledge and education level on the performance of MSMEs. 189 SMEs from the neighborhood of DKI Jakarta, particularly North Jakarta, made up the sample for this research. Hair's plan held that there were enough respondents. By uploading study questionnaires as Google forms and delivering them to MSME participants through social media, the data gathering strategy used simple random selection. The Smart PLS (Partial Least Square) software is employed in this study's data processing technique to evaluate the hypothesis. The findings of this research suggest that MSME actors should learn accounting in order to use accounting information systems to their business continuity in order to enhance their performance..

Keywords : *Understanding of Accounting, Education Level, MSME Performance, Application of Accounting Information Systems, Understanding of SAK EMKM*

INTRODUCTION

MSMEs (Micro, Small and Medium Enterprises) are increasingly experiencing development and more and more MSME actors are found from year to year in various regions. MSMEs can be a job opportunity that is enough to help reduce poverty and unemployment which is certainly beneficial for local regional income. The government makes MSME as one of the strategies in building the country's economy. Because MSMEs consist of trade, services, and home industries (Samantha & Almalik, 2019).

The Ministry of Cooperatives and SMEs has determined that there are now 64,194,057 SMEs, with a total worker absorption capacity of around 116,978,631 (Halim, 2020). where this figure is known to be equivalent to 99% of all units in Indonesia. This figure reflects around 97% of the workforce nationally. This achievement has made the MSME sector the backbone of the economy in Indonesia. MSMEs have a very large share in driving the economy in Indonesia, this is because MSMEs can be referred to as suppliers of jobs that can reduce unemployment in Indonesia. However, only 5.8% or around 3,731,047 out of 64.14 million MSME units in Indonesia already have Business Identification Numbers (NIB), causing low ownership of halal certificates and SNI. To promote the community's economic growth, particularly in the MSME sector, support in the area of cooperatives may be required (Yani et al., 2020).

In fact, MSME businesses do not always run smoothly, MSME actors face obstacles in developing their businesses. Constraints experienced are usually in terms of financing and

business development. (Hanim, 2018) revealed that around 60-70% of MSMEs do not yet have access to bank financing. This is because only a few banks can reach remote and remote areas. Another obstacle is in the financial statements. Financial reports on MSMEs are not only to make it easier to get credit from creditors. Financial reports are also useful in controlling assets, liabilities and capital and helping to decide regulations for the continuity of the business being carried out (Anggarini, 2021). Accounting knowledge is needed in the process of preparing good and quality financial reports (Wijayanti & Ariyani, 2022).

Accounting can be a tool to help manage financial reports for MSMEs. As is the case in preparing financial reports, many of the MSME actors around still carry out a manual financial report recording system, this occurs because these MSME actors still lack knowledge about Accounting Information Systems. Manual recording of financial reports using books or notes can cause errors when entering or summing up financial reports (Meylani & Ismunawan, 2022). There are still many MSME managers who do not know what accounting information is and the benefits that can be obtained from its use. Accounting information can provide benefits such as operational information, financial reports, and management accounting that can be used for success in running MSMEs.

The greater a person's degree of education, the more information and insight he has that may help with the job process, hence it serves as a benchmark in influencing comprehension in decision making (Fahiroh, 2022). The various levels of education that have been taken by MSME actors, from elementary to undergraduate, cannot be used as a guarantee that the MSMEs that have been implemented are successful. In addition to the level of education, MSME actors must also understand accounting knowledge. For MSME players, accounting knowledge will be helpful in any decision-making (Ramadhan & Astuning Saharsini, 2022). The more knowledge and experience MSME actors have regarding accounting information, the better their ability to manage the business they run (Sovia, 2022). The level of education also plays a role in growing quality human resources. The low level of education possessed will affect the financial reports that are made. This can happen because the knowledge possessed is still relatively low compared to people who have a history of higher education. Because a high degree of education is often required for accounting understanding. Those who already understand accounting will know how many benefits one can get if they apply SAK EMKM in running their business (Kusuma, 2018).

SAK EMKM is thought to be a less complicated financial accounting standard than SAK ETAP. This is because SAK EMKM helps smooth transactions issued by MSMEs. The use of SAK EMKM for MSMEs is still very uncommon. The existence of a new accounting standard, of course, cannot be immediately accepted and applied by MSME actors. Socialization needs to be held to socialize SAK EMKM and prepare business actors to implement SAK EMKM in their financial reports (Febriyanti & Wardhani, 2018). (Nurlaila, 2018) states that MSME actors' understanding of SAK EMKM is claimed to be low so that the recording and preparation of business financial reports is still quite simple, adapted to the needs and understanding of MSME actors. Therefore, it will be much easier for MSME actors to submit financial reports in accordance with established criteria by socializing the introduction of SAK EMKM to MSME actors and continuing with training in doing so (Tambun et al., 2022).

STUDY OF LITERATURE

Human Capital Theory

Human Capital Theory is a theory developed by Backer in 1965. Human Capital comes from two words, namely human and capital. When used to produce commodities or services without consuming them in the process, capital may be thought of as a production component (Ritonga, 2019). Three ideas are used to describe human capital as this theory evolves. The first is human capital as a standalone variable, which explains that human capital is defined as the skills and information that people naturally possess. According to the second, human capital consists of information and skills obtained via educational initiatives like courses, schools, or training. While the third takes a production-oriented approach to human capital. According to this idea, MSME education and performance have an impact on SAK EMKM application, while business actors exhibit a positive work ethic, possess valuable skills, display professionalism, and make effective

use of management techniques. It is evident from the outcomes of earlier investigations and developing research ideas, as shown by the aforementioned reasons.

The Effect of Accounting Knowledge on MSME Performance

The greater the quantity of knowledge that MSME actors possess, it will also greatly affect the performance produced by the business being run (Putra & Holisoh, 2023). Because if the performance produced is good, it will help increase profits in MSME activities that are carried out. Accounting knowledge is something that cannot be ignored in MSME activities. This is because accounting knowledge is needed when managing financial affairs, if MSME actors do not understand accounting knowledge, they will have difficulty managing financial reports that occur in the business activities they carry out (Lestari & Rustiana, 2019). The learning process regarding understanding accounting will increase the knowledge and understanding of MSME actors regarding accounting knowledge which they can then apply in running their business (Kaligis & Lumempouw, 2021). Therefore, it may be said that accounting expertise affects SMEs' performance. The following hypothesis may be established in light of the findings of earlier studies and the justifications provided: ***H1: Accounting knowledge on MSME performance has a positive and significant effect.***

Effect of Education Level on MSME Performance

The use of accounting information is significantly influenced by educational background and accounting expertise. Highly educated company owners will be better equipped to compete in the market, increase sales, and generate substantial profits. This success can occur because the business owner has a history of high education so that he can apply the knowledge learned and apply it to the business he is running (Syafi'i et al., 2021). A high educational background can influence MSME actors to manage their business by producing quality products, capability of competing in the market, so as to increase the productivity and performance of the MSMEs they run (Mulyanti & Kaukab, 2020). The average business person has a high level of education, because starting a business is not easy, with a lot of knowledge and knowledge gained during their education, business owners definitely have a good or strategic plan for the sustainability of the business they will run (Solikha, 2020). Therefore, it may be claimed that the level of education affects how well MSMEs do. The following is the hypothesis, which is supported by the data from earlier studies and the justifications above: ***H2: Education level on MSME performance has a positive and significant effect.***

The Effect of Accounting Knowledge on the Application of Accounting Information Systems

Business usage of accounting information systems will rise as accounting expertise rises. Understanding accounting can help company leaders make the best judgements possible to address issues that arise in their organizations (Andarist, 2021). For MSME company owners, having an understanding of accounting is one need for implementing accounting information systems in their organizations. It is vital to learn about accounting science in order to enhance comprehension and broaden the usage of accounting information systems (Fithorah & Pranaditya, 2017). Understanding accounting has a significant impact on how well-run a firm is. The 17 MSME players' accounting expertise will be valuable in building information systems for their companies. One advantage is that financial reports provide business owners access to financial ratios, allowing them to determine whether or not their company's financial situation is sound (Pondawa dan Dewi, 2020). Thus, it may be said that accounting expertise affects how accounting information systems are used. The following is the hypothesis, this is backed up by the results of past investigations and the arguments made: ***H3: Accounting Knowledge on the Application of Accounting Information Systems has a positive and significant effect.***

The Effect of Accounting Knowledge on Understanding SAK EMKM

The greater the degree of accounting knowledge of an MSME actor, the greater their understanding of SAK EMKM (Novatiani et al., 2023). Because they will be encouraged by their accounting skills to handle their financial accounts in compliance with recognized rules like SAK

EMKM. Accounting knowledge greatly influences the understanding of SAK EMKM because it can be used as a reference and can help MSME actors in managing financial reports which of course are in accordance with SAK EMKM (Alayubi & Triyanto, 2022). The more you understand accounting knowledge, the better your understanding of SAK EMKM-based financial reports (Jabat, 2022). The definition of someone who has accounting knowledge is someone who is aware of the steps involved in creating financial reports so that they adhere to SAK EMKM. With the research statement above, the hypothesis can be set: **H4: Accounting knowledge on understanding SAK EMKM has a positive and significant effect**

The Effect of Education Level on the Application of Accounting Information Systems

The more you learn about accounting information system technology, the more you will be able to analyze things more thoroughly, especially when making decisions that will later improve the effectiveness of implementing accounting information systems. Because they are expected to contribute to the progress of their business (Sutrepti et al., 2022). If a business actor has good education regarding accounting information and knows the benefits to be obtained, of course he will apply it to his business (Dewantoro, 2019). If the usage of accounting information systems in their firm is likewise high, then the degree of education may be considered to be tied to such systems. This is so because accounting knowledge can only be learned at a higher level of schooling. Higher educated individuals are thought to comprehend accounting information systems better and be able to apply what they have learnt to the firm they are operating. because using accounting data may help with decision-making by revealing facts about the business's current difficulties (Novianti et al., 2018). Therefore, it may be claimed that one's level of education affects how they utilize accounting information systems. The following is the hypothesis, which is supported by the data from earlier studies and the justifications above: **H5: Education level on the Application of Accounting Information Systems has a positive and significant effect.**

The Influence of Education Level on Understanding of SAK EMKM

The level of education achieved by business actors greatly influences their perspective on financial reports. The more knowledge MSME actors possess, the easier it will be for them to manage their financial reporting in accordance with SAK EMKM (Martha & Tantina, 2023). It will be simpler for someone with more knowledge to comprehend new concepts (Jabat, 2022). This is because accounting knowledge, especially regarding SAK EMKM, is only taught at the higher education level. Higher education can produce higher quality human resources. Because if human resources are still low, it will affect the results of the financial reports produced. Which will also affect the continuity of the business he runs, therefore the level of education is one of the backgrounds for someone who will start a business (Alayubi & Triyanto, 2022). As a result, it is said that one's educational background affects their understanding of SAK EMKM. The following statement establishes the hypothesis: **H6: The level of education on understanding SAK EMKM has a positive and significant effect.**

Effect of Application of Accounting Information Systems on MSME Performance

The application of an accounting information system greatly facilitates business actors in making decisions. The emergence of software and internet networks demonstrates accounting information systems use. The accounting process can be supported using software on business actors' computers (Maisur & Umar, 2019). In order to transform data into information that can be utilized for the continuation of their company, the usage of an information system requires resources like software and human labor (Riyani, 2021). The use of accounting information systems in small, medium-sized, and micro companies, may make duties easier and go more quickly for company actors. Additionally, the implementation of an accounting information system for MSMEs should have taken place to facilitate MSME actors' access to new funding from the government via banks or investors, as one requirement for receiving these funds is that MSME activities have accurate financial reports and adhere to financial reporting standards. It will be simpler for MSME actors to put up reports in accordance with established standards by

using an accounting information system. Additionally, accounting data may aid in decision-making, reveal fluctuations in profits, reveal sources of revenue and expenditures, and provide monthly sales and production charts for the operating firm (Saraswati, 2021). Thus, it can be said that the performance of MSMEs is impacted using accounting information systems. The following is the hypothesis, which is supported by the data from earlier studies and the justifications above: ***H7: Application of Accounting Information Systems on MSME performance has a positive and significant effect.***

The Effect of EMKM SAK Understanding on MSME Performance

Large business size can have implications of course having greater resources capable of hiring employees who have better skills, particularly when it comes to handling financial reporting in line with SAK EMKM. The importance of socializing SAK EMKM to MSME actors so that they understand better and are able to apply SAK EMKM to their business financial reports (Adino, 2019b). MSMEs that have high profits or profits in their business usually also have busy operational activities, so that transactions that occur also vary widely. This was due to an increase in the number of sales of its products. Therefore MSME actors need detailed financial reports in accordance with their operational needs, namely by implementing SAK EMKM (Silvia & Azmi, 2019). With the increase in their business, MSME actors also need even greater capital to continue running their business. If MSME owners do not have sufficient capital to continue their business, they need to make capital loans to creditors and banks. To determine whether a firm qualifies for a capital loan or not, precise and accurate financial records are one prerequisite when asking for a capital loan to a creditor or bank. With this, MSME actors will feel motivated to better understand and be able to apply SAK EMKM to their financial reports to make it easier for them to get capital loans provided by banks and creditors (Setyaningsih & Farina, 2021). Thus it is said that understanding SAK EMKM has an impact on MSME performance. The following statement establishes the hypothesis: ***H8: Understanding of SAK EMKM on MSME performance has a positive and significant effect.***

Accounting knowledge influences MSME performance through the application of accounting information systems

The accounting knowledge of MSME actors may influence their performance to make accounting information systems utilize better in the continuance of the business they are in. For MSME performers who are already proficient in their fields, this is particularly true. With increased use of accounting information systems, accounting competence has a greater influence on MSME performance (Sovia, 2022). Accounting information can be used properly if SMEs have sufficient knowledge of accounting. The better MSME actors utilize accounting information in their businesses, the more accounting knowledge they have. Accounting knowledge contains knowledge about steps that can help when doing tasks. The purpose of this accounting knowledge is to organize the recording of more structured financial reports using an accounting information system (Karsiati & Maskudi, 2022). But according to (Zakiah, 2020), the fact that many MSME players still do not comprehend accounting science means that accounting knowledge has little impact on how accounting information systems are used to MSME performance. Since MSME players still have a poor level of accounting understanding, this has little impact on how accounting information systems are used. Therefore, it can be claimed that MSMEs' performance in terms of accounting knowledge is indirectly impacted by the usage of accounting information systems. The following hypothesis may be established in light of the findings of earlier studies and the justifications provided: ***H9: Accounting knowledge influences MSME performance through the application of accounting information systems indirectly.***

Accounting Knowledge influences MSME Performance through Understanding of SAK EMKM

One of the factors that causes HR to be less competent in the financial sector is the lack of knowledge of accounting science which certainly has an impact on understanding SAK EMKM which should be applied in preparing business financial reports (Purnomo & Adyaksana,

2021). A person may be considered to comprehend accounting if they are aware of how a bookkeeping procedure is carried out so that a financial report that complies with SAK EMKM is produced (Darmasari & Wahyuni, 2020). This report will later be used by business owners and parties who need it as a reference in making decisions. MSMEs understand that the initial stage in compiling financial reports is identifying and collecting transaction documents. By making and collecting documents for every transaction that occurs in its business activities, it can help MSMEs in terms of bookkeeping and can be used as a way to monitor various transactions that occur in their business (Muslihah Rositasari et al., 2022). Therefore, it can be said that accounting knowledge indirectly influences the performance of MSMEs when SAK EMKM is understood. The following hypothesis may be established in light of the comments made by earlier researchers and the justifications: ***H10: Accounting knowledge influences the performance of MSMEs through understanding EMKM SAK indirectly.***

The level of education affects the performance of MSMEs through the application of accounting information systems

The level of education has a goal so that MSME actors understand accounting information systems which will later help in the continuity of the business they are running (Zakiah, 2020). The creation and usage of an accounting information system in the company being operated is impacted by the business actor's lack of knowledge. The continuity of a business that is run depends on good managerial management. And effective managerial management may be observed in the outcomes of good financial report management as strong financial report management will facilitate the application of an accounting information system to the operation of the organization (Wisika & Colin, 2021). However, according to (Hanifah et al., 2020), the performance of MSMEs is unaffected by education level. This is due to the fact that not all MSMEs have a history of having received formal education at a high level or have studied accounting information systems at the level they have. However, this can be developed by holding socialization and training for MSME actors so they can improve their performance in running their business. Therefore, it can be claimed that the performance of MSMEs might be indirectly impacted by the adoption of accounting information systems based on education level. The following hypothesis may be established in light of the preceding assertion and the supporting evidence: ***H11: The level of education influences the performance of MSMEs through the application of accounting information systems indirectly.***

The level of education influences the performance of MSMEs through understanding SAK EMKM

One of the determinants of the performance of MSME actors is the last level of education attained by MSME actors. Because MSME players are unable to hire accountants, financial reports cannot be prepared in line with acknowledged standards like SAK EMKM. Therefore, having a high degree of knowledge would be quite helpful in monitoring financial reports for an MSME actor, with the knowledge they gain while studying it will make it easier for them to prepare financial reports for their business which are applied such as SAK EMKM (Larasati & Farida, 2021). An MSME actor's skills and knowledge are, of course, based on the most recent educational degree he has completed. Formal education levels such as from elementary school to senior high school will relatively lower the preparation and information obtained when compared to higher education such as tertiary institutions. If MSME actors feel that the education they are taking is of high quality, this will motivate them to submit SAK EMKM in the process of preparing their financial reports (Dewi et al., 2017). The findings of study by (Parhusip & Herawati, 2020), which claim that the performance of MSMEs is unaffected by their degree of education, particularly with respect to their comprehension and use of SAK EMKM, do not, however, support this perspective. This is because regardless of the most recent degree of education pursued, MSME actors are compelled to utilize SAK EMKM in their financial reporting under the SAK EMKM guidelines that are now in effect. The level of education previously obtained by MSME actors did not affect their desire to apply SAK EMKM in managing their financial reports. Thus, it is said that the performance is influenced by the

educational level of MSMEs indirectly through understanding SAK EMKM. In accordance with the statement above, the hypothesis can be set: ***H12: The level of education influences the performance of MSMEs through understanding SAK EMKM indirectly.***

METHOD

In this study, quantitative research was performed to investigate the causal relationship (cause and effect) involving the study's variables and the established hypotheses. This kind of study is conducted because it aims to understand the connections and impacts between the variables under investigation. Research samples from MSME players from diverse areas are used in this study. The total sample count is around five to ten times that of the available indicators (Hair & Brunsveld, 2019). The minimum number of responders that must be acquired is 95 since there are 21 indicators being researched, however the more the better. Four factors were examined in this research. Knowledge of accounting comes first. Microbusiness owners require accounting expertise in order to utilize accounting data effectively. Accounting knowledge may be used as a source of data to determine the financial health of a company and as a foundation for decision-making. There are two categories of indicators used to evaluate accounting knowledge: namely declarative knowledge and procedural knowledge (Nursanti, 2019). The second is the disparity in educational quality. The level of education that a person has obtained through formal education and is approved by the Ministry of Education is a requirement for the level of education that a person has obtained. This is done in order to maximize a person's potential for having a spiritual state of religion, self-control, personality, intelligence, and honorable character, as well as the skills required by him, society, the nation, and society country (Faizi et al., 2017). According to (ecia meilonna, 2018). the assessment is based on educational attainment, the compatibility of majors, and competence. Third, different ways that accounting information systems are applied. A system of resources, people, and tools known as an accounting information system is created to input financial transaction data or financial reports into value information to help businesses make choices (Darwis et al., 2020). The variables for applying the accounting information system consist of six indicators, namely hardware, software, brainware, procedures, databases, and communication networks (Puspitawati & Wisdayanti, 2020). Fourth, the definition of SAK EMKM is the ability of someone who is used consciously to measure, categorize, and also summarize the features of reflecting financial statements based on the use of SAK EMKM. (Adino, 2019a). The four indicators used to evaluate this variable are the standard compilation of financial reports, accounting information given in line with SAK EMKM, the degree to which SAK EMKM has been applied, and the benefits of SAK EMKM adoption (Rizky, 2021). The fifth indicator is the MSME performance metric. Performance of MSMEs (Micro, Small, and Medium Enterprises) is the outcome of work accomplished as a whole, as opposed to work outputs, objectives, or criteria that have been specified and mutually agreed upon in a business entity with asset and turnover requirements that have been established by legislation (Novianti et al., 2018). A rise in the quantity of items produced, a rise in sales, a rise in revenue, and a rise in profits/profits are the four indicators used to quantify this variable. On a Likert scale of 1 to 5, a questionnaire was used to gather research data. On indicators of each researched variable, questions or statements on the questionnaire were based. Answers from respondents were gathered and then summarized for analysis. Partially least squares (PLS) analysis, a kind of structural equation modeling (SEM) that adopts a component- or variance-based strategy, was utilized in this study. The research hypothesis will be demonstrated using SmartPLS software. The bootstrapping or random purchase mechanism is used by SmartPLS. PLS-SEM analysis consists of two models: a structural model, also known as the inside model, and a measurement model, often known as the outside model. In order to evaluate the convergent and discriminant validity of the measurement model or external model, use the MTMM (MultiTrait-MultiMethod) approach. The reliability test was conducted by: Composite Reliability and Cronbach's Alpha (Marliana, 2019). Loading between 0.5 and 0.6 (still adequate) and Convergent Validity > 70 (high). Reliability test: If the composite reliability and Cronbach alpha values are > 0.7, the concept is judged trustworthy (Masduqi & Nugroho, 2018). Discriminant validity is measured by

the square root of the average extracted (\sqrt{AVE}); a good result is one where $AVE > 0.5$. The structural model test or inner model, in line with the substantive theory, explains the strength of the relationship or estimate between latent or construct variables. R-Square, F-Square, and Estimation of Path Coefficient criteria. A model is considered strong, moderate, or weak, respectively, if the R-Square values are 0.75, 0.50, or 0.25, according to the goodness-fit model test known as R-Square (Masduqi & Nugroho, 2018). The F-Square value (0.02, 0.15, or 0.35) (Marliana, 2019) may be used to identify whether a latent variable predictor has a modest, moderate, or considerable influence on the structural level. By assessing the parameter coefficient and the significant value of the T statistic, particularly when using the bootstrapping approach, Estimate for Path Coefficients explores the significant association between variables (Rodliyah, 2016).

RESULTS

189 respondents from MSME actors in diverse neighborhoods around DKI Jakarta, particularly North Jakarta, participated in this research. 12.7% of respondents were men, or 24 of them, while 87.3% of respondents, or up to 165 of them, were women. With four groups, namely those under 25 years old (up to 11.1% or 21 respondents), those between 26 and 30 years old (18.5% or 35 respondents), those between 31-40 years old (46.6% or 88 respondents), and those beyond 41 years old (up to 23.8% or 45 respondents). Additionally, the respondents in this research varied in terms of the educational paths they had pursued. SMA/SMK, with 55.6% of the total respondents (105), and Strata 1 (S1), with 44.4% of the total respondents (84), were the two educational categories that were polled. Utilize PLS-SEM analysis to evaluate the accuracy of the data used in this investigation. using a structural equation modeling approach that is variance- or component-based. The system is known as SmartPLS.

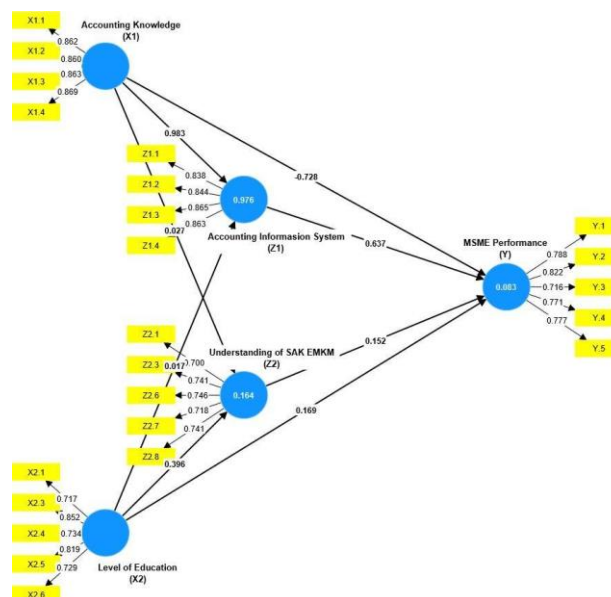


Figure 1 Loading Factor
Source: SmartPLS Processed Data

The linkages between each indicator and its associated latent variables are established by external model validity tests (also known as external relations or measurement models). Measurement models or external models with reflexive indicators are evaluated using convergent validity and indicator discriminants and composite reliability of block indicators. Test unit dependability first as it is valid when the factor is more than 0.5. Initially, it was thought that a loading value of 0.50 to 0.60 would be enough for a measuring scale. If the t statistic value is > 1.96 , the value is 0.05, which may be used to test for significant factor loading, the validity is pretty high. The following graphic demonstrates how the loading factor yields the desired outcome. This demonstrates that the research's indicators have conformed with valid or convergent validity requirements.

Table 1 Construct Validity and Reliability

Hypothesis	Cronbach's alpha	(rho_a)	(rho_c)	(AVE)	Decision
Accounting Knowledge (X1)	0,886	0,887	0,921	0,746	Accepted
Level Of Education (X2)	0,832	0,868	0,880	0,596	Accepted
Accounting Information System (Z1)	0,875	0,876	0,914	0,727	Accepted
Understanding Of SAK EMKM (Z2)	0,781	0,782	0,850	0,532	Accepted
MSME Performance (Y)	0,844	0,881	0,883	0,602	Accepted
AK (X1) → AIS (Z1) → MP (Y)	1,000	1,000	1,000	1,000	Accepted
AK (X1) → OUSE (Z2) → MP (Y)	1,000	1,000	1,000	1,000	Accepted
LOE (X2) → AIS (Z1) → MP (Y)	1,000	1,000	1,000	1,000	Accepted
LOE (X2) → OUSE (Z2) → MP (Y)	1,000	1,000	1,000	1,000	Accepted

Source: SmartPLS Processed Data

The reliability test's findings utilizing Composite, Rho, and Cronbach's Alpha Results of the reliability test showing that the test is reliable and satisfies the standards are all > 0.70. The test passes the standards and is regarded as legitimate based on the validity test findings using the square root of AVE > 0.50. The structural model test, also known as the inner model, uses three criteria to assess the strength of the association between variables: the F-Square, R-Square, Path Coefficients. The following are the findings of the researcher's hypothesis test:

Table 2 : Hypothesis Testing

HP		O	M	STDEV	T	P	Decision
H ₁	AK → MP	-0.098	-0.090	0.084	1.169	0.244	Rejected
H ₂	LOE → MP	0.240	0.243	0.094	2.549	0.012	Accepted
H ₃	AIS → MP	0.637	0.690	0.386	1.651	0.100	Rejected
H ₄	UOSE → MP	0.152	0.121	0.119	1.278	0.203	Rejected
H ₅	AK → AIS	0.983	0.984	0.007	149.664	0.000	Accepted
H ₆	LOE → AIS	0.017	0.016	0.011	1.447	0.150	Rejected
H ₇	AK → UOSE	0.027	0.038	0.084	0.324	0.746	Rejected
H ₈	LOE → UOSE	0.396	0.404	0.086	4.610	0.000	Accepted
H ₉	AK → AIS → MP	0.626	0.679	0.380	1.646	0.101	Rejected
H ₁₀	AK → UOSE → MP	0.004	-0.000	0.015	0.276	0.783	Rejected
H ₁₁	LOE → AIS → MP	0.011	0.010	0.010	1.081	0.281	Rejected
H ₁₂	LOE → UOSE → MP	0.060	0.055	0.052	1.160	0.247	Rejected

Source: SmartPLS Processed Data

However, when the data was disaggregated by age, it was found that data aged 31 to > 41 did not pass the classical assumption test. So an exploratory test was carried out with age data from <25 to 30, with results that passed the classical assumption test and test the hypothesis as follows :

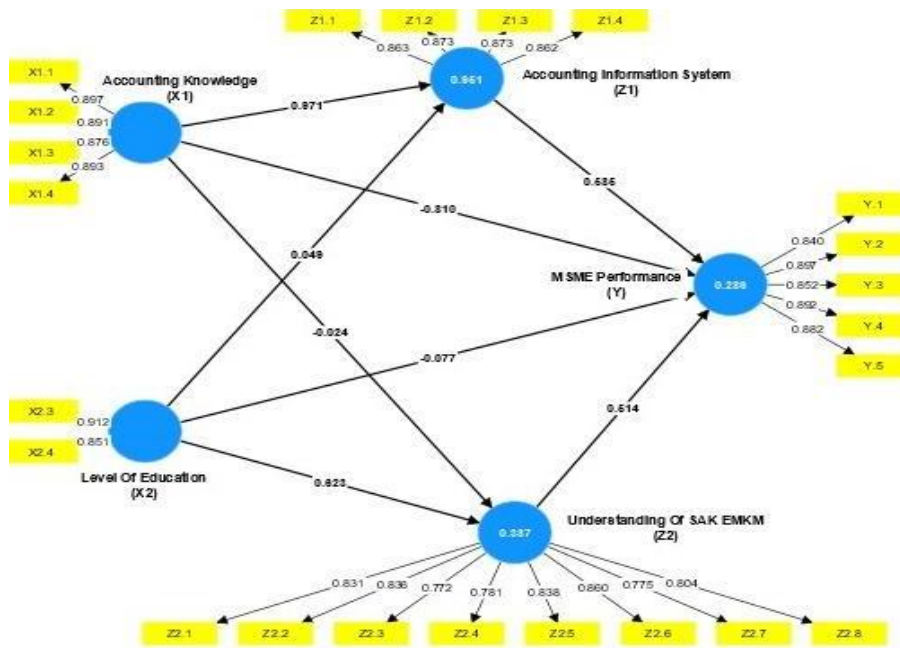


Figure 2 Loading Factor
 Source: SmartPLS Processed Data

Table 3 : Hypothesis Testing

HP	O	M	STDEV	T	P	Decision
H ₁ AK → MP	-0.810	-0.851	0.552	1.467	0.146	Rejected
H ₂ LOE → MP	0.349	0.381	0.163	2.138	0.035	Accepted
H ₃ AIS → MP	0.585	0.663	0.586	0.998	0.321	Rejected
H ₄ UOSE → MP	0.514	0.537	0.190	2.709	0.008	Accepted
H ₅ AK → AIS	0.971	0.974	0.012	78.642	0.000	Accepted
H ₆ LOE → AIS	0.049	0.044	0.018	2.665	0.009	Accepted
H ₇ AK → UOSE	-0.024	-0.018	0.139	0.176	0.861	Rejected
H ₈ LOE → UOSE	0.623	0.631	0.125	4.994	0.000	Accepted
H ₉ AK → AIS → MP	0.586	0.644	0.573	0.990	0.324	Rejected
H ₁₀ AK → UOSE → MP	-0.013	-0.014	0.066	0.190	0.850	Rejected
H ₁₁ LOE → AIS → MP	0.029	0.026	0.024	1.190	0.237	Rejected
H ₁₂ LOE → UOSE → MP	0.320	0.354	0.162	1.979	0.051	Rejected

Source: SmartPLS Processed Data

DISCUSSION

According to the findings of the preceding hypothesis test, it may be explained as follows:

- Evidence supporting the first hypothesis: Accounting expertise has no impact on SMEs' success. This outcome is likely the consequence of the lack of msme actors who understand and even study accounting that may be used in their firm. As a consequence, this study's findings contradict earlier studies (Kaligis & Lumempouw, 2021; Lestari & Rustiana, 2019; Putra & Holisoh, 2023).
- Evidence for the second hypothesis: MSMEs' performance was positively and significantly impacted by their education level. Because an MSME actor would be better prepared to

handle his business if he has a strong educational foundation. For instance, while creating strategic strategies and making decisions. Consequently, the findings of this study might supplement and corroborate earlier work done by (Muliyanti & Kaukab, 2020; Solikha, 2020; Syafi'i et al., 2021).

- Evidence supporting the third hypothesis shows that MSMEs' performance is unaffected by the use of accounting information systems. This is because many MSMEs still don't completely understand how the accounting information system works. As a consequence, many of them continue to run their companies without an established accounting information system. Thus, the findings of this study undermine earlier research that was done by (Andarist, 2021; Fithorah & Pranaditya, 2017; Pondawa dan Dewi, 2020).
- To prove the fourth hypothesis, understanding SAK EMKM is proven to have no effect on MSME performance. This is because MSME actors are more focused on how to increase profits every month than trying to understand SAK EMKM and apply SAK EMKM in managing their finances. Many of them also still use manual and simple recording of financial reports. Thus, the findings of this study might undermine earlier studies done by (Alayubi & Triyanto, 2022; Jabat, 2022; Novatiani et al., 2023).
- Evidence supporting the fifth hypothesis: The utilization of accounting information systems is positively and significantly influenced by accounting expertise. This is done so that an MSME actor who has a strong grasp of accounting may use an accounting information system to run their business. MSMEs who are familiar with accounting will see the advantages of establishing an accounting information system. Similar to financial management, if it is based on an accounting information system, the resultant financial reports are highly useful when making choices for the continuation of its company in addition to making the process of creating financial reports easier. Consequently, the results of this study's findings may supplement and reinforce earlier research (Andarist, 2021; Fithorah & Pranaditya, 2017; Pondawa dan Dewi, 2020).
- Data supporting the sixth hypothesis showed that education level had no impact on how accounting information systems were used. This is due to the fact that accounting information is only available at a higher level of schooling. However, it is clear from the respondent data in this research that many MSME players had only completed SMA or SMK-level coursework. As a consequence, this study's findings undermine earlier research that was done by (Dewantoro, 2019; Novianti et al., 2018; Sutrepti et al., 2022).
- Evidence supporting the seventh hypothesis: SAK EMKM comprehension is unaffected by accounting knowledge. This is because before starting the process of understanding SAK EMKM, of course MSME actors must have basic knowledge of accounting and already have the ability to manage financial reports so that when they know and understand what SAK EMKM is, they will easily apply it immediately. in preparing financial reports of business activities. Thus, the evidence for this study weakens previous research that has been conducted by (Maisur & Umar, 2019; Riyani, 2021; Saraswati, 2021).
- Evidence for the eighth hypothesis, showing that education level has a favorable and substantial impact on comprehension of SAK EMKM. This is because accounting knowledge, especially regarding SAK EMKM, can only be obtained at a higher education level. As a consequence, earlier research provides support for the findings of this study (Adino, 2019a; Setyaningsih & Farina, 2021; Silvia & Azmi, 2019).
- Through the use of accounting information systems, it has been shown that accounting expertise does not directly impact MSMEs' performance. This is a result of SMEs' poor accounting understanding, which has little effect on how accounting information systems are used. Accounting expertise is necessary for MSME actors to effectively utilize accounting information. As a consequence, the findings of this study are consistent with previous studies (Zakiah, 2020). The findings of this study, however, may potentially undermine other studies by (Sovia, 2022) and (Karsiati & Maskudi, 2022) that claim that accounting expertise influences MSMEs' performance indirectly via the use of an accounting information system.
- By comprehending SAK EMKM, the eleventh hypothesis that accounting knowledge has no direct impact on MSME performance is indirectly confirmed. This is because MSMEs have a

limited grasp of accounting, which does not interfere with their comprehension of SAK EMKM. If MSME players are already familiar with accounting and know how to create accurate financial reports, SAK EMKM may be used to financial reports. Thus, the findings of this study contradict earlier work by (Darmasari & Wahyuni, 2020; Muslihah Rositasari et al., 2022; Purnomo & Adyaksana, 2021).

- Through the use of an accounting information system, it has been shown that the education level has no direct impact on MSMEs' performance. This is due to the fact that not all MSME players have advanced degrees and study accounting information systems at their level of education. As a consequence, the findings of this investigation are consistent with previous studies (Hanifah et al., 2020). The study's conclusions, however, may potentially undermine earlier studies by (Zakiah, 2020) and (Wisika & Colin, 2021), which found that MSMEs' performance is indirectly influenced by the amount of education via the use of an accounting information system.
- By comprehending SAK EMKM, it has been shown that the amount of education does not directly impact the performance of MSMEs. This is because not all MSME actors have a high educational background and study SAK EMKM at the level of education they take. Data from respondents in this study proves that many MSMEs have educational backgrounds only up to SMA/SMK. However, they must still use SAK EMKM in their financial reporting since they are MSME players. As a consequence, the findings of this study concur with previous research (Larasati & Farida, 2021). The findings of this study, however, may potentially undermine earlier work by (Dewi et al., 2017) and (Parhusip & Herawati, 2020). They claimed that through comprehending SAK EMKM, the degree of education had an indirect impact on the performance of MSMEs.

It is appropriate to discuss the study's results in reference to those of the coefficient of determination. The coefficient of determination is often the starting point for evaluating how the independent variable affects the dependent variable. The formula for KD is $R^2 \times 100\%$. Using data from the study's analysis, the R-Square value for MSME performance (Y) was 0.187, while for the application of accounting information systems (Z1) it was 0.955 and EMKM SAK Understanding (Z2) was 0.368. This demonstrates 18.9% of the MSME performance variable (Y) is influenced by accounting knowledge (X1), education level (X2), application of accounting information systems (Z1). Meanwhile, 95.5% of the accounting information system implementation variable (Z1), is influenced by accounting knowledge variables (X1) and education level (X2). And 36.8% of the variable understanding of SAK EMKM (Z2), is influenced by accounting knowledge variables (X1) and education level (X2).

As for the results of the exploratory test with age data from <25 to 30, the results are as follows:

- The first hypothesis is supported by the fact that accounting expertise has little impact on SMEs' success. This outcome is presumably a consequence of the fact that few MSME actors possess or even develop the accounting skills necessary for their company. The findings of this study, however, undermine earlier investigations made by (Kaligis & Lumempouw, 2021; Lestari & Rustiana, 2019; Putra & Holisoh, 2023).
- Proof of the second hypothesis: MSMEs' performance was positively and significantly impacted by their education level. This is because if an MSME actor has a high level of educational background, his readiness to run his business will also be better. Such as when preparing strategic plans and in decision making. Consequently, the findings of this study might supplement and corroborate earlier work done by (Mulyanti & Kaukab, 2020; Solikha, 2020; Syafi'i et al., 2021).
- The use of accounting information systems has been shown to have little impact on MSME performance, supporting the third hypothesis. This is due to the fact that a large number of MSMEs still do not fully comprehend the accounting information system. As a result, many of them still operate their businesses without an accounting information system in place. Therefore, the findings of this study contradict earlier research that was done by (Andarist, 2021; Fithorah & Pranaditya, 2017; Pondawa dan Dewi, 2020).

- Understanding SAK EMKM has been shown to have a favorable and substantial impact on the performance of MSMEs, supporting the fourth hypothesis. This is because MSME businesses would find it simpler to get capital loans from creditors or banks if SAK EMKM is applied to their financial reports. Because accurate and thorough financial reports are one of the requirements for receiving a capital loan. Thus, the findings of this investigation might support undermining earlier work done by (Alayubi & Triyanto, 2022; Jabat, 2022; Novatiani et al., 2023).
- Accounting knowledge has a favorable and considerable impact on how accounting information systems are used, supporting the fifth hypothesis. This is so that an MSME actor may utilize an accounting information system to operate their firm if they have solid accounting understanding. MSMEs who are familiar with accounting will see the advantages of establishing an accounting information system. Similar to financial management, if it is based on an accounting information system, the resultant financial reports are highly useful when making choices for the continuation of its company in addition to making the process of creating financial reports easier. Consequently, the results of this study's findings may supplement and reinforce earlier research (Andarist, 2021; Fithorah & Pranaditya, 2017; Pondawa dan Dewi, 2020).
- Proof for the sixth hypothesis: The use of accounting information systems was positively and significantly influenced by education level. This is due to the fact that accounting information is only available at a higher level of schooling. The findings of this study might thus complement and corroborate earlier research that has been undertaken by (Dewantoro, 2019; Novianti et al., 2018; Sutrepti et al., 2022).
- Proof of the seventh hypothesis, accounting knowledge is proven to have no effect on understanding SAK EMKM. This is because before starting the process of understanding SAK EMKM, of course MSME actors must have basic knowledge of accounting and already have the ability to manage financial reports so that when they know and understand what SAK EMKM is, they will easily apply it immediately. in preparing financial reports of business activities. Thus, the evidence for this study weakens previous research that has been conducted by (Maisur & Umar, 2019; Riyani, 2021; Saraswati, 2021).
- The eighth hypothesis was supported by the finding that education level had a favorable and substantial impact on comprehension of SAK EMKM. This is because accounting knowledge, especially regarding SAK EMKM, can only be obtained at a higher education level. As a consequence, earlier research provides support for the findings of this study (Adino, 2019b; Setyaningsih & Farina, 2021; Silvia & Azmi, 2019).
- Through the use of accounting information systems, it has been shown that accounting expertise does not directly impact MSMEs' performance. This is a result of SMEs' poor accounting understanding, which has little effect on how accounting information systems are used. Accounting expertise is necessary for MSME actors to effectively utilize accounting information. As a consequence, the findings of this study are consistent with previous studies (Zakiah, 2020). The findings of this study, however, may potentially undermine other studies by (Sovia, 2022) and (Karsiati & Maskudi, 2022) that claim that accounting expertise influences MSMEs' performance indirectly via the use of an accounting information system.
- Through an understanding of SAK EMKM, it has been shown that accounting expertise has no direct impact on MSME performance. This is because MSMEs have a limited grasp of accounting, which does not impair their ability to comprehend SAK EMKM. SAK EMKM can be applied to financial reports if MSME actors already have accounting knowledge and understand how to prepare good and correct financial reports. Thus the results of this study undermine previous research conducted by (Darmasari & Wahyuni, 2020; Muslihah Rositasari et al., 2022; Purnomo & Adyaksana, 2021).
- Through the use of an accounting information system, it has been shown that the education level has no direct impact on the performance of MSMEs. This is due to the fact that not all MSME players have advanced degrees and study accounting information systems at their level of education. As a consequence, the findings of this investigation are consistent with previous studies (Hanifah et al., 2020). The findings of this study, however, may potentially

undermine earlier studies by (Zakiah, 2020) and (Wisika & Colin, 2021), which found that MSMEs' performance is indirectly influenced by the amount of education via the use of an accounting information system.

- Proof of the twelfth hypothesis, the level of education is proven not to affect the performance of MSMEs indirectly through understanding SAK EMKM. This is because not all MSME actors have a high educational background and study SAK EMKM at the level of education they take. Data from respondents in this study proves that many MSMEs have educational backgrounds only up to SMA/SMK. However, they must still use SAK EMKM in their financial reporting since they are MSME players. As a consequence, the findings of this study concur with previous research (Larasati & Farida, 2021). The findings of this study, however, may potentially undermine earlier work by (Dewi et al., 2017) and (Parhusip & Herawati, 2020) They claimed that through comprehending SAK EMKM, the degree of education had an indirect impact on the performance of MSMEs.

Discussion of the study's findings in relation to those of the coefficient of determination is merited. The coefficient of determination is often used to assess the influence of the independent variable on the dependent variable. KD is calculated as $R^2 \times 100\%$. Using data from the study's analysis, the R-Square value for MSME performance (Y) was 0.286, while for the application of accounting information systems (Z1) it was 0.951 and EMKM SAK Understanding (Z2) was 0.387. This demonstrates 28.6% of the MSME performance variable (Y) is influenced by accounting knowledge (X1), education level (X2), application of accounting information systems (Z1). Meanwhile, 95.1% of the accounting information system application variable (Z1), is influenced by accounting knowledge variables (X1) and education level (X2). And 38.7% of the variable understanding of SAK EMKM (Z2), is influenced by accounting knowledge variables (X1) and education level (X2).

Meanwhile, data for ages 31 to > 41 did not pass the classical assumption test. This is likely to occur because those aged 31 to > 41 are not aware of the use of an accounting information system that can assist in preparing financial reports in accordance with SAK EMKM.

CONCLUSION

This research uses accounting information systems implementation and comprehension of EMKM SAK as intervening factors to provide empirical evidence pertaining to the impact of accounting expertise and education level on the performance of MSMEs. This study recommends that MSME actors if they want to improve the performance of the MSME they run, MSME actors must study accounting in order to be able to apply accounting information systems to their business continuity. This can be assisted by the frequent socialization of the introduction of SAK EMKM and by holding workshops for MSME actors so that they can understand and apply SAK EMKM in preparing their financial reports. You can include the sample size as well as the independent variable of technology use in future study. Because adopting accounting information systems and managing business finances can be made easier for MSMEs by using technology. It is intended that by including this variable in the research, it would result in findings that have a greater impact on how accounting information systems are used.

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