

Analysis Of Accounting Information Usage on MSME's In Central Maluku

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ABSTRACT

The development of MSMEs has become rapid along with the development of the national economy. A deep understanding of accounting is expected to enable the use accounting information for decision-making. In the Central Maluku district, there is a program initiated by the Central Maluku Regional Government in collaboration with the Maluku Malut Bank, which is given to shy MSMEs who want to get business capital to revive post-covid MSMEs. the characteristics of MSMEs are being independent on their management, the capital is provided by the MSME owners, the marketing area is still in the local area, the company's assets are small, and the number of employees occupied is limited. This study aims to see the effect of accounting knowledge, business experience, business scale, and owner perception on the use of accounting information. The population and sample in this study are MSMEs in Central Maluku Regency. There are 150 respondent data processed using the SPSS application. The results show that accounting knowledge, business experience, business scale, and owner perception affect the use of accounting information. This study is expected for MSME actors to have a perception of business development and accounting knowledge so that they can develop their business and maintain business continuity. This research in a regency in Maluku province, expecting that further research will cover the province as a whole

Keywords: Accounting Knowledge; Business Experience; Business Scale; Owner Perception; Accounting Information

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are wheels of the economy that perhaps run by all scope of society. Attention to MSMEs is evolving along with the growth in the development of MSMEs which break through entire business sectors, in those who produce either products or services. However, in order to survive and grow rapidly is rather challenging. Business competition requires MSME actors to have a critical thinking in order to maintain their MSMEs existence. The term existence refers to how a business can survive in a competitive business rivalry. Competition between MSMEs is a common thing that occurs in the entrepreneurial world. The ultimate goal can be achieved by any means necessary. This goal also requires a proper decision-making. Decision-making is defined as selection of another preference from several available alternative options. Informational decision making helps organizations minimize risks and maximize opportunities (Tandiono et al, 2023). Whether a decision is proper or not is influenced by the information availability to the decision maker. Managing Accounting Informations support right decision to management (Pamungkas et al, 2023). Accounting information is the result of economic events that occur within a certain period which are used for decision-making in achieving the final goal. The use of accounting information (AI) requires adequate understanding of accounting to allow MSMEs effectively make use of this information.

In Central Maluku district, there is a program initiated by the Central Maluku Regional Government in collaboration with the Maluku Malut Bank, which is given to shy MSMEs who want to get business capital to revive post-covid MSMEs (Ambon.Tribunews.com). This



opportunity is a foothold for MSMEs owner to develop their business. A deep understanding of accounting is expected to enable the use of AI for decision making. In doing business/enterprise, sufficient business experience is needed in order to develop a comprehension from business actors to be sensitive towards AI. The more experienced a person is, the more sensitive he/she will be to all information, especially accounting information, which will help the business operate better. The scope of business depends on the business scale owned, the larger business's scale owned, the greater the business owner's concern and awareness on the importance of AI. AI is needed for business actors to manage their business and also make strategies that can lead the enterprise to survive in the midst of competitive rivalry. Another factor that becomes important in doing business is the owner perception. The owner perception holds a significant role in the business succession. The view on the importance of business continuity by using AI is crucial. Awareness of the use of AI will sharpen the owner's sensitivity to all kinds of information might used for decision making in business. All in all, it can be seen that these factors are essential for business actors in using AI. Hence, it is important for this study to take notice on consequence of accounting knowledge, business experience, business scale, and owner perceptions on use of AI.

In general, the characteristics of MSMEs are being independent on their management, the capital is provided by the MSME owners, the marketing area is still in the local area, the company's assets are small, and the number of employees occupied is limited. The principles of MSME implementation are solidarity, a democratic economy, independence, balanced progress, and sustainability..

LITERATURE REVIEW

Relationship between Accounting Knowledge and Use of AI

Accounting knowledge is the level of understanding in the field of accounting. Accounting as a process of identifying economic events through decision making to achieve the final goal. The greater the business actor's accounting knowledge, the greater the awareness on the use of AI for decision making in business. This assumption concurs with several previous studies. Listifa & Suyono (2021) who conducted research on MSMEs in Magelang found that accounting knowledge affects on use of AI. These results are in line with research in Gianyar Regency by Priliandani et al (2020) who found that effect of accounting knowledge on the use of AI. Mas'ud et al., (2020) found that accounting knowledge influences the use of AI for MSMEs in Enrekeng Regency. This research concluded that accounting knowledge does affect the use of AI.

H₁: Accounting knowledge affects the use of AI

Relationship between Business Experience and Use of AI

Business experience is defined as a condition that is perceived by a person directly when running his/her business. One's condition determines the understanding of the ongoing business circumstances. The more experience someone has in putting an effort, the more he/she will be able to establish a mindset for running a proper business. This means that running the business requires various kinds of information, one of which is AI. This assumption concurs with several previous studies. Harris (2021) emphasized that business experience has a consequence on the use of AI in Rumbai District MSMEs. This also in line with the research on creative MSMEs in Yogyakarta by Firdarini, (2020) who attested a similar case on how business experience influences the use of AI. Research on MSMEs in Wonosobo regency by Kaukab et al (2020) showed the same result in which business experience affects the use of AI. This research concluded that business experience does affect the use of AI.

H₂: Business experience affects the use of AI

Relationship between Business Scale and Use of AI

Business scale describes the size of a business scope that gives an impact on certain conditions. A large business scale indicates a large business complexity that requires various kinds of information to make a right decision. The larger the scale of a business, the more necessary it is to use AI properly. This assumption concurs with several previous studies. Muklis Al Amin et al., (2021) explained that business scale affects the use of AI for MSMEs in Yogyakarta. Research on

MSMEs in South Tangerang City by Dewi & Purwatiningsih (2021) showed that an influence relationship between business scale and the use of AI. Similarly with the research from Nirwana & Purnama (2019) in Ciawigebang District which results showed effect of business scale on the use of AI. This research concluded that business scale affects the use of AI.

H₃: Business scale affects the use of AI

Relationship between Owner Perception and Use of AI

Perceptions on business development and continuity determine the usefulness of using AI. The greater the owner perception on the importance of business continuity, the greater the use of AI. This assumption concurs with several previous studies. Research on MSMEs in Dimembe District by Kaligis & Lumempouw (2021) stated that owner perception affects the use of AI. Hatta & Budiyati (2021) found that owner perception influences the use of AI for MSME actors on Malioboro Street. Similar results obtained by Sunaryo et al., (2021) MSME actors in Tangerang City which attested that owner perception has an effect on the use of AI. This research concluded that the owner's perception does affect the use of AI.

H₄: Owner perception affects the use of AI

METHOD

This research uses a type of casual-comparative study, which is a method with problem characteristics in term of a cause and effect relationship among variables. MSMEs taken as population in this study are MSMEs in Central Maluku. Next, sample is a part of the population, in which the sampling method uses convenience sampling. This is a sample collection method that is rather accessible to researchers. Research data source is primary data. It is a data source from the original source (without going through intermediaries). Research instrument in the form of a questionnaire. The questionnaire contained a list of statements related the independent variables (Accounting Knowledge, Business Experience, Business Scale, and Owner Perception) and the dependent variable (Use of AI) by using a likert scale. The Likert scale used is a range of values from 1 (Strongly Disagree) to 4 (Strongly Agree). Initially 200 questionnaires were distributed but only 170 were returned and as many as 150 were suitable for further processing.

RESULT

This research uses descriptive analysis. Descriptive statistical analysis aims to review research records and provide an overview of the population studied through data samples and draw generally accepted conclusions.

Descriptive statistics provide insight into the research variables used, which are accounting knowledge (X1), business experience (X2), business scale (X3), owner perception (X4), and use of AI (Y). Descriptive statistical analysis showed the table below:

Table 1. Descriptive Analysis

	Min	Max	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic
Y	37.00	56.00	46.7867	4.75379
X1	27.00	60.00	47.5800	6.74390
X2	17.00	28.00	23.4467	2.56339
X3	9.00	16.00	13.7200	1.68340
X4	35.00	56.00	49.3267	5.24500
Valid n	150			

Source: *Processed Data*, 2024

On table 1, showed that numbers of research data (n) is 150. The accounting knowledge variable (X1) has min and max values are 27 and 60. Mean value of accounting knowledge (X1) is 47.58 with std deviation value of 6.74. The business experience variable (X2) has min and max values are 17 and 28. Mean value of business experience (X2) is 23.44 with std deviation value of 2.56. The business scale variable (X3) has min and max values are 9 and 16. Mean value of business

scale (X3) is 13.72 with std deviation value of 1.683. The owner perception variable (X4) has a min and max values are 35 and 56. Mean of owner perception (X4) is 49.32 with a standard deviation value of 5.24. Use of AI variable (Y) has min and max values are 35 and 56. The average value of use of AI (Y) is 49.32 with std deviation value of 5.24.

Table 2. Reliability Test

Variable	Cronbach alpha	Information
Accounting Knowledge (X1)	0,926	Reliable
Business Experience (X2)	0,814	Reliable
Business Scale (X3)	0,622	Reliable
Owner Perception (X4)	0,922	Reliable
Use of AI (Y).	0,851	Reliable

Source: *Processed Data*, 2024

On table 2 above, showed that Accounting Knowledge, Business Experience, Business Scale, and Owner Perception have a Cronbach Alpha value greater than 0.60, and it is assumed that the level of trust in the variable is high according to coefficient interpretation criteria which assesses that the value prone to 0.60 - 0.79 is in the high category. So, concluded that all variables of this research are reliable and capable of being a data collection tool.

Table 3. Variables Analysis

		B	S.E
1	(Constant)	7.032	2.452
	X1 (Accounting Knowledge)	0.118	0.041
	X2 (Business Experience)	0.358	0.141
	X3 (Business Scale)	0.756	0.202
	X4 (Owner Perceptions)	0.311	0.068

Source: *Processed Data*, 2024

Based on the constant values and regression coefficients in Table 3 above, can be assumed that the equation is as follows:

$$Y = 7,032 + 0,118 X1 + 0,358 X2 + 0,756 X3 + 0,311 X4 + e$$

The numbers in the multiple linear regression equation can be interpreted as follows:

1. A constant value of 7,032 indicates that if accounting knowledge, business experience, business scale, and owner perceptions are constant then MSMEs perform the use of AI.
2. The regression coefficient of accounting knowledge is positive 0.118, which means if there is accounting knowledge, can be predicted that MSMEs perform the use of AI. If there is no accounting knowledge, the MSMEs will not perform the use of AI
3. The regression coefficient of business experience is positive 0.358 which means if there is business experience, can predict that MSMEs perform the use of AI. If there is no business experience, the MSMEs will not perform the use of AI
4. The regression coefficient of the business scale is positive 0.756 which means if there is a business scale, can predict that MSMEs perform the use of AI. If there is no business scale, the MSMEs will not perform the use of AI.
5. The regression coefficient of owner perceptions is positive 0.756 which means if there is an owner perception, can predict that MSMEs perform the use of AI. If there are no owner perceptions, the MSMEs will not perform the use of AI.

Table 4. Hypotesis Test

	B	S.E	Sig.	Hypothesis
X1 (Accounting Knowledge)	0.118	0.041	0.005	Accepted

X2 (Business Experience)	0.358	0.141	0.012	Accepted
X3 (Business Scale)	0.756	0.202	0.000	Accepted
X4 (Owner Perceptions)	0.311	0.068	0.000	Accepted

Source: *Processed Data*, 2024

DISCUSSION

Influence of accounting knowledge on AI usage

Based on table 4, accounting knowledge has a significant influence on AI usage. These results showed in table 4 at Sig. column value of 0.005 which is smaller than α (0.05). This shows that having a deep accounting knowledge will make MSME actors aware of the use of AI which has an impact on making better decisions to achieve their desired goals. The results of this study concurs with study conducted by Afrianti & Halim (2021) on MSME actors in Pariaman City and found that accounting knowledge affects the use of AI. The results of this study are similar by Kustina & Utami (2022) who found that accounting knowledge influences AI usage for MSMEs in Denpasar. Thus, it becomes fundamental for MSME actors to have a deep accounting knowledge to make MSME management become better and achieve business continuity.

Influence of business experience on AI usage

Based on Table 4, business experience has a significant effect on the use of AI. These results are shown in Table 4 at Sig. column value of 0.012 which is smaller than α (0.05). This shows that the more experience an MSME actor has, the more essential the use of AI will certainly become. This condition is due to the fact that with decent and appropriate AI, one will definitely have a better decision-making and better business management. The results of this study concurs with research conducted by Harris (2021) which revealed that business experience affects the use of AI by MSMEs in Pekanbaru. Mubarakah and Efendi (2023) concluded that a situation similar to business experience has an effect on the use of AI for MSME actors in the Mojotengah District. Hence, along with the business experience they have, MSME actors become aware of the importance of AI which makes business development can be controlled properly.

Influence of business scale on AI usage

Based on the results of the hypothesis test, business scale has a significant effect on the use of AI. These results are shown in Table 4 at Sig. column value of 0.000 which is smaller than α (0.05). This shows that the growing business scale will certainly have an impact on the business views of MSME actors. This impact also shows that business scale will make MSME actors aware and need AI for business continuity. Business continuity requires good decision-making derived from AI. The results of this study concurs with research conducted by Mubarakah & Srimindarti (2022) which found that business scale has an effect on the use of AI for MSMEs in Semarang City. Correspondingly, Purba and Khadijah (2020) found the same result that business scale affects the use of AI for MSME actors in Batam City. Therefore, with a larger business scale, business actors need various kinds of AI for business continuity.

Influence of owner perception on AI usage

Based on the results of the hypothesis test, owner perception has a significant effect on the use of AI. These results are shown in Table 4 at Sig. column value of 0.000 which is smaller than α (0.05). This shows that the owner's perception in business is very influential on the awareness of the importance of AI. If the owner has a broad perception, an understanding will be formed of the importance of AI in controlling his/her business. The results of this study concurs with research conducted by Piliandani et al (2020) who found that owner perception affects the use of AI in Gianyar Regency. These results are supported by research on MSME actors in Malioboro by Hatta & Budiayati (2021) with the finding that owner perception affects the use of AI. All in all, it is necessary for business actors to have a good business perception so that they can take advantage of the use of AI to support the development and control of the business that has been carried out.

CONCLUSION

Results of this research conclude that accounting knowledge, business experience, business scale, and owner perception do affect the use of AI on MSME actors in Central Maluku and West Seram Regencies. A deep knowledge of accounting will make MSME actors comprehend their financial position in which AI is necessary for decision-making. Business experience will form awareness to grow a business so that it can be well developed. Another important note is that in developing a business, it is necessary to have all the information, one of which is AI. Overall, AI has a vital role in business development. A large business scale certainly requires more complex management, as business complexity will make it difficult to control. To minimize this, AI is needed to make proper decision-making. In addition to these three aspects, the owner perception will also affect the use of AI. The better the owner's perception of business continuity, the more aware of the importance of AI in supporting business control and decision-making.

The sample of this study is only conducted in Central Maluku, which means that it could not show an overall picture of MSMEs in Maluku province. This study is expected MSME actors to have a perception of business development and accounting knowledge so that they can develop their business and maintain business continuity. In addition, for the future study, research could be conducted with similar variables in other regencies and cities in Maluku Province.

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