

**Factor Affecting the Use of Accounting Information with Gender as  
Moderating Variable: An Empirical Study on MSMEs in Sleman,  
Yogyakarta**



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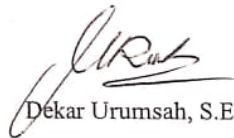
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**FACTOR AFFECTING THE USE OF ACCOUNTING INFORMATION  
WITH GENDER AS MODERATING VARIABLE: AN EMPIRICAL  
STUDY ON MSMES IN SLEMAN, YOGYAKARTA**

**A BACHELOR DEGREE THESIS**

By:

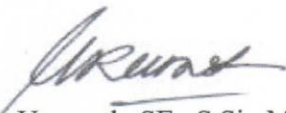
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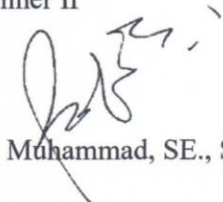
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## DECLARATION OF AUTHENTICITY

Hereby I declare that the originality of the thesis; I have not presented someone else's work to obtain my university degree, nor I have presented someone else's words, idea, or expectations without any acknowledgements. All quotations are listed in reference of the thesis. If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, February 10<sup>th</sup> 2022

Researcher,



Muhammad Falah Nur Islam

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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Muhammad Falah Nur Islam



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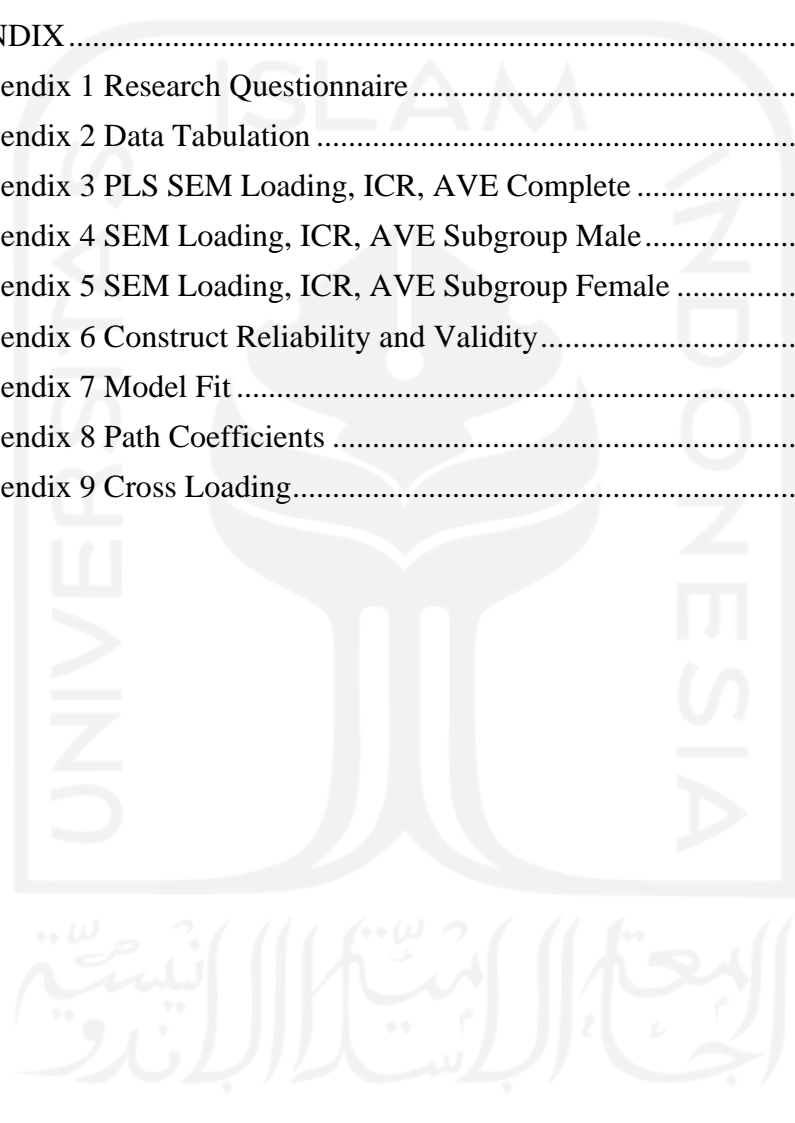
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## ABSTRACT

MSME is a major contributor to the economy of Indonesia. The growth of MSME provides significant benefits towards the economy of Indonesia. The purpose of this study is to empirically examine: (1) the effects of Accounting Knowledge on the Use of Accounting information/(UAI), (2) the effects of Accounting Training on the UAI, (3) the effects of Business Age on the UAI, (4) the effects of Business Turnover on the UAI, (5) the effects of Education Level on the UAI, (6) the effects of Motivation of Use on the UAI, and (7) the influence of Gender in moderating relationship between, Accounting Knowledge, Accounting Training, Business Age, Business Turnover, Education Level, Motivation of Use towards the UAI of MSME in Yogyakarta. The sample of this study amounted to 165 respondents of MSME owner in Sleman. Data analysis in the form of Structural Equation Model (SEM) equations with the help of SmartPLS application. The results of this study are: (1) Accounting Knowledge does not have impact towards Use of Accounting Information/UAI, (2) Accounting Training does not have impact towards UAI, (3) Business Age does have positive and significant effect towards UAI, (4) Business Turnover does not have impact towards UAI, (5) Education level does not have impact towards UAI, (6) Motivation of Use have positive and significant effects towards UAI, (7) Gender does not moderate the relationship.

**Keywords: Accounting Knowledge, Accounting Training, Business Age, Business Turnover, Education Level, Gender, Motivation of Use, MSME, Use of Accounting Information**

## CHAPTER I

### INTRODUCTION

#### 1.1 Research Background

Micro, small and medium enterprises (MSMEs) are one of the entities that play a key role in economic growth in developing countries and are crucial to developed nations. In Indonesia, MSME have an important role in the contribution of gross domestic product as well as in employment or work force absorption and investment growth. According to data provided by the Coordinating Ministry for Economic Affairs in 2019, MSMEs contribute 22.9% of Indonesia total GDP; SMEs also absorb 97% of total workforce in Indonesia and gather 60.4% of total investment. However, the high number of MSMEs in Indonesia also provides some challenges. Many industries, especially MSMEs, have not yet realized how crucial transaction recording is for the going concern of business to maintain company continuity Entina and Pramono (2019). According to Sari (2011), businesses frequently become aware of the value of recording transactions when dealing with institutions or other parties who want business financial reports for certain operations. Sari (2011) stated that recording accounting transactions are not considered necessary by MSMEs in Indonesia.

Research conducted by Hermawan (2010), Setiawati (2010), and Kurniawati (2011), proves that there is still a lack of awareness of the importance of recording transactions among MSMEs. In practice, these MSMEs already keep

accounting records in their company files. Hartono (2013) shows that MSMEs had implemented simple transaction records. Recording transactions and the availability of accounting information in the business depend significantly on: the awareness of business actors and the willingness and interest of business actors to record and use accounting information in their business (Djazari & Sagoro, 2011). Every business sector contains risk, whether it is inherent risk or business risk. Small-medium enterprise is no exception, it contains several risks as well. Business becoming bankrupt or insolvent is one of the risks in the MSME business, one of the attempts to prevent it is by using accounting information in the business (Fithorah & Pranaditya). Many entrepreneurs or MSME business have to close their businesses simply because there is no accounting knowledge in making business decisions and there are still many business owners who do not care about the separation between personal money and money that has entered into business transactions (Sitorus & Henrianto, 2017). This happens because they are still limited in their knowledge regarding the use of accounting information in the business they run.

Business uses accounting information in many aspects. One of the ways business uses accountings is by making an accounting record. Accounting also has an essential role in business development in the micro-small-medium enterprise. An example of accounting's role in the development of business is in lending or fund submission to the bank, business that do not have an accounting system, apply bookkeeping, or keep track of their transaction record would find it difficult when applying for funds in banks.



Another use of accounting information is to give and provide relevant information to know the performance of the business. Many Small-medium enterprises still do not understand how accounting is implemented in the business, even though it is very important in the development of the MSME business. Therefore, in this research the variable used to know whether the variables are affecting the use of accounting information in accounting transaction such as accounting records in MSME businesses.

Accounting in Small-Medium Business Enterprise help business owners in running their business. Deputy for Financing, the Ministry of Cooperatives and MSMEs stated that the number of women entrepreneurs in 2018 increased by 1.6 million to 14.3 million from the previous year, which was only 12.7 million people (Kurniati, 2021). People are now more encouraged to compete in establishing MSMEs. However, based on the data there are still many female MSMEs that do not apply accounting principles in their business. The same can be assumed for male entrepreneurs as well. Hamza (2019) researched factors that influence the use of accounting information in the small and medium enterprises in Salatiga, Indonesia using variables such as education of the MSMEs owner, the scale of the business, accounting training received, the age of the company. In this research, gender was used as a moderating variable to understand whether gender affects the use of accounting information.

The research regarding the use of accounting Information has been conducted using existing theories such as Technology Acceptance Model. TAM Theory used by Kurniati (2021) in her research on the use of accounting information in MSME. There are several studies examining the use of accounting

information in the MSMEs. Budiyanto (2014) in his research concluded that scale enterprises, business age, accounting education and training have a positive and significant effect on the use of information accounting for MSMEs. Finishia (2018) in her research stated that business age and accounting training have no significant effect on the use of accounting information in MSMEs. Meanwhile research by Nirwana and Purnama (2019) stated that business size does not have a significant effect on the use of accounting information for MSMEs and Yolanda (2020) concluded that education does not affect the use of accounting information for MSMEs. Wahyudi (2009) showed that while firm age and accounting training actually had no influence on the use of MSME accounting information, education and business scale had an impact on the use of SME accounting information. Mubarok (2011) also found that the usage of accounting information was unaffected, either partially or simultaneously, by firm scale or education.

Sari (2013) demonstrated that the provision and use of accounting information for MSMEs was significantly influenced by the owners' education, business size, age of the business, and accounting training. However, Novianti et al. (2018) demonstrated that the utilization of accounting information was positively impacted by firm owners' participation in accounting education and training. Yet, the company's age and scale of business had no effect on the use of accounting information. Based on previous research there are differing results conducted by the previous researcher. It is essential to reevaluate factors which affect the usage of accounting information on MSMEs in light of the inconsistent findings of prior studies. In this research, factors affecting the use accounting information on MSMEs researched using variables namely: Accounting

knowledge, accounting training, business age, business turnover, education level, gender as moderating variable, and motivation of use.

Accounting knowledge occurrences is the capacity to perceive accounting as the process of documenting, classifying, and summarizing economics (Belkaoui, 2011). Knowledge is information about something that has been learned, understood, or experienced by a person (Bestianti, 2015). Effective accounting knowledge demonstrates an understanding of the significance of accounting for users (Djazari and Sagoro, 2011).

Accounting training refers to the quantity or regularity of accounting courses offered by non-school or higher education institutions, training facilities, or governmental agencies that MSMEs' owners attend (Novianti, 2018). Based on how frequently accounting training is attended, MSMEs' owners' accounting training is measured.

Business age refers to the age of the business, its age, or the period of time it has been in operation (Handayani, 2011). The age of the business in this study was determined based on how long it had been in operation (in years) from the time it was founded until the study was done.

Business turnover is the average of total gross revenue received per month by the business owner, calculated in units of rupiah (Arinta, 2014). Turnover is an accounting concept that calculates how quickly a business conducts its operations. Most often, turnover used to understand how quickly a company collects cash from accounts receivable or how fast the company sells its inventory.

Educational level is formal education obtained through school (Hamza, 2019). Starting from elementary level, tertiary level, and university level. Pramana

and Wirakusuma (2019) stated that Education is the activity to develop human resources through skills, abilities, and knowledge to solve a problem. According to Fauziah (2015), the formal education level of MSME owners has a significant impact on how they use accounting data. The usage of accounting information in business management increases with the level of formal education of firm owners.

Gender is the difference between men and women in roles, functions, rights, responsibilities, and behaviors that are shaped by the social, cultural and customary values of community groups and can change according to time and local conditions. According to Widiarta (2013) gender is a trait that is inherent in humans, both men and women who are constructed socially and culturally.

The motivation of use was assessed by examining MSMEs' inclination to record transactions as either a requirement for administrative fulfillment or a need in business management. According to Puspita (2018), MSME owners recorded business transactions for two reasons: to meet administrative obligations and as a necessity for business management.

Previous research has shown differing result between variables, majority of them using double linear regression as analytical tools (Fitriyah, (2006); Fithorah and Pranaditya (2019); Nita and Zuliyati (2015). There is still few similar research conducted using different analytical tools. As a result, the writer tries to use TAM model and analyze using the PLS regression model. The writer also tries to expand the model by using demographics such as gender as moderating variables. Meyers and Levy (1989) stated that men tend not to utilize information completely and produce less comprehensive report compared to women who tend to be more precise and detailed in the information processed and

reports produced. Gender as a moderating variable provides novelty and serves as one of the research gaps that makes this research different from previous research. This piques writer interest to write research titled “Factor Affecting the Use of Accounting Information with Gender as Moderating Variable: An Empirical Study on MSMEs in Sleman, Yogyakarta”.

## **1.2. Problem Formulation**

Based on the background of study, the problem identified in the small-medium enterprise business is; Small-medium enterprise does not keep record of their transaction and adopt accounting or use accounting information their business, the lack of knowledge regarding the use of accounting and accounting information in MSME business, and the perception of MSME business owner regarding the use of accounting. In this research, researcher want to know the does the variable researched affect the use of accounting and accounting information in the MSME business.

1. Does accounting knowledge of MSMEs owner affect the use of accounting information?
2. Does accounting training of MSMEs owner affect the use of accounting information?
3. Does the business age affect the use of accounting information?
4. Does business turnover affect the use of accounting information?
5. Does the education level of the MSMEs owner affect the use of accounting information?

6. Does motivation of use of the MSMEs owner affect the use of accounting information?
7. Does gender as moderating variable affect MSMEs use of accounting information?

### **1.3 Research Objectives**

Based on the background of study and problem formulation, this research conducted in order to obtain evidence about:

1. The relationship between accounting knowledge received by the MSMEs owner and the use of accounting information in the MSMEs business.
2. The relationship between accounting training received by the MSMEs owner and the use of accounting information in the MSMEs business.
3. The relationship between business ages of MSMEs owner and the use of accounting information.
4. The relationship between business turnovers of MSMEs owner the use accounting information in the MSMEs business.
5. The relationship between the education level of the MSMEs owner and use of accounting information in the MSMEs business.
6. The relationship of motivation of use of MSMEs owner and the use of accounting information.
7. To test empirically and analyze effect of gender as moderating variable towards the use of accounting information in the MSMEs business.

#### **1.4 Scope of research**

The study conducted for determining whether factors affect the use of accounting information in small-medium enterprise. This research will help to evaluate the use of accounting information in small-medium enterprises. The data collection was conducted to randomly selected small-medium enterprise business in Sleman, D.I Yogyakarta.

#### **1.5 Research Benefits**

The benefits of this research are as follows:

##### **Theoretical contribution**

The results of this study are intended to have additional theoretical knowledge by advancing the body of accounting science literature already in existence and provide more insight about factors affecting the use of accounting information in small-medium enterprise business.

##### **Practical Implication**

From this research, it is expected to carry practical benefits to the related parties.

The related parties include:

1. For researchers, it is to provide additional references for future researches and to contribute accounting literature regarding the use of accounting, accounting information, and the factors affecting its usage on the small-medium enterprise.
2. For Small-medium enterprise business, it is to provide material consideration in making business decisions and increase motivation to use accounting, and accounting information in the business process.

3. For the government, it is to provide consideration to encourage the government educating business owner especially the small-medium enterprise regarding the use of accounting, and accounting information in business process.
4. For public, it is to increase awareness regarding accounting, and to motivate public to learn more about the use of accounting, and accounting information in the business.

### **1.6 Systematic of Writing**

The writing systems of this research are:

#### **Chapter I: Introduction**

The researchers provide a brief overview of the research background, problem formulation, study purpose, and importance of the research in this chapter.

#### **Chapter II: Theoretical Review**

In this chapter, the researchers are giving a brief explanation about the review of literature about small-medium enterprise, accounting information, gender, perception, accounting system, factors of accounting adoption, and the development of the hypothesis.

#### **Chapter III: Research Methodology**

The researchers provide a brief overview of the research's procedures and the processing of the data that was gathered and further research method in this chapter.

#### **Chapter IV: Data Analysis and Discussion**



In this chapter, the researchers are giving a brief explanation about the data collecting, description of the data, and result of the hypothesis after being tested.

### **Chapter V: Conclusions and Recommendations**

In this chapter, the researchers are giving a brief explanation about the conclusion based on the research, implications, limitations during the research progress, and also suggestion and recommendation.



## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Technology Acceptance Model Theory (TAM Theory)**

Technology Acceptance Model (TAM) is the most widely used research model to research the adoption of accounting information systems. TAM was first introduced by Davis in 1986 as an adoption from Theory of Reasoned Action (TRA). The Technology Acceptance Model (TAM) derived from psychological theory to explain the behavior of information technology users. Based on belief, attitude, intention, and user behavior relationship.

Kurniawati (2021) states that TAM is the most widely used model predicting information technology acceptance. TAM theory can be used in understanding the business practices of companies, including MSMEs. To relate with this research, TAM theory is relevant because, Technology acceptance model is a theory that analyzes factors affecting the acceptance of a system or an information system. There are factors that affect system adoption. The TAM model originates from psychological theory to explain the behavior of information technology users based on belief, attitude, interest (intention), and user behavior relationship. The purpose of this model is to be able to explain the main factors of the behavior of information technology users towards the acceptance of the use of information technology itself.

## **2.2 Micro, Small, Medium Enterprise (MSMEs)**

Kurniawati (2019) stated that based on the Law in Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises in Article 1 paragraph 3 explain that what is meant is as follows:

- a. Micro-Enterprise are productive businesses owned by individuals or individual business entities that meet the criteria for micro-enterprises.
- b. Small-enterprise is a stand-alone productive economic business carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned or controlled or become a part either directly or indirectly of a medium or large business that meets the criteria of a small business.
- c. Medium-enterprise is a stand-alone productive economic business performed by people or firms who aren't subsidiaries, branches of owned companies, under the management of, or who have a direct or indirect relationship with, a small business or a large business.

### **2.2.1 MSME Criteria**

Kurniawati (2019) based on the definition of MSMEs according to the Law. No 20 of 2008. Businesses owned by individuals or business entities will be classified based on certain criteria to determine the increase in business development:

- a. Micro-Enterprises

Micro Enterprises are productive economic enterprises owned by individuals or legal entities in accordance with the criteria for micro enterprises. A business classified as a micro business is a business with a net

worth of IDR 50,000,000 and excluding the building and land where the business is located. The annual income from the sale of micro-enterprises is a maximum of IDR 300,000.00.

b. Small-Enterprises

Small Business is a productive economic business, which is an independent individual or group owner and is not a branch of the parent company. Controlled and owned as well as part of either directly or indirectly from medium-sized enterprises. A business classified as a small business is a business with a net worth of IDR 50,000,000 with a maximum required amount of IDR 500,000,000. Annual sales results range from IDR 300,000,000 to IDR 2,500,000.000.

c. Medium-enterprises

Medium Business is a business in a productive economy, which is not a branch or subsidiary of a central company but is a direct or indirect part of a small or large business with an aggregate net worth as regulated by laws and regulations. Medium-sized companies are classified as large companies according to the criteria that according to the criteria the net worth of the business owner is between IDR 500,000,000 and IDR 10,000,000,000 and does not include the building and land where the business is located. Annual sales revenue reaches IDR 2,500,000,000. – IDR 50,000,000,000.

**Table 2.1 MSME Criteria**

| No | Enterprise | Criteria                                |   |
|----|------------|---|---|
|    |            | Assets (IDR)                            | Revenue (IDR)                             |
| 1  | Micro      | Maximum 50.000.000                      | Maximum 300.000.000                       |
| 2  | Small      | > IDR 50.000.000 – IDR 500.000.000.     | > IDR 300.000.000 – IDR 2.500.000.000.    |
| 3  | Medium     | > IDR 500.000.000 – IDR 10.000.000.000. | > IDR 2.500.000.000 – IDR 50.000.000.000. |

Based on Article No 20 Year 2008 the MSME criteria is as illustrated in Table 2.1 for micro enterprise is an enterprise that has a maximum asset of 50 million and revenue of 300 million. Small enterprise is an enterprise that has an asset between 50 and 500 million and revenue between 300 million and 2.5 billion. Medium enterprise is an enterprise that have an asset between 500 million and 10 billion and revenue between 2.5 billion and 50 billion.

### **2.3 Accounting Information**

According to Weygandt et al. (2012) accounting is an information system that identifies records and communicates the economic events of an organization to interested users. Kieso (2002) defined accounting by three important characteristics of accounting: identification, valuation and transmission of financial information of economic activities to interested parties. In general. Accounting is defined as an information system that provides reports to interested parties about the business and state of the company (Warren. 2006). Puspitawati and Anggadini (2014) defined accounting information as a series of data processing activities from business transactions to processing company financial data using a harmoniously integrated computer information system. Information obtained about a company's business can know the past and the current state of

the company. As for the physical form. Accounting information will be very useful if it has various characteristics such as relevant, on time, accurate, complete, and concise (Hall. 2009). Holmes and Nichols (1989) classified accounting information into 3 categories; statutory accounting information, budgetary information, and additional accounting information.

### **2.3.1 The use of accounting information**

The transaction recording process is where the use of accounting information for this study came from. The expertise of the business players affects the accounting method used to produce information, which influences how accounting is applied in MSMEs (Lestanti, 2015). Small business accounting is referred to as bookkeeping, which is the straightforward process of documenting transactions and reporting financial information. (Karyawati, 2008). Accounting information helps determine the company's steps in the future to achieve company goals Use of accounting information is the process, method or act of using accounting information for economic decision making in determining choices among alternative actions (Puspita, 2018). Entina and Pramono (2019) stated that there are three types of accounting information; 1. Operation Information, 2. Management Information, 3. Financial information. Operation information is accounting information related to business operational activities. Management information is accounting information related to planning activities to run and control the business. Financial information is accounting information related to financial and business activities.

### **2.4. Factor affecting the use of accounting information**

## **2.4 Accounting knowledge**

Entina and Pramono (2019) defines accounting knowledge as knowledge learned about anything through education, comprehension, and experience. The capacity to perceive accounting as the process of documenting, classifying, and summarizing economic occurrences is known as accounting knowledge. (Belkaoui, 2011). Fitriyah (2006) defines accounting knowledge as understanding both declarative knowledge and procedural knowledge. The findings from previous research found that declarative and procedural knowledge has a positive impact towards performance. Motivation to learn and understand accounting knowledge will increase manager understanding and application of accounting in the company. In few research declarative knowledge and procedural knowledge increase company performances. Declarative knowledge of accounting stated to have positive correlation with taxation issues. Measurement of declarative knowledge has positive correlation with quality and quantity of issues identified.

Kristiawati (2018) stated that accounting knowledge is needed by the SMEs owner to run their business. Wahyudi (2009) also stated that in operating the business, accounting knowledge is needed by the business owner. The research suggested that accounting knowledge has a positive impact towards the use of accounting information.

## **2.5 Accounting Training**

Accounting training is the process of increasing a person's accounting skill (Budiyanto, 2014). Accounting training will help identify the positive and negative side of the manager on how they master accounting skills. According

Dewi (2015) accounting training is considered if held by institutions, college, university, training center, or special service. The finding from previous research found that accounting training has a positive impact towards the quality of accounting information provided. In this research accounting training will be measured based on the frequency of accounting training attended. Nita (2015) stated that accounting training determines how well a manager's abilities to the technical mastery of accounting. The more frequent a manager attends accounting training, the better the manager's ability to use accounting information. Holmes and Nicholls (1989) stated that that accounting training is also one of the most important factors in the use of information accounting to make decisions. Management that conducts courses or training tends to generate more statutory, budgetary and supplementary accounting information compared to those who lack training. Grace (2003) research also explained that accounting training is one of the important factors in the use of accounting information of MSME in Central Java. Research conducted by Entina and Pramono (2019) shows that accounting training has a positive impact towards the use of accounting information in MSME. Supeno (2018) also suggested that accounting training has a positive impact towards the use of accounting information. If business attended accounting training, he is more likely to use accounting information. The more accounting training attended by the business owner, the more likely for him to use accounting information in the business.



## **2.6 Business Age**

Business age is the age or length of time a company operates (Handayani, 2011). Businesses with a longer age tend to have more experience compared to newly created companies. According to Kurniawati (2011), knowing the age of the business, how far the business will survive. The business age shows that the company is able to compete and exist, so that the business age is able to be related to the company's financial performance. Based on study conducted by Sitoesmi (2013), the company's age causes a shift in the owner's thinking and decision-making capacity. Owners of established firms have gained more knowledge from their experience than those who have only recently launched their businesses. From the previous research, the business age has a positive impact towards business owner decisions making ability. Rahmawati (2012) stated that the age of the business shows that the business still exists and is competitive. Furthermore, Rini (2016) also shows that the age of the company has a positive effect on the use of accounting information in MSMEs. Which means that the more mature the age of the firm, the more often the firm uses the accounting information. The age of the business in this study measured based on the length of time of the business operation (in years).

## **2.7 Business Turnover**

Business turnover is the average of total gross revenue received per month by the business owner (Arinta, 2014). The previous research suggested that the higher the business turnover, the more likely for a MSMEs business to record their transaction. Businesses that are privately owned and still small in

transactions, tend to ignore the need to record the transactions (Fauziah, 2015). Holmes and Nichols (1989) stated that small business owners and managers rarely have access to all of the information and skills ideals for conducting business. The amount of income or sales generated by the company can show the turnover of assets or capital owned by the company, so the greater the income or sales obtained by the company, the greater the level of complexity of the company in using accounting information (Fitriyah, 2006). Nita (2015) stated that the level of accounting information provided depends on the scale of business, if the scale of business increases, the proportion of companies in providing information accounting has also increased. Turnover is an accounting concept that calculates how quickly a business conducts its operations. The greater the turnover they had, the higher the frequency of recording of transactions carried out. Research conducted by Hardinata (2014) states that business turnover is the highest priority after collateral value, which affects the considerations of financial institutions in providing credit to MSMEs. This is based on the analysis that business turnover is a form of measuring business performance as an indicator that leads directly to the ability of prospective customers to repay loans.

## **2.8 Education Level**

Education is a learning process which can be in forms of formal or informal education. Education level refers to formal education done by the MSMEs owner (Entina&Pramono, 2019). The formal education is the education obtained in formal school starting from elementary school to tertiary level diploma (D3) and bachelor degree (S1). The previous research suggested that the

education level of MSMEs owners have a positive impact towards the use of accounting information. Owner education in this case can be This can be interpreted to imply that business owners who have gotten formal education at a higher level (college) will have different knowledge, competence, and management skills than those who have had less formal education (from elementary school to high school education). High levels of formal education will make business owners and managers more adept at using accounting data than those with lesser levels of education. The ability and expertise of the MSME owner or manager is determined from formal education ever taken. The level of education of the manager or owner determines the manager's understanding of the importance of using accounting information (Nita, 2015). The research done by Ramadhani et al (2018) found that education level has a positive impact towards the use of accounting information. Other research done by Apriliawati (2011) and Siyami (2014) also suggested that there is an effect of education level towards the use of accounting information. Wahyudi (2009), Sari (2013), and Novianti et al. (2018) also revealed that accounting information provision was positively impacted by business owner education. According to Sari (2013), business owners play a crucial part in business continuity and every choice made for business growth. The more educated a business owner is, the more likely they are to supply and utilize accounting information for their company.

## **2.9 Motivation of Use**

Solahudin (2019) stated that motivation is the will or desire of an individual that drives a person to act or do something. Only motivation drives a

person to become highly focused and high spirited to achieve goals. In other words, motivations encourage someone including MSMEs owner to use accounting information. According to Terry (2009), motivation is an impulse that causes someone to act to achieve a certain goal. Motivation, which is a basic concept regarding human behavior, is the driving force within an individual that moves them to take a particular action (Evans, Kairam and Pirolli, 2009). Motivation is assessed by examining MSMEs' actors' tendency to record transactions and use accounting data as either a requirement for managing a firm or a requirement for administrative fulfillment. According to Smith (2007), motivation may be understood in terms of two basic factors: the subjective desire to enhance one's social standing by being able to use high technology for business and the objective necessity for practicality in conducting business (Smith, 2007). In this study, the objective demand for practicality in conducting business will be examined as a motivation to use.

## **2.10 Gender**

Puspitawati (2010) explains that gender is the differences in role and functions, nature, positions, responsibility, and behavioral rights between man and woman formed by norms, customs, and locals' beliefs. The difference in gender might lead to different risks taken. According to research done by Novita (2016). A man is more daring and bolder in taking risks compared to women. In this research, gender is used as a moderating variable and serves the purpose of a research gap with the previous research. Research conducted by Jawahar (2011) gender does not affect job performances. In conclusion, while men are more

daring in taking risks, gender does not affect job performances. Gender is a distinguishing characteristic between men and women based on habits, roles, behaviors, responsibilities, opportunities, needs and constraints. Solahudin (2019) explains that in information processing men tend not to use the whole information available as a result, decisions made are less comprehensive and result in poor quality of work. Meanwhile women in information processing tend to be more thorough and careful so they could use the information completely, evaluating the information and preserving more.

### **2.11 Previous Research**

The previous research shows varying results regarding the research. Research done by Pranaditya (2019) shows that accounting knowledge has a positive effect on use of accounting information. Meanwhile research done by Entina and Pramono (2019) shows that accounting knowledge has no significant effect on the use of accounting information. Most of the research shows that accounting training has a positive effect on the use of accounting information with exception of research by Risal (2020) shows the opposite that accounting training has no significant effect on the use of accounting training.

**Table 2.2 Previous Research**

| No | Researchers                        | Independent  | Dependent  | Method, Sample, Analytical Tools, and Theory  | Result  |
|----|------------------------------------|--|--|---|---|
| 1  | Entina, and Pramono. (2019)        | <ul style="list-style-type: none"> <li>• Business Turnover (BT)</li> <li>• Business' Age (BA)</li> <li>• Educational Level (EL)</li> <li>• Accounting Knowledge (AK)</li> <li>• Accounting Training (AT)</li> <li>• Motivation Users (MU)</li> </ul> | <ul style="list-style-type: none"> <li>• Use of MSME accounting information (UAI)</li> </ul> | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 30</li> <li>• Analytical Tools: Multiple linear regression</li> </ul>                            | <ul style="list-style-type: none"> <li>• BT=&gt; UAI (Not supported)</li> <li>• BA=&gt;UAI (Not supported)</li> <li>• EL=&gt;UAI (Not Supported)</li> <li>• AK=&gt;UAI (Not Supported)</li> <li>• AT=&gt;UAI (Supported)</li> <li>• MU=&gt;UAI (Not Supported)</li> </ul> |
| 2  | Fitriyah (2006)                    | <ul style="list-style-type: none"> <li>• Accounting Knowledge (AK)</li> <li>• Business Scale (BS)</li> <li>• Business Experience (BE)</li> <li>• Type of Business (TB)</li> <li>• Environment Uncertainty as moderating (EU)</li> </ul>              | <ul style="list-style-type: none"> <li>• Use of accounting information (UAI)</li> </ul>      | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 195</li> <li>• Analytical Tools: Double linear regression, interaction model analysis</li> </ul> | <ul style="list-style-type: none"> <li>• AK=&gt; UAI (Supported)</li> <li>• BS=&gt; UAI (Supported)</li> <li>• BE=&gt; UAI (Supported)</li> <li>• TB=&gt; UAI (Supported)</li> <li>• MU=&gt; UAI (Supported)</li> </ul>   |
| 3  | Patricia Dhiana Pranaditya. (2018) | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Accounting Knowledge (AK)</li> <li>• Business Age (BA)</li> <li>• Environment Uncertainty as moderating (EU)</li> </ul>   | <ul style="list-style-type: none"> <li>• Use of accounting information (UAI)</li> </ul>      | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 93</li> <li>• Analytical Tools: Double linear regression</li> </ul>                              | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Supported)</li> <li>• AK=&gt; UAI (Supported)</li> <li>• BA=&gt; UAI (Supported)</li> <li>• MU=&gt; UAI (Supported)</li> <li>• EU=&gt; UAI (Supported)</li> </ul>   |
| 4  | Fithorih, Pranaditya (2019)        | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Accounting Knowledge (AK)</li> <li>• Business Scale (BS)</li> <li>• Business Experience (BE)</li> </ul>   | <ul style="list-style-type: none"> <li>• Use of MSME accounting information (UAI)</li> </ul> | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 100</li> <li>• Analytical Tools: Double linear regression</li> </ul>                             | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Not supported)</li> <li>• AK=&gt; UAI (Supported)</li> <li>• BS=&gt; UAI (Not supported)</li> <li>• BE=&gt; UAI (Supported)</li> <li>•</li> </ul>   |
| 5  | Novianti, Mustika, Eka (2018)      | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Accounting Training (AT)</li> <li>• Business age (BA)</li> <li>• Business Scale</li> </ul>  | <ul style="list-style-type: none"> <li>• Use of accounting information (UAI)</li> </ul>      | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 102</li> <li>• Analytical Tools: Double linear regression</li> </ul>                             | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Supported)</li> <li>• AT=&gt; UAI (Supported)</li> <li>• BA=&gt; UAI (Not Supported)</li> <li>• BS=&gt; UAI (Not Supported)</li> </ul>  |

**Table 2.2 Previous Research Cont.**

|    |                                   |   |  |  |  |
|----|-----------------------------------|---|--|--|--|
| 6  | Nita, Zuliyati (2015)             | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Business Scale (BS)</li> <li>• Leadership Period (LP)</li> <li>• Business age (BA)</li> <li>• Accounting Training (AT)</li> </ul>        | <ul style="list-style-type: none"> <li>• Use of accounting information (UAI)</li> </ul>      | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 80</li> <li>• Analytical Tools: Double linear regression</li> <li>• Theory: Agency Theory</li> </ul>          | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Supported)</li> <li>• BS=&gt; UAI (Not supported)</li> <li>• LP=&gt; UAI (Not Supported)</li> <li>• BA=&gt; UAI (Supported)</li> <li>• AT=&gt; UAI (Supported)</li> <li>•</li> </ul>     |
| 7  | Risal, Kristiawati (2020)         | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Accounting Training (AT)</li> <li>• Accounting Knowledge (AK)</li> <li>• Business Scale (BS)</li> </ul>                                  | <ul style="list-style-type: none"> <li>• Financial Recording (FR)</li> </ul>                 | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: Untold</li> <li>• Analytical Tools: Double linear regression</li> <li>• Theory: Stakeholder Theory</li> </ul> | <ul style="list-style-type: none"> <li>• EL=&gt; FR (Supported)</li> <li>• AT=&gt; FR (Not supported)</li> <li>• AK=&gt; FR (Supported)</li> <li>• BS=&gt; FR (Supported)</li> <li>•</li> </ul>  |
| 8  | Ramadhani, Lestari, Supeno (2018) | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Leadership Time (LT)</li> <li>• Business Age (BA)</li> <li>• Accounting Training (AT)</li> <li>• Performance Expectation (PE)</li> </ul> | <ul style="list-style-type: none"> <li>• Use of MSME accounting information (UAI)</li> </ul> | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 86</li> <li>• Analytical Tools: Multiple linear regression</li> </ul>   | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Supported)</li> <li>• LT=&gt; UAI (Supported)</li> <li>• BA=&gt; UAI (Supported)</li> <li>• AT=&gt; UAI (Supported)</li> <li>• PE=&gt; UAI (Supported)</li> <li>•</li> </ul>             |
| 9  | Julia (2016)                      | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Business Age (BA)</li> <li>• Business Turnover (BT)</li> <li>• Business Scale (BS)</li> <li>• Accounting Training (AT)</li> </ul>        | <ul style="list-style-type: none"> <li>• Use of accounting information (UAI)</li> </ul>      | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 50</li> <li>• Analytical Tools: Multiple linear regression</li> <li>•</li> </ul>                              | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Supported)</li> <li>• BA=&gt; UAI (Not Supported)</li> <li>• BT=&gt; UAI (Not Supported)</li> <li>• BS=&gt; UAI (Not Supported)</li> <li>• AT=&gt; UAI (Supported)</li> <li>•</li> </ul> |
| 10 | Nabawi (2018)                     | <ul style="list-style-type: none"> <li>• Education Level (EL)</li> <li>• Business Age (BA)</li> <li>• Business Scale (BS)</li> <li>• Accounting Training (AT)</li> </ul>  | <ul style="list-style-type: none"> <li>• Use of accounting information (UAI)</li> </ul>      | <ul style="list-style-type: none"> <li>• Method: Quantitative</li> <li>• Sample: 47</li> <li>• Analytical Tools: Multiple linear regression</li> <li>•</li> </ul>                              | <ul style="list-style-type: none"> <li>• EL=&gt; UAI (Not Supported)</li> <li>• BA=&gt; UAI (Supported)</li> <li>• BS=&gt; UAI (Not Supported)</li> <li>• AT=&gt; UAI (Supported)</li> <li>•</li> </ul>  |

The previous research has varying results Research from Nabawi (2018) conclude that business age does have positive effect towards the use of accounting information. In contrast to that Entina and Pramono (2019) does not found business turnover, business age, education level, and accounting knowledge to affect the use of accounting information, however they found that accounting training to be effective and significant factor affecting the use of accounting information. Other research suggests opposite results like Fitriyah (2006) and Risal (2020) where she found out that accounting knowledge does affects the use of accounting information. Pranaditya (2018) found that education level, accounting knowledge, business age, and environment uncertainty to have positive effect towards the use of accounting information. Supeno (2018) also found that education level, business age, and accounting training to have positive impact towards the use of accounting information. This research uses hypothesis is accounting knowledge, accounting training, business age, business turnover, education level, motivation of use, and gender to have positive impact towards the use of accounting information.



## **2.12 Research Hypothesis**

### **2.12.1 The Impact of Accounting Knowledge towards the Use of Accounting Information**

Accounting knowledge is a person's ability to recognize accounting as the process of recording, grouping, and summarizing economic events (Belkaoui, 2011). Bestianti (2015) stated that information obtained by someone means and understanding and experiencing something is knowledge. Belkaoui (2011) stated that knowledge cognitive, affective, and psychomotor domains. Accounting knowledge is the understanding of accounting both on theoretical level and on practical level.

According to Sari (2013), the lack of accounting information was caused by the owner's ignorance of the significance of recording transactions. The firm owner lacked both the skills necessary to hire staff and accounting understanding. The transaction records and accounting information provisions were not available in the firm, even though it had been in operation for a long period. It means that accounting knowledge has positive correlation with the use of accounting information. Person who has deep knowledge and understanding is more likely to use accounting information compared to a person who does not have accounting knowledge. Technology acceptance model is a theory that analyzes factors affecting the acceptance of a system or an information system. There are factors that affect system adoption, in the TAM model the first factor was perceived usefulness. The result of research conducted by Holmes and Nicholls (1988); and Haron (2004) suggested that accounting knowledge has a positive impact towards the use of accounting information. Previous research done by Risal and

Kristiawati (2020) shows that accounting knowledge has a positive impact towards the use of accounting information in MSME. Their research result will be used as the foundation of hypothesis development. From the description above, the first hypothesis formulated as follows:

**H1:** Business actors' accounting knowledge has a positive effect on the use of MSME accounting information.

### **2.12.2 The Impact of Accounting Training towards the Use of Accounting Information**

Accounting training refers to the quantity or regularity of accounting courses offered by non-school or higher education institutions, training facilities, or governmental agencies that MSMEs' owners attend (Novianti et al., 2018). Accounting education has an impact on how accounting information is used. The high utilization of accounting information in business management resulted from regular accounting training attendance. Research conducted by Novianti et al. (2018) found that, MSMEs are better equipped to utilize and use accounting information in their business operations the more frequently they attend accounting training.

Accounting training will determine how well a manager's ability to master accounting technical skills (Julia, 2016). Holmes and Nichols (1988) and Fitriyah, (2006) stated that the frequency of accounting training has positive correlation with use of accounting information. Which means the more frequent accounting training attended by MSMEs owner, the more likely MSMEs owner to use accounting information. Entina and Pramono (2019) researches the impact of accounting training towards the use of accounting information. Her research

shows that accounting training has proved to have a significant and positive effect on the use of accounting information. The first factor was perceived usefulness. In this research, accounting training will be analyzed to the relation between accounting training and perceived usefulness of accounting information. Her research result will be used as the foundation of hypothesis development. From the description above, the second hypothesis formulated as follows:

**H2:** Accounting training attended by business actors has a positive effect on the use of MSME accounting information.

### **2.12.3 The Impact of Business Age towards the Use of Accounting Information**

The age of a business refers to how long it has been in operation (Handayani, 2011). Businesses that have been around longer typically have greater experience than freshly formed businesses. Owners of long-running firms have gained more knowledge from their experience than others who have only recently started running their businesses. According to Rahmawati (2012), the company's age demonstrated that it was still operating and competitive. Business age has a substantial impact on how accounting information is used in MSMEs, according to Murniati (2002).

Grace (2016) found out that there is a significant effect between business age and the use of accounting information. Handayani (2011) stated that business age impacts changes of mindset and decision-making level of MSMEs owners. Business owners that operate longer learn the importance of accounting information. As a result, business owners learn the importance of accounting information application in decision-making. Rini (2016) showed that company

age had a positive effect on the use of accounting information in MSMEs. It means that the more mature the age of a business, the more frequent a business uses accounting information. the research of Rini (2016) will be used as the foundation of hypothesis development. Research conducted by Ramadhani et al (2018) suggested that business age has a positive impact towards the use of accounting information. Business age results in a change in mindset and the level of ability of the business owner in making decisions for each business owner action (Sitoresmi, 2011). Grace (2010) shows there are significant effects between business age and the use of accounting information. Meaning the longer a company operates the more causes for the company to use accounting information.

Based on the description above and the results of previous studies, the third hypothesis formulated as follows:

**H3:** Business' age has a positive effect on the use of MSME accounting information.

#### **2.12.4 The Impact of Business Turnover towards the Use of Accounting Information**

Business turnover, which is measured in rupiah units, is the average monthly gross revenue that the business owner receives (Arinta, 2014). The accounting notion of turnover determines how rapidly a corporation runs its operations. The more frequent transactions were recorded, the larger the turnover they had. Due to the tiny size of the transactions or the fact that the enterprises were privately owned, business actors with low turnover did not feel the need to document transactions (Fauziah, 2015).

Puspita (2018) proved that the greater the amount of business turnover owned, the higher the tendency for MSMEs to record transactions in business. Fitriyah (2006) stated that the bigger the revenue or sales of a business the higher the complexity of the company in using accounting information. The findings from Evi (2015) stated that there are differences in the application of accounting information between businesses that have revenue of IDR 25.000.000 to IDR 75.000.000 and businesses that have revenue above IDR 75.000.000. It means that the higher the revenue the more likely for business to apply accounting information. From the description above, the fourth hypothesis is as follows:

**H4:** Business turnover has a positive effect on the use of MSME accounting information.

#### **2.12.5 The Impact of Education Level towards The Use of Accounting Information**

Education level refers to formal education done by the MSMEs owner. The usage of accounting information in business management increases with the level of formal education of firm owners (Fauziah 2015). According to Sari's (2013) research, SME owners with higher educational backgrounds understand the value of accounting and transaction tracking for their companies. Due to their lack of expertise and access to accounting information, business owners with low educational levels tended not to employ accounting information on their businesses.

In general, SMEs are directly owned and led by MSMEs owners. Which means managerial ability of MSME owners reflected by their education. The higher the education level of the MSME owner or leader, the better his managerial

abilities will be. With a high level of education, at least the managers or leaders of MSMEs will have broader insight and knowledge than the owners or managers of MSMEs with low education. Grace (2010) stated that the ability and expertise of the owner greatly influences the application of accounting information. The ability and expertise of the owner of the company is largely determined from the formal education that has been taken. From the description above, the fifth hypothesis is as follows:

**H5:** The level of education has a positive effect on the use of MSME accounting information.

#### **2.12.6 The Impact of Motivation of Use towards The Use of Accounting Information**

Motivation is the personal will that drives one to take action. The motivation of use was determined by looking at MSMEs' inclination to record transactions as either a requirement for administrative fulfillment or a need in business management. According to Hall (1961), Motivation is fundamental to cognition, behavior and communication. Rafika (2017) defines motivations as conscious effort or drives that lead individuals towards an action. Terry (2009), stated that motivation is an impulse that causes someone to act to achieve a certain goal.

Rafika (2017) stated that motivation is important because motivation is the drive or urge within a person to act or do something. As a result, motivation has an important place in determining personal actions. According to Puspita (2018), SME owners reported two motivational tendencies for recording transactions: as a necessity for business management and as a necessity for administrative

fulfillment. For credit applications at banks and other non-bank financial institutions, as well as for business licensing administration needs like trademark and tax reporting, business management and administrative fulfillment are both prerequisites. Business management and administrative fulfillment both serve as a condition for credit applications at banks and other non-bank financial institutions as well as business licensing administration requirements such as Trademark and tax reporting. According to Entina and Pramono (2019), MSMEs record transactions as a kind of necessity for business management, even though their records are still only simple notes that only could be understood personally, rather than structured recording based on general rules or standards. This study is consistent with that by Puspita (2018), who demonstrated that MSMEs have a propensity to record transactions as a requirement in business management in order to manage expenditures and cash outlays, to keep tabs on all transactions, and to make choices quickly. From the description above, the seventh hypothesis is as follows:

**H6:** Motivation of use has a positive effect on the use of MSME accounting information.

#### **2.12.7 The Impact of Gender as Moderating Variable Towards the Use of Accounting Information**

Puspitawati (2010) explains that gender is the differences in role and functions, nature, positions, responsibility, and behavioral rights between man and woman formed by norms, customs, and locals' beliefs. Solahudin (2019) stated that gender gives differences in level of considerations. Level of consideration

here means decision-making. Solahudin (2019) stated that men tend not to utilize the information completely.

Palmer and Kandasami (1997) stated that there are stereotypes between genders. Men are seen as more objectives, independent, aggressive, and work oriented. Men are seen as having more abilities in managerial responsibility, compared to women who are seen as soft, passive, decision oriented and more sensitive. Meyers and Levy stated (1989) that in information processing, man usually does not use all available information, as a result information produced is less comprehensive compared to women. From the description above, the sixth hypothesis is as follows:

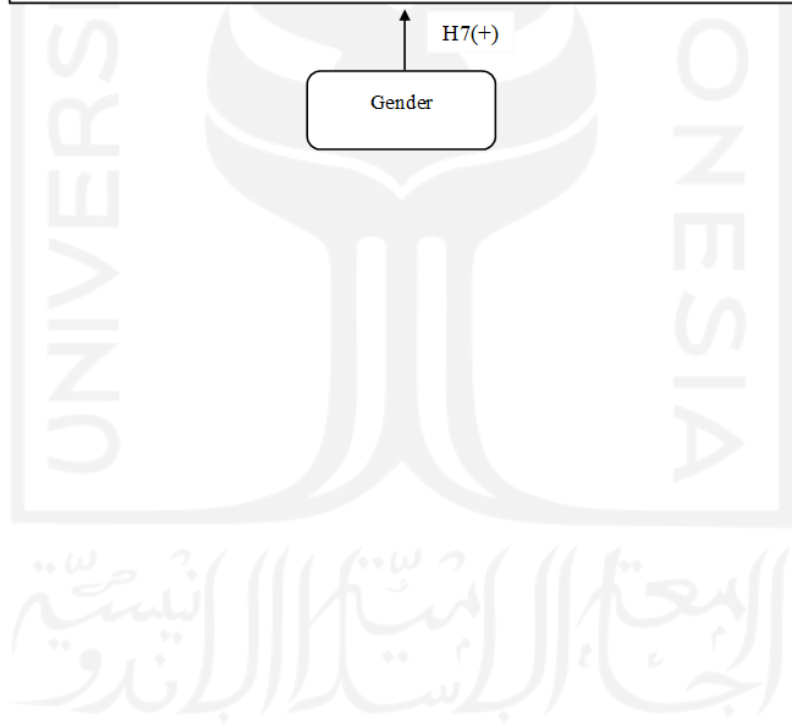
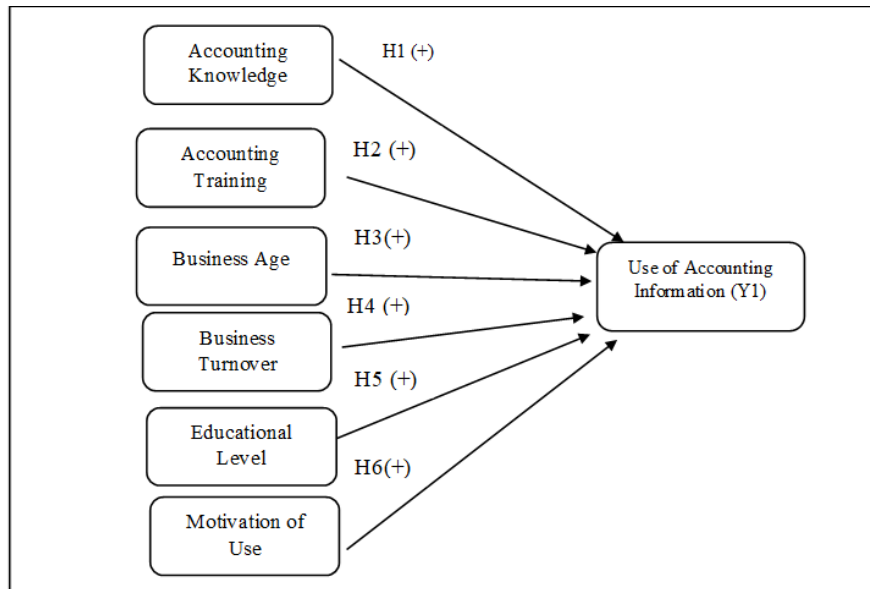
**H7:** Gender has effects as moderating variable towards the use of MSME accounting information

### **2.13 Research Frameworks**

The purpose of creating a framework in this study is to make it easier for readers to understand factors affecting the use of accounting information with gender as moderating variable: an empirical study on MSME in Sleman, Yogyakarta. The research frameworks in this study can be seen in Figure 2.1.



**Figure 2.1 Research Frameworks**



## **CHAPTER III**

### **RESEARCH METHOD**

#### **3.1 Research Method**

This research is quantitative research using primary data obtained through surveys using questionnaire technique. Questionnaires will be provided to individual or SMEs owners in Sleman, Yogyakarta. Questionnaires will be sent directly to the respondent or online using google form. This research uses 5 independent variables, 1 dependent variable, and 1 moderating variable.

#### **3.2 Population and Sample**

According to Saunders (2019), population is a set of elements or cases of samples taken. Population in this research is individual or business owners of micro, small, medium enterprises. Samples are subgroups or part of the population. In this research the population is the MSMEs owner and the sample is MSMEs owner in Sleman, Yogyakarta. Samples gathering method in this research is non-probability sampling using technique convenience sampling, for example MSMEs owners who were willing to be asked at the time the research took place. The primary data were analyzed using questionnaires. The population of MSME in Sleman is 90.559 is secondary data from DataUMKM (2023)

#### **3.3 Data Collection Method**

The data source in this research is the primary data source. Data collection method in this research is questionnaire distribution. The questionnaire is a research instrument that is sent to the respondent through various means

completed by the respondent (Cooper&Schindler, 2013). The questionnaire will be adopted from previous research, and modified to fit the needs of this research. The questionnaire will be adopted from previous research and modified to fit the needs of this research. The researcher uses pilot test of 20 research forms and distribute it manually to the local MSME and revised the question to become easier to understand for MSME to answer.

### **3.4 Operational Definition and Variable Measurements**

Rahmida (2020) defines research variables as the characteristic of a person, objects, or activities that have certain variations that are determined and studied to have conclusions drawn. Sugiyono (2018) defines research variables as a construct or characteristic to be researched. This research uses six independent variables, one dependent variable, and one moderating variable. Dependent variables namely Accounting Knowledge (X1), Accounting Training (X2), Business Age (X3), Business Turnover (X4), Education Level (X5), Motivation to Use (X6). The variable used to analyze factors affecting the use of accounting information. The dependent variable is use of accounting information (Y1). Whereas the moderating variable is gender.

Measurements in this research use Likert scale. Where the respondent is asked to Respondents were asked to fill in the column that was provided by ticking the value option 1-6. The column was filled based on the respondent perception and opinion towards the question asked by the researcher. Value 1 to 6 being “Strongly Disagree”, “Disagree”, “Somewhat Disagree”, “Somewhat Agree”, “Agree”, and “Strongly Agree”. Value 1 means the respondent approval

level towards the statement is low. Meanwhile value 6 means the respondent approval level towards the statement is high.

### 3.4.1 Accounting Knowledge

Bestianti (2015) defines accounting knowledge as information obtained by someone through learning, understanding and experiencing something. Accounting knowledge focuses to the extent of MSMEs owner understanding (Kristiawati, 2018). According to Entina and Pramono (2019), accounting knowledge is the capacity to understand how transactions are recorded and put to use the knowledge and skills acquired through training and experience by demonstrating them via the division of accounting cycles that take place in businesses. Accounting knowledge is the capacity to understand accounting as the process of noting, classifying, and summarizing economic events (Belkaoui, 2011). Attitudes and actions that are supportive (positive), rejecting (negative), or neutral might be used to measure this affective category (Djazari&Sagoro, 2011).

Based on a previous discussion, five questions were asked to measure accounting knowledge. The five questions are as follows as illustrated in Table 3.1.

**Table 3.1 Accounting Knowledge Indicator**

| No | Indicators   | Sources                |
|----|--|------------------------|
| 1  | Have the knowledge of accounting                     | Entina, Pramono (2019) |
| 2  | Understand the benefit and functions of accounting   |                        |
| 3  | Able to classify business transactions that occur    |                        |
| 4  | Aware that recording every transaction is important. |                        |
| 5  | Willing to record business transactions.             |                        |

### 3.4.2 Accounting Training

Accounting training is the number or frequency of accounting training held by a non-school educational institution or institution of higher education, training centers or government offices, attended by owners of MSMEs (Novianti, et al., 2018). Entina and Pramono (2019) defines accounting training as accounting training attended by MSME owners is measured based on the frequency of accounting training attended. Accounting training can be done on or off the job. Training conducted outside of work is generally formal. Exercises done outside of work meant to improve skills (Julia, 2016). Accounting training determines how well a manager's abilities are to the technical mastery of accounting. The more often a manager attends training accounting, the better the manager's ability to use information accountancy (Nita&Zuliyati, 2015).

Based on a previous discussion, five questions were asked to measure the accounting training. The five questions are as follow

**Table 3.2 Accounting Training Indicators**

| No | Indicators /items  | Sources                   |
|----|--|---------------------------|
| 1  | Interested in accounting training  | Entina, Pramono<br>(2019) |
| 2  | Eager to attend every accounting training.   |                           |
| 3  | Accounting training is essential for business development                            |                           |
| 4  | Accounting training increases knowledge about the process of recording transactions. |                           |
| 5  | The material taught in accounting training applied in business.                      |                           |

### 3.4.3 Business Age

The business's age is how old the company has been in operation (Handayani, 2011). The age of the business was determined in this study based on how long it had been in existence, measured in years, from the time it was founded until the study's completion. (Entina&Pramono, 2019). Fatimah and Pranaditya (2018) stated that business age is the length of time a business has been established from the start of its operation to the present time. Business' age related to product life cycle theory (Kotler, 2002). The product life cycle consists of introduction, growth, maturity or stabilization stages, and decline. The higher the age of a business, the more mature the company will be.

Based on previous discussion, four questions asked to measure the Business age. The four questions are as follow

**Table 3.3 Business Age Indicators**

| No | Indicators  | Sources                |
|----|---|------------------------|
| 1  | The length of time in managing a business.  | Entina, Pramono (2019) |
| 2  | Recording transactions is necessary because many transactions occur.                              |                        |
| 3  | Recording transactions is important for business continuity and development.                      |                        |
| 4  | The longer the business is established, the more it is necessary for transactions to be recorded. |                        |

### 3.4.4 Business Turnover

Business turnover is the average of total gross revenue received per month by business owners, in Rupiah (Arinta, 2014). Business turnover is the result or amount of income earned by the company. The measurement of business turnover measured by the company's income per month (Julia, 2016). Fauziah (2015) revealed a difference in how MSMEs report transactions based on their annual business turnover. According to Puspita (2018), MSMEs have a higher tendency

to document business transactions the more business turnover they own. According to Fauziah's (2015) research, business turnover has an impact on how accounting information is used. The frequency of recording transactions is inversely correlated to business turnover. While this was going on, business owners with little turnover did not see the need to record transactions because they were still tiny or were conducted by privately owned enterprises (Fauziah, 2015). This study looked at how the utilization of accounting information is impacted by business turnover.

Based on previous discussion, three questions were asked to measure the Business Turnover. The three questions are as follow:

**Table 3.4 Business Turnover Indicator**

| No | Indicators                                   | Sources                |
|----|--|------------------------|
| 1  | Have monthly business income or turnover.    | Entina, Pramono (2019) |
| 2  | Turnover requires transactions records       |                        |
| 3  | Turnover makes me use accounting information |                        |

### 3.4.5 Education Level

The education level is measured based on the formal education taken (Entina&Pramono, 2019). The formal education is the education obtained in formal school starting from elementary school to tertiary level diploma (D3) and bachelor degree (S1). The owner's knowledge in terms of preparing and using accounting information can be seen from the level of education that has been taken. If the business owner has a low level of education, then owner knowledge in terms of preparing and using accounting information is still low when compared to owners who take a high level of formal education or college (Ramadhani et al, 2018).

Based on previous discussion, four questions were asked to measure Education Level. The four questions are as follow:

**Table 3.5 Education Level Indicators**

| No | Indicators   | Sources                |
|----|--|------------------------|
| 1  | Education is an important factor in determining work ability.                    | Entina, Pramono (2019) |
| 2  | With education, accounting and transactions recording processes have been learnt |                        |
| 3  | The higher education the more transaction records are used.                      |                        |
| 4  | Understanding the importance of recording transactions in business               |                        |

### **3.4.6 Motivation of Use**

A drive that prompts someone to take a certain activity or reach a particular goal is known as motivation (Terry, 2009). Motivation measured by examining the tendency of SME actors to either record transactions as a need for administrative fulfillment or just as a need in business management (Entina & Pramono, 2019). Rafika (2017) defines motivations as conscious effort or drives that lead individuals towards an action. We can say that motivation is the tendency of MSME owners to use accounting information. According to Puspita (2018), MSME owners had two motivational tendencies for recording transactions: as a necessity for business management and as a necessity for administrative fulfillment. MSMEs' inclination to record transactions as a requirement for business management or as a requirement for administrative compliance (Entina & Pramono, 2019).

Based on previous discussion, five questions asked to measure Motivation to use. The five questions are as follow:



**Table 3.6 Motivation of use Indicators**

| No | Indicators   | Sources                   |
|----|--|---------------------------|
| 1  | Using accounting information in business records to control costs and cash out flow.                                 | Entina,<br>Pramono (2019) |
| 2  | Using accounting information in business records to make decisions easily (when to shop or wholesale)                |                           |
| 3  | Using accounting information in business records to separate the business money and personal money.                  |                           |
| 4  | Using accounting information in business records as a condition to apply for a loan in the bank.                     |                           |
| 5  | Using accounting information in business records as the administrative requirements to establish a business license. |                           |

### **3.4.7 Gender**

Solahudin (2014) define gender as characteristic to identify the differences between man and woman. Gender is the differences between man and woman from social, cultural, value, behavior, emotion, mentality and other non-biological factors. In this research this variable use one question statement using dummy variable measurement method. Dummy variable used to quantify variable that has qualitative characteristic. Smith-satterthwaite used to measure t-statistics.

### **3.4.8 Use of Accounting Information**

Accounting information is transactional data that has been converted to financial statistics and is used to inform economic decision-making. For small organizations, bookkeeping, a fairly straightforward procedure of recording transactions and reporting financial information is frequently defined as accounting. According to Entina and Pramono (2019), the empirical indicators of the use of accounting information include the use of accounting information to monitor and raise productivity, the use of accounting information to forecast future cash needs, and the use of accounting information to control expenses. Other empirical indicators for use of accounting are using accounting information

to the production process, using accounting information to develop business strategies, using accounting information to find out the amount of production daily, and using accounting information to plan business activities. Business owner knowledge affects the application of accounting in MSME (Lestanti, 2015). Accounting process used in producing information affected by the MSMEs owner business knowledge (Lestanti, 2015).

Based on a previous discussion, six questions were asked to measure Use of Accounting Information. The six questions are as follow

**Table 3.8 Use of Accounting Information Indicators**

| No | Indicators   | Sources                |
|----|--|------------------------|
| 1  | Using accounting information to predict the need for cash in the future. | Entina, Pramono (2019) |
| 2  | Using accounting information to control the costs incurred.              |                        |
| 3  | Using accounting information to measure and improve productivity         |                        |
| 4  | Using accounting information to run and control the business.            |                        |
| 5  | Using accounting information to know financial position                  |                        |
| 6  | Using accounting information to determine business performance           |                        |

### **3.5 Method of analysis**

#### **3.5.1 Data Analysis Tool**

The data in this research gathered from questionnaires sent to Micro, Small, and Medium (MSME) business owners. The data will be analyzed using descriptive analytics. In this research hypothesis will be tested using quantitative analysis. Quantitative research models will be analyzed using Partial Least Square method (PLS) with help of SmartPLS.

### **3.5.2 Measurement Model**

#### **3.5.2.1 Validity test**

Ghozali (2018) defines validity test as tool used to test validity of questionnaire. Questionnaire can be said as valid if the question in the questionnaire able to answer or reveal something that is measured in the questionnaire. To know, whether there is question that should be changed or removed because of irrelevance of the question, validity test is required.

#### **3.5.2.2 Reliability test**

Ghozali (2018) defines reliability test as a tool used to measure a questionnaire, which is an indicator of variable or construct. Questionnaires can be said as reliable if the answer of the person answering the questionnaire is consistent from time to time. The reliability test was used to measure the consistency of the measurement results from the questionnaire in repeated use. Respondents' answers to questions are said to be reliable if each question is answered consistently or the answers cannot be random. (Ghozali, 2018). This study uses Cronbach Alpha technique to test reliability. Ghozali (2018), stated that if the Cronbach Alpha coefficient  $> 0.70$  then the question is declared reliable or a construct or variable is declared reliable. Conversely, if the Cronbach Alpha coefficient  $< 0.70$  then the question is declared unreliable.

#### **3.5.2.3 Structural Model (Inner Model)**

Ghozali (2018) stated that structural model evaluation with PLS is done by performing the R-squared ( $R^2$ ) test and the significance test through the estimation of the path coefficient. Changes in the value of R-Squares are used to

assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect.

#### **3.5.2.4 R-Square (R<sup>2</sup>) Test**

Ghozali (2018) stated that the coefficient of determination (R<sup>2</sup>) measures how far the model could explain the variation of variables dependent or knowing how much the influence of the independent variable on the dependent variable. The value of the coefficient of determination is between zero and one. Small R<sup>2</sup> score means the ability of independent variables to explain dependent variable variation is limited. when evaluating the best regression model. Adjusted R<sup>2</sup> value can go up or down if one independent variable is added to the model study.

#### **3.5.2.5 T-Test**

The t-statistical test was carried out to determine the effect of each independent variable on the dependent variable (Ghozali, 2018). The test is carried out with the criteria. If the significance value is  $<0.05$  then the hypothesis is accepted and if the significance value  $> 0.05$  then the hypothesis is rejected. Ghozali (2006) explains that if the t-count value is greater than the t-table value, the hypothesis that has been made previously can be accepted or proven significant.

#### **3.5.2.6 Path Coefficient**

Ghozali (2018) stated that path coefficient is an extension of multiple linear analysis or path analysis is also using regression analysis to estimate the quality relationship between variables pre-determined based on theory. A path analysis model that systematically compares various paths that can affect directly or indirectly between the independent variable and the dependent variable.

### 3.5.2.7 Goodness of fit

Ghozali (2018) stated that goodness of fit tests whether empirical data fit the model. The regression model was measured by the chi square value. This model is to test the null hypothesis that whether the empirical data fit the model. If there isn't any difference between the model and the data so that the model can be said to be fit. If the P-value is  $\leq 0.05$  then  $H_0$  is rejected. It means there are significant differences between model and observation value. If P-value  $\geq 0.05$  then  $H_0$  accepted. It means that model fits the observation value.

### 3.5.3 Moderating Variable

#### 3.5.3.1 Gender

Solahudin (2014) define gender as characteristic to identify the differences between man and woman. Gender is the differences between man and woman from social, cultural, value, behavior, emotion, mentality and other non-biological factors. In Smith-satterthwaite used to measure t-statistics. The t-stats can be measured using this formula (Chin, 1998).

$$t = \frac{\text{Path}_{\text{Sample}_1} - \text{Path}_{\text{Sample}_2}}{\sqrt{S.E.^2_{\text{Sample}_1} + S.E.^2_{\text{Sample}_2}}}$$

Description:

Path sample 1: Coefficient path for group 1 (Male)

Path sample 2: Coefficient path for group 2 (Female)

S.E. sample 1: Standard error coefficient value for group 1 (Male)

S.E. sample 2: Standard error coefficient value for group 2 (Female)

## CHAPTER IV

### DATA ANALYSIS AND DISCUSSION

This chapter describes the results of data collection, respondent characteristics, descriptive analysis, pilot test results, measurement model, and structural model analysis.

#### 4.1 Data Collection Results

The purpose of this study is to determine how accounting data should be used with gender acting as a moderating variable. The owners of SMEs were sent research questionnaires via Google Form to collect data. The distribution of the questionnaire is shown in Table 4.1 below:

**Table 4.1 Questionnaire and Data Collection Results**

| <b>Information</b>                           | <b>Total</b> | <b>Percent</b> |
|--|--------------|----------------|
| Number of questionnaires answered            | 185          | 100%           |
| Questionnaires that do not meet the criteria | 20           | 10.8           |
| Questionnaires that meet the criteria        | 165          | 89.2           |

Source: *Primary data processing results, 2022*

Based on Table 4.1, 185 questionnaires were collected in total. There were only 165 surveys that could be processed since they met the requirements, and the other 20 were incomplete. So, it can be said that 165 people participated in the survey as responders.

#### 4.2 Respondent Characteristics

Respondent characteristic in this research describes the characteristics of respondents who use accounting information.

#### 4.2.1 Gender Classification

**Table 4.2 Respondent Classification Based on Gender**

| Gender | Amount | Percentage |
|--------|--------|------------|
| Male   | 71     | 43%        |
| Female | 94     | 57%        |
| Total  | 165    | 100%       |

Source: *Primary data processing results, 2022*

Based on table 4.2, it can be seen that the gender of the 165 respondents who are the research subjects. SME owners who are male is 71 people or 43%, while female respondents are 94 people or 57%.

#### 4.2.2 Age Classification

**Table 4.3 Respondent Classification Based on Age**

| Age   | Amount | Percentage |
|-------|--------|------------|
| <20   | 5      | 3%         |
| 20-30 | 124    | 75.2%      |
| 31-40 | 19     | 11.5%      |
| 41-50 | 14     | 8.5%       |
| >50   | 3      | 1.8%       |
| Total | 165    | 100%       |

Source: *Primary data processing results, 2022*

Based on Table 4.3 above, some SME entrepreneurs in this study aged below 20 amount 5 respondent (3%), aged 20-30 amount 124 respondent (75.2%), aged 31-40 amount, 41-50 amount 14 (8.5%), above 50 3 (1.8%).

### 4.2.3 Education Level

**Table 4.4 Respondent Classification Based on Education Level**

| Description    | Amount | Percentage |
|----------------|--------|------------|
| Primary School | 2      | 1.2%       |
| Middle School  | 1      | 0.6%       |
| Highschool     | 20     | 12.1%      |
| D3             | 11     | 6.7%       |
| S1             | 119    | 72.1%      |
| S2             | 12     | 7.3%       |
| S3             | 0      | 0%         |
| Total          | 165    | 100        |

Source: *Primary data processing results, 2022*

Based on Table 4.4 above, some SME entrepreneur's education level in this research is Primary school amount 2 (1.2%), Middle school amount 1 (0.6%), Highschool amount 20 (12.1%), D3 amount 11 (6.7%), S1 amount 119 (72.1%) S2 amount 12 (7.3%) and there is no respondent who are S3.

### 4.3 Use of Accounting Information Model Measurement

The first step in the data analysis contains 2 aspects: model measurement, and structural model, that includes all reflective indicators in the research model. There are 32 items for 7 variables; Accounting Knowledge (AK1-AK5), Accounting Training (AT1-AT5), Business Age (BA1-BA4), Business Turnover (BT1-BT3), Education Level (EL1-EL4), Motivation to use (MU1-MU5), Use of Accounting Information (UAI1-UAI6).

#### 4.3.1 Model Measurement (Outer Model)

Model Measurement consists of 32 questions that are adapted and improvised from literature and previous study. Questionnaire tested using



Composite Reliability for item reliability to show degree of consistency or how far measurement tools can be trusted to rely on. Questionnaires were also tested using convergent validity and discriminant validity before being used to measure structural models. Reflective measurement model (Outer Model) measures score that is rated based on correlation between component score and construct score.

#### **4.3.2 Reliability and Validity Test**

#### **4.3.3 Validity Test**

Validity is measured from the correlation between the indicator scores and their constructs. The rules used to assess convergent validity are the loading factor value  $> 0.7$  and the Average Variance Extracted (AVE) value  $> 0.5$ . If there are indicators that do not meet these requirements, they must be removed as they deemed to be unfit if the data does not meet the requirement.

Data in Table 4.5 below shows the results of the convergent validity of the question indicators from the variables. If they have AVE above 0.5 and loading above 0.7 then question indicators in this research variable are valid and can be used as research instruments. As we can see the for each of the question asked in this research, the data of this research have average variance expected (AVE) above 0.5 and have loading factors above 0.7 as a result the data in this research can be considered valid.

**Table 4.5 Item Loadings and Average Variance Expected (AVE)**

| Variable                  | Item  | Code | Loading | AVE   |
|---------------------------|---|------|---------|-------|
| Accounting knowledge (AK) | Saya mempunyai pengetahuan tentang akuntansi dan informasi akuntansi  | AK1  | 0.863   | 0.736 |
|                           | Pengetahuan akuntansi saya membuat saya menggunakan informasi akuntansi di usaha saya                           | AK2  | 0.900   |       |
|                           | Saya memahami manfaat dan fungsi informasi akuntansi  | AK3  | 0.835   |       |
|                           | Saya memahami pentingnya pencatatan transaksi   | AK4  | 0.902   |       |
|                           | Saya mencatat transaksi bisnis yang terjadi sesuai dengan standar akuntansi                                     | AK5  | 0.784   |       |
| Accounting Training (AT)  | Saya berminat dengan pelatihan akuntansi  | AT1  | 0.799   | 0.593 |
|                           | Saya bersedia mengikuti setiap pelatihan akuntansi  | AT2  | 0.747   |       |
|                           | Menurut saya pelatihan akuntansi penting untuk pengembangan bisnis/usaha  | AT3  | 0.747   |       |
|                           | Pelatihan akuntansi meningkatkan pengetahuan saya tentang proses pencatatan transaksi                           | AT4  | 0.792   |       |
|                           | Materi yang diajarkan di pelatihan akuntansi akan bermanfaat dalam usaha/bisnis saya                            | AT5  | 0.765   |       |
| Business Age (BA)         | Usia bisnis/usaha saya mendorong saya menggunakan informasi akuntansi   | BA1  | 0.746   | 0.575 |
|                           | Semakin lama usaha/bisnis berjalan semakin penting pencatatan transaksi   | BA2  | 0.741   |       |
|                           | Pencatatan transaksi penting untuk keberlangsungan dan pengembangan usaha/bisnis saya                           | BA3  | 0.778   |       |
|                           | Saya menganalisa informasi akuntansi periode lampau untuk membuat prakiraan usaha ke depan                      | BA4  | 0.768   |       |
| Business Turnover (BT)    | Di bisnis saya, omset usaha saya dicatat sesuai standar akuntansi   | BT1  | 0.782   | 0.667 |
|                           | Dengan adanya informasi akuntansi, saya bisa mengetahui omset usaha saya  | BT2  | 0.835   |       |
|                           | Omset usaha saya mendorong saya menggunakan informasi akuntansi untuk usaha saya                                | BT3  | 0.832   |       |
| Educational Level (EL)    | Menurut saya tingkat pendidikan mempengaruhi pemahaman akuntansi  | EL1  | 0.857   | 0.635 |
|                           | Proses dan pengetahuan informasi akuntansi telah cukup saya pelajari melalui pendidikan formal                  | EL2  | 0.723   |       |
|                           | Menurut saya semakin tinggi tingkat pendidikan, semakin tinggi kesadaran tentang pentingnya informasi akuntansi | EL3  | 0.884   |       |
|                           | Tingkat Pendidikan mendorong saya tentang pentingnya pencatatan informasi akuntansi dalam menjalankan bisnis    | EL4  | 0.709   |       |

**Table 4.5 Continued**

| <b>Variable</b>                     | <b>Item</b>  | <b>Code</b> | <b>Loading</b> | <b>AVE</b> |
|-------------------------------------|--|-------------|----------------|------------|
| Motivation of Use (MU)              | Saya menggunakan informasi akuntansi di usaha/bisnis saya untuk mempermudah pengambilan keputusan (Semisal kapan saya berbelanja) kas di bisnis saya | MU1         | 0.709          | 0.664      |
|                                     | Penggunaan informasi akuntansi di usaha/bisnis saya untuk mengontrol beban dan arus kas  | MU2         | 0.854          |            |
|                                     | Penggunaan informasi akuntansi di usaha/bisnis saya membuat saya membedakan uang bisnis dengan uang pribadi saya                                     | MU3         | 0.783          |            |
|                                     | Saya menggunakan informasi akuntansi di bisnis saya sebagai syarat pengajuan pinjaman ke bank  | MU4         | 0.888          |            |
|                                     | Saya menggunakan informasi akuntansi di usaha/bisnis saya sebagai syarat lisensi usaha saya.   | MU5         | 0.766          |            |
| Use of Accounting Information (UAI) | Saya menggunakan informasi akuntansi untuk mengukur performa usaha/bisnis saya   | UAI1        | 0.737          | 0.638      |
|                                     | Saya menggunakan informasi akuntansi untuk mengembangkan strategi usaha/bisnis saya  | UAI2        | 0.796          |            |
|                                     | Saya menggunakan informasi akuntansi di dalam proses produksi usaha/bisnis saya  | UAI3        | 0.829          |            |
|                                     | Penggunaan informasi akuntansi di usaha/bisnis saya untuk mengukur dan memperbaiki produktivitas saya  | UAI4        | 0.838          |            |
|                                     | Saya menggunakan informasi akuntansi untuk menjalankan dan mengontrol usaha/bisnis saya  | UAI5        | 0.819          |            |
|                                     | Saya menggunakan informasi akuntansi untuk mengontrol biaya yang saya keluarkan  | UAI6        | 0.770          |            |

From the results of data processing with SmartPLS shown in Table 4.5 and Table 4.5 Continued, the majority of indicators in each variable in this study have a loading factor value greater than 0.70 and is said to be valid. Variable indicator that has a loading factor value larger than 0.70 has a high level of validity, so it meets the convergent validity.

#### **4.3.4 Internal Consistency**

Internal consistency was tested to measure the consistency of the measurement results from the questionnaire in repeated use. Respondents' answers

to questions are reliable if each question is answered consistently, or the answers cannot be random. (Ghozali, 2018). This study uses the Cronbach Alpha technique to test reliability. Ghozali (2018) stated that if the Cronbach Alpha coefficient  $> 0.70$ , the question is declared reliable, or a construct or variable is declared trustworthy. Internal consistency can be seen in table.

**Table 4.6 Correlation Value Between Variables**

| Variable                      | Cronbach Alpha |
|-------------------------------|----------------|
| Accounting Knowledge          | <b>0.910</b>   |
| Accounting Training           | <b>0.829</b>   |
| Business Age                  | <b>0.758</b>   |
| Business Turnover             | <b>0.750</b>   |
| Educational Level             | <b>0.804</b>   |
| Motivation to use             | <b>0.860</b>   |
| Use of Accounting Information | <b>0.886</b>   |

If the Cronbach Alpha coefficient  $> 0.70$ , the question is declared reliable, or a construct or variable is declared trustworthy. Conversely, the question is declared unreliable if the Cronbach Alpha coefficient  $< 0.70$ . the table above shows that it has value above 0.70 hence it was declared reliable.

#### **4.3.5 Discriminant Validity**

Discriminant validity measured using the same statistical analysis, differs only in one aspect: discriminant validity analysis using roots AVE and Cross Loading factor. The results of the discriminant analysis can be seen in Table 4.7

**Table 4.7 Cross Loading.**

|      | AK           | AT           | BA           | BT           | EL           | MU           | UAI          |
|------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| AK11 | <b>0.863</b> | 0.260        | 0.465        | 0.476        | 0.517        | 0.572        | 0.533        |
| AK12 | <b>0.900</b> | 0.296        | 0.428        | 0.499        | 0.506        | 0.549        | 0.471        |
| AK13 | <b>0.835</b> | 0.412        | 0.513        | 0.501        | 0.495        | 0.542        | 0.484        |
| AK14 | <b>0.902</b> | 0.298        | 0.429        | 0.520        | 0.518        | 0.554        | 0.474        |
| AK15 | <b>0.784</b> | 0.380        | 0.471        | 0.556        | 0.514        | 0.698        | 0.541        |
| AT21 | 0.322        | <b>0.799</b> | 0.481        | 0.411        | 0.338        | 0.397        | 0.366        |
| AT22 | 0.338        | <b>0.747</b> | 0.350        | 0.431        | 0.376        | 0.438        | 0.335        |
| AT23 | 0.228        | <b>0.747</b> | 0.459        | 0.333        | 0.286        | 0.263        | 0.309        |
| AT24 | 0.293        | <b>0.792</b> | 0.549        | 0.430        | 0.400        | 0.383        | 0.382        |
| AT25 | 0.298        | <b>0.765</b> | 0.534        | 0.411        | 0.369        | 0.326        | 0.330        |
| BA31 | 0.518        | 0.515        | <b>0.746</b> | 0.525        | 0.477        | 0.476        | 0.476        |
| BA32 | 0.355        | 0.417        | <b>0.741</b> | 0.439        | 0.300        | 0.300        | 0.357        |
| BA33 | 0.258        | 0.493        | <b>0.778</b> | 0.505        | 0.342        | 0.343        | 0.431        |
| BA34 | 0.469        | 0.447        | <b>0.768</b> | 0.529        | 0.397        | 0.591        | 0.579        |
| BT41 | 0.545        | 0.286        | 0.437        | <b>0.782</b> | 0.492        | 0.575        | 0.508        |
| BT42 | 0.491        | 0.468        | 0.586        | <b>0.835</b> | 0.502        | 0.622        | 0.533        |
| BT43 | 0.436        | 0.521        | 0.599        | <b>0.832</b> | 0.517        | 0.568        | 0.572        |
| EL51 | 0.389        | 0.340        | 0.371        | 0.464        | <b>0.857</b> | 0.467        | 0.450        |
| EL52 | 0.662        | 0.252        | 0.357        | 0.481        | <b>0.723</b> | 0.587        | 0.479        |
| EL53 | 0.413        | 0.366        | 0.374        | 0.466        | <b>0.884</b> | 0.502        | 0.502        |
| EL54 | 0.428        | 0.512        | 0.517        | 0.551        | <b>0.709</b> | 0.534        | 0.459        |
| MU61 | 0.529        | 0.427        | 0.483        | 0.542        | 0.430        | <b>0.709</b> | 0.487        |
| MU62 | 0.482        | 0.371        | 0.477        | 0.589        | 0.529        | <b>0.854</b> | 0.581        |
| MU63 | 0.732        | 0.331        | 0.441        | 0.602        | 0.582        | <b>0.783</b> | 0.598        |
| MU64 | 0.482        | 0.332        | 0.505        | 0.573        | 0.548        | <b>0.888</b> | 0.625        |
| MU65 | 0.528        | 0.450        | 0.462        | 0.580        | 0.539        | <b>0.766</b> | 0.577        |
| UAI1 | 0.411        | 0.314        | 0.489        | 0.486        | 0.381        | 0.516        | <b>0.738</b> |
| UAI2 | 0.563        | 0.405        | 0.542        | 0.593        | 0.532        | 0.683        | <b>0.796</b> |
| UAI3 | 0.438        | 0.376        | 0.397        | 0.493        | 0.488        | 0.518        | <b>0.829</b> |
| UAI4 | 0.494        | 0.328        | 0.551        | 0.543        | 0.493        | 0.565        | <b>0.838</b> |
| UAI5 | 0.418        | 0.344        | 0.512        | 0.594        | 0.512        | 0.590        | <b>0.819</b> |
| UAI6 | 0.476        | 0.379        | 0.486        | 0.425        | 0.432        | 0.540        | <b>0.770</b> |

Table 4.7 above shows the reflective indicators tested for discriminant validity with cross loading; it is explained that the indicator is declared valid if it has the highest loading factor to the intended construct compared to the loading factor to another construct. Based on Table 4.10, it can be seen that there is no

item correlation to another variable question whose value exceeds the correlation of the question items between question item itself. So that it can be concluded that all variables in this study have met discriminant validity testing.

#### 4.3.6 Reliability Test

Reliability test can be done by using the value on the composite reliability Chin (1998) explains that a variable can be said to be reliable when it has a composite reliability value of more than 0.7.

**Table 4.8 Composite Reliability**

| Variable                      | Composite Reliability |
|-------------------------------|-----------------------|
| Accounting Knowledge          | 0.933                 |
| Accounting Training           | 0.879                 |
| Business Age                  | 0.844                 |
| Business Turnover             | 0.857                 |
| Educational Level             | 0.873                 |
| Motivation to use             | 0.900                 |
| Use of Accounting Information | 0.914                 |

The table above has shown that each variable in this study has a composite reliability value above 0.7. So, it can be concluded that all variables in this study are reliable. After that in table 4.9 will be presented the correlation value between variables.

#### 4.4 Model Fit

Model fit describes how good a series of observations is. If Standardized Root Mean Square Residual (SRMR) <0.10 or 0.8 model will be considered fit

(Hu&Bentler,1999). NFI will result between 0 and 1, the closer the value towards 1 the more appropriate the model.

**Table 4.9 Model Fit**

| Item | Value |
|------|-------|
| SRMR | 0.084 |
| NFI  | 0.602 |

Based on the table below we can see that SRMR value is 0.084, or below 0.10 then the model is considered fit.

#### 4.5 Inner Model

When the estimated model meets the outer model testing requirements, then the next action is to test the inner model. On Table 4.9 will present the value of R square of the variables in this study.

**Table 4.10 R Square**

| Variables                     | R Square |
|-------------------------------|----------|
| Use of Accounting Information | 0.619    |

In Table 4.9 it can be seen that the use of accounting information variables (UAI) has an R Square value of 0.619. Which means based on the model created dependent variable can be explained as much as 61,9%.

#### 4.6 Structural Model

After structural testing for the entire groups, there will be a classification of respondents based on gender. In the classification based on gender, respondents will be divided into two groups, namely men and women. The division of each group on the classification by gender is intended so that each group's data is

processed individually using the SmartPLS application to obtain path coefficient values and standard error values for each group. Path coefficient value and standard error each group will then be used to calculate t-statistical values (using the smith satterthwaite test) for each classification (gender) to see whether or not there is a moderating effect of gender. In Figure 4.1 you can see the results for the whole group (assessment of the structural model).

**Figure 4.1 Structural Model**

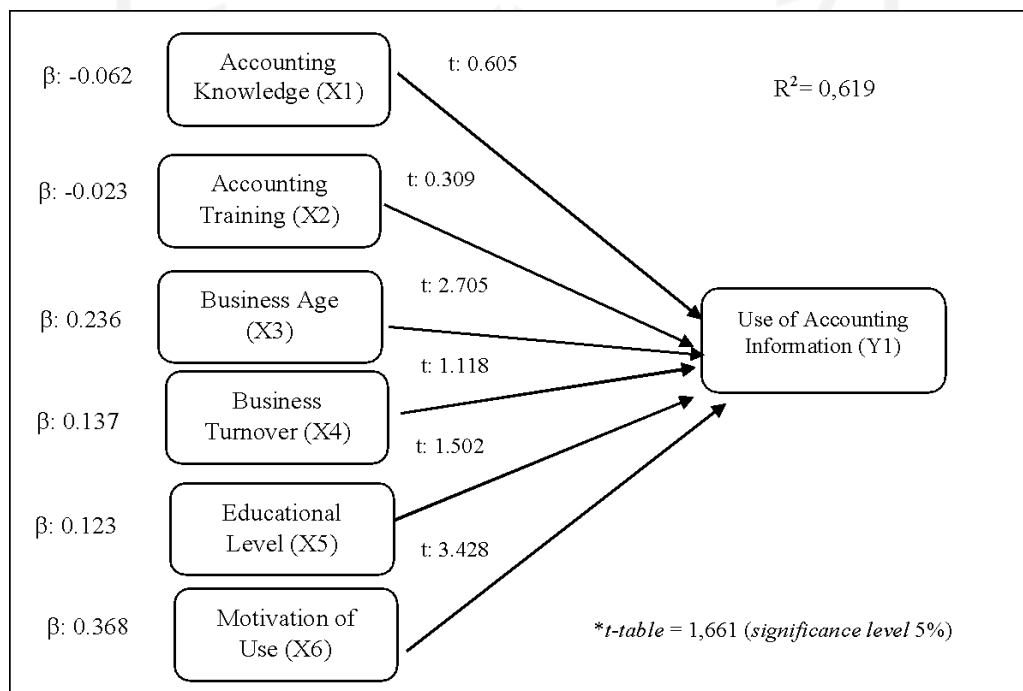


Figure 4.1 has shown that the business age has proven to have a positive effect towards the use of accounting information. The resulting t-statistic value is 2.705 and  $\beta$  is 0.236. Also, it could be seen that motivation of use does have significant effect and has a t-value of 3.428 which is greater than the t-value of 1.96 (alpha 5%) and  $\beta$  is 0.368.



#### 4.6.1 Path Coefficient and Statistical Significance

Table 4.10 below shows the path coefficient and t statistics for each variable. Analysis by evaluating the path coefficient ( $\beta$ ) and statistical significance of t-value (t-statistic). If the t-statistics higher than score t-table (1.661) then we could say the hypothesis is supported.

**Table 4.11 Hypothesis conclusion**

| Hypothesis | Path   | Path Coefficient | t-statistics | p-value | Result |
|------------|--------|------------------|--------------|---------|--------|
| H1         | AK-UAI | 0.062            | 0.605        | 0.548   | NS     |
| H2         | AT-UAI | -0.023           | 0.309        | 0.764   | NS     |
| H3         | BA-UAI | 0.236            | 2.705        | 0.010   | S      |
| H4         | BT-UAI | 0.137            | 1.118        | 0.269   | NS     |
| H5         | EL-UAI | 0.123            | 1.502        | 0.113   | NS     |
| H6         | MU-UAI | 0.368            | 3.428        | 0.001   | S      |

Table 4.10 shows the results specifying the path coefficient ( $\beta$ ) and t-value obtained from the bootstrap procedure. Score t-table = 1.661 (significance level 5%). The p-value for H3 and H6 are 0.010 and 0.001 ( $< 0.05$ ) It can be seen that the hypotheses H1, H2, H4, and H5 are not supported or the t-value is not significant, meanwhile H3 and H6 is supported both p-value and t-value is significant.

#### 4.7 Analysis Step 2: Moderating Effects Through Multi-Group Analysis

The second stage of analysis in this study is to examine the effect of gender as moderating effects. Multigroup analysis was used to examine the significant impact from moderating variables.

**Table 4.12 Respondent Classification Based on Gender**

| <b>Gender</b> | <b>Amount</b> | <b>Percentage</b> |
|---------------|---------------|-------------------|
| Male          | 71            | 43%               |
| Female        | 94            | 57%               |
| Total         | 165           | 100%              |

Source: *Primary data processing results, 2022*

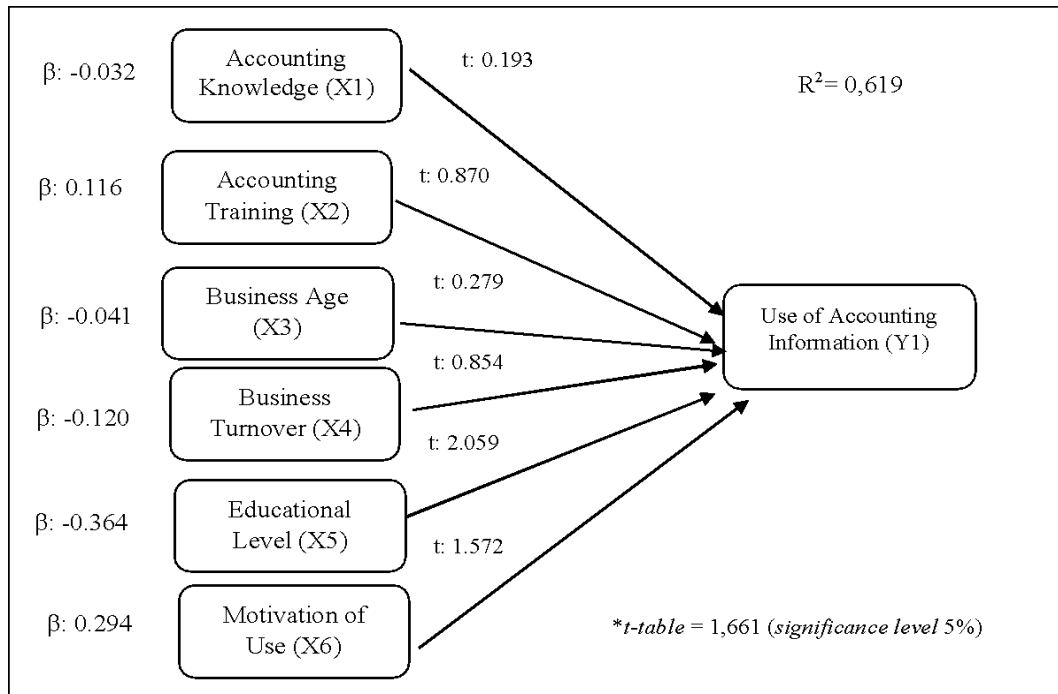
The relationship between constructs and gender subgroups is shown in the table 4.12 below:

**Table 4.13 Constructs relations with sub-group gender**

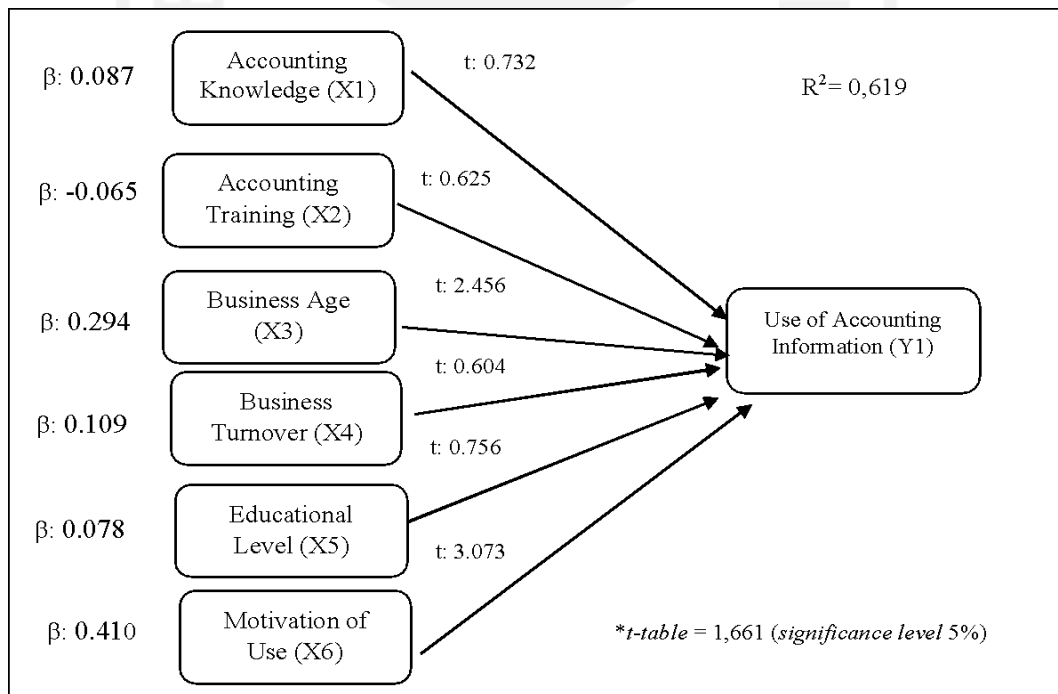
| <b>Path</b> | <b>Male</b>                                  |                |                | <b>Female</b>                                |                |                |
|-------------|--|----------------|----------------|--|----------------|----------------|
|             | <b><math>\beta</math> (Path coefficient)</b> | <b>t-value</b> | <b>Results</b> | <b><math>\beta</math> (Path coefficient)</b> | <b>t-value</b> | <b>Results</b> |
| AK-UAI      | -0.032                                       | 0.193          | NS             | 0.087  | 0.732          | NS             |
| AT-UAI      | 0.116  | 0.870          | NS             | -0.065                                       | 0.625          | NS             |
| BA-UAI      | 0.041  | 0.279          | NS             | 0.294  | 2.456          | S              |
| BT-UAI      | 0.120  | 0.854          | NS             | 0.109  | 0.604          | NS             |
| EL-UAI      | 0.364  | 2.059          | S              | 0.078  | 0.756          | NS             |
| MU-UAI      | 0.294  | 1.572          | NS             | 0.410  | 3.073          | S              |

It can be seen from the table above there are differences between male and female. The result from male shows that accounting knowledge, accounting training, business age, business turnover, and motivation of use does not have impact towards the use of accounting information and only education level has positive impact towards the use of accounting information. Meanwhile for female business age and motivation of use have positive effect towards the use of accounting information.

**Figure 4.2 Model Path Sub-Group Male**



**Figure 4.3 Model Path Sub-Group Female**



In figure 4.2 and figure 4.3. shows that, the relationship between the variables towards the use of accounting information. In women, business age ( $\beta = 0.294$  and  $t = 2.456$ ) and Motivation of Use ( $\beta = 0,410$  and  $t = 3.073$ ) is found significant. In men, Educational Level ( $\beta = -0,364$  and  $t = 2.059$ ) is found significant. Both accounting knowledge and business turnover is not significant in sub-group male and female.

#### 4.7.1 Sub-Group Path Relations

Ghozali and Latan (2015) explains that if the sample group data used is not normal or if there are different variants of the two groups then we need to calculate t-statistics. We can use the smith-satterthwaite test to calculate the t-statistics. Path Coefficients and Standard Error of each sub-sample that has been calculated then compared and tested for significance.

#### Figure 4.4 Smith-Satterthwaite test

1Figure 4.4 Smith-Satterthwaite test

$$t = \frac{\text{Path Sample}_1 - \text{Path Sample}_2}{\sqrt{S.E.^2 \text{ Sample}_1 + S.E.^2 \text{ Sample}_2}}$$

Description:

Path sample 1: Coefficient path for group 1 (Male)

Path sample 2: Coefficient path for group 2 (Female)

S.E. sample 1: Standard error coefficient value for group 1 (Male)

S.E. sample 2: Standard error coefficient value for group 2 (Female)

**Table 4.14 Pooled Error Test Results by Gender Subgroup**

| Path   | Gender               |                |              |                      |                |        |                |
|--------|----------------------|----------------|--------------|----------------------|----------------|--------|----------------|
|        | Male                 |                | p-value male | Female               |                | t-stat | p-value female |
|        | $\beta$ (Path Coef.) | SE from Boots. |              | $\beta$ (Path Coef.) | SE from Boots. |        |                |
| AK-UAI | -0.032               | 0.167          | 0.838        | 0.087                | 0.120          | -1.883 | 0.477          |
| AT-UAI | 0.116                | 0.134          | 0.376        | -0.065               | 0.104          | 1.049  | 0.543          |
| BA-UAI | 0.041                | 0.145          | 0.782        | 0.294                | 0.120          | 1.366  | 0.012          |
| BT-UAI | 0.120                | 0.140          | 0.388        | 0.109                | 0.181          | 0.048  | 0.531          |
| EL-UAI | 0.364                | 0.177          | 0.046        | 0.078                | 0.103          | 1.397  | 0.420          |
| MU-UAI | 0.294                | 0.187          | 0.113        | 0.410                | 0.133          | 0.529  | 0.002          |

Table 4.13 above shows that, from t-test there are no statistically significant effects of gender towards the use of accounting information. Accounting knowledge (-1.883), accounting training (1.049), business age (1.366), business turnover (0.048), education level (1.397), Motivation of use (0.529). Gender is not proven as a moderating variable because from the construct created all have t-value below 1.96.

#### **4.8 Hypothesis Test and Discussion**

Six hypotheses were tested regarding the main effects of hypothetical antecedent factors on the use of accounting information. The result is H3, and H6 supported (t-value significant) towards the use of accounting information. H1, H2, H4, and H5 are not supported (t-value insignificant). The result will be shown on the table 4.15 below.

**Table 4.15 Test Results**

|    | Hypothesis  | $\beta$ (Path Coefficients) | t-value | Results   |
|----|---|-----------------------------|---------|-----------|
| H1 | Accounting Knowledge has positive effects towards the use of accounting information | 0.062                       | 0.605   | <b>NS</b> |
| H2 | Accounting Training has positive effects towards the use of accounting information  | -0.023                      | 0.309   | <b>NS</b> |
| H3 | Business Age has positive effects towards the use of accounting information         | 0.236                       | 2.705   | <b>S</b>  |
| H4 | Business Turnover has positive effects towards the use of accounting information    | 0.137                       | 1.118   | <b>NS</b> |
| H5 | Education Level has positive effects towards the use of accounting information      | 0.123                       | 1.502   | <b>NS</b> |
| H6 | Motivation of Use has positive effects towards the use of accounting information    | 0.368                       | 3.428   | <b>S</b>  |

**4.8.1 Accounting Knowledge has Positive Effect Towards the Use of Accounting Information**

The result of the first hypothesis test (H1) shows that accounting knowledge does not have a positive effect towards the use of accounting information. This is because the effect of accounting knowledge towards the use of accounting information has the t-statistics of 0.605 or lower than t-value 1.96 (alpha 5%) with a path coefficient of 0.062. Low coefficient and t-value means the hypothesis 1 that state accounting knowledge has positive effects towards the use of accounting information is not supported. In conclusion accounting knowledge does not have effect towards the use of accounting information and is not supported statistically by the result of this research.

Accounting knowledge is the cognitive understanding of accounting (Entina&Pramono, 2019). The findings of this study are consistent with those of earlier research by Puspita (2019), which demonstrated that accounting expertise

has no beneficial impact on MSMEs' utilization of accounting data. The findings of this study refute Sari's (2013) assertion that a business owner's lack of accounting knowledge is to blame for the lack of accounting information. MSMEs owners may theoretically have adequate accounting knowledge, gained through formal schooling as well as alternative means of learning, such as reading books and attending accounting courses (Entina&Pramono, 2019). Yet, the use of accounting information in business is heavily dependent on: (1) business actors' understanding of it; and (2) their willingness and interest in recording and using it in their firm (Djazari&Sagoro, 2011),

The implication of the results of this study is that accounting knowledge should be considered as there are differing results between studies. Accounting knowledge used by business owners might not lead to the increase of accounting information. Some studies suggested considering accounting knowledge because of differing results between studies. MSME owners might consider hiring people with accounting knowledge and accounting competence as other research suggests that the increase of accounting knowledge is in line with increase of the use of accounting information. As for the result from this research, accounting knowledge does not increase the use of accounting information, hence is not considered to have significant effects towards the use of accounting information.

#### **4.8.2 Accounting Training has Positive Effect Towards the Use of Accounting Information**

The result of the second hypothesis test (H2) shows that accounting training does not have a positive effect towards the use of accounting information.

This is because the effect of accounting training towards the use of accounting information has the t-statistics of 0.309 or lower than t-value 1.96 (alpha 5%) with path coefficient of -0.023. Low coefficient and t-value means hypothesis 2 that state accounting training has positive effects towards the use of accounting information is not supported. In conclusion, accounting training does not have an effect towards the use of accounting information and is not supported statistically by the result of this research.

Accounting training is the number or frequency of training in accounting held by a non-school or higher education institutions, training centers or government offices attended by the owners of SMEs (Entina&Pramono, 2019). The results of this study in line with Wahyudi (2009) which showed that accounting training participated by SMEs did not affect the use of accounting information in their business. The inconsistent willingness and lack of interest of business actors, makes accounting training material that has been taught in training not applied in business. The results are contrasting with the results of previous research by Nabawi (2018) and Entina and Pramono (2019) which showed that accounting training has a significant effect towards the use of accounting information. Accounting training can influence the use of accounting information if the frequency of accounting training participated by business actors are high and shows the use of accounting information in business management.

The implication of the results of this study is that accounting training should be considered as there are differing results between studies. Accounting training used by business owner might not lead to the increase of accounting information. Some studies suggested considering accounting training to be used in



MSME. Because of differing results between studies. MSME owners might consider hiring people with accounting training and accounting competence as other research suggest that the increase of accounting training is in line with increase of the use of accounting information. As for the result from this research, accounting training does not increase the use of accounting information, hence is not considered to have significant effects towards the use of accounting information.

#### **4.8.3 Business Age has Positive Effect Towards the Use of Accounting Information**

The result of the third hypothesis test (H3) shows business age does have a positive effect towards the use of accounting information. This is because the effect of accounting knowledge towards the use of accounting information has the t-statistics of 2.705 or higher than t-value 1.96 (alpha 5%) with path coefficient of -0.236. high coefficient and t-value means hypothesis 3 that state business age has positive effects towards the use of accounting information is supported. In conclusion, business age does have an effect towards the use of accounting information and is supported statistically by the result of this research.

Business age is the length of time the company's business has been running which results in business developments that are positive or negative (Nabawi, 2019). The results of this study are in line with the results of previous research by Nabawi (2018) which showed that business age has a positive and significant effect on the use of accounting information. The results are contrasting with the results of previous research by Entina and Pramono (2019) that shows

that business age does not affect the use of accounting information on MSME business.

The implication of the results of this study is that Business Age should be considered. Business age might lead to the increase of accounting information. Some study suggested business age affects the use of accounting information. Because of differing results between studies. MSME owner might consider business age. The results shows that business age is in line with an increase in the use of accounting information. The result from this research suggests that business age does increase the use of accounting information. Hence business age is considered to have positive effects towards the use of accounting information.

#### **4.8.4 Business Turnover has Positive Effect Towards the Use of Accounting Information**

The result of the fourth hypothesis test (H4) shows that Business Turnover does not have a positive effect towards the use of accounting information. This is because the effect of business turnover towards the use of accounting information has the t-statistics of 1.118 or lower than t-value 1.96 (alpha 5%) with path coefficient of -.137. Low coefficient and t-value means hypothesis 4 that state business turnover has positive effects towards the use of accounting information is not supported. In conclusion, business turnover does not have an effect towards the use of accounting information and is not supported statistically by the result of this research.

The average of gross revenue is referred to as business turnover (Entina&Pramono, 2019). The findings of this study are consistent with those of

earlier research by Julia (2016), which showed that the usage of accounting information by SMEs is not positively impacted by business turnover. The findings of this study are contrast to those of Fauziah (2015) and Nabawi (2018), who found that SMEs had a stronger tendency to record transactions in business the more businesses they transacted with.

The implication of the results of this study is that, business turnover should be considered as there are differing results between studies. Business turnover of business owners might not lead to the increase of accounting information. Some study suggested that business turnover has positive effects towards the use of accounting information. As for the result from this research, business turnover does not increase the use of accounting information, hence is not considered to have significant effects towards the use of accounting information.

#### **4.8.5 Educational Level has Positive Effect Towards the Use of Accounting Information**

The result of the fifth hypothesis test (H5) shows that Educational Level does not have a positive effect towards the use of accounting information. This is because the effect of educational level towards the use of accounting information has the t-statistics of 1.502 or lower than t-value 1.96 (alpha 5%) with path coefficient of -0.123. Low coefficient and t-value means hypothesis 5 that state educational level has positive effects towards the use of accounting information is not supported. In conclusion, educational level does not have an effect towards the

use of accounting information and is not supported statistically by the result of this research.

Based on the formal education that has been received, the education level was determined (Puspita, 2019). The findings of this study are consistent with those of other studies by Puspita (2019) and Nabawi (2018), which demonstrated that educational attainment has little bearing on how accounting information is used. The level of knowledge could not motivate SMEs to record transactions and apply accounting data in running their businesses. The findings of this study are at odds with those of Wahyudi (2009), Sari (2013), and Fauziah (2015), who found that business actors used accounting information in business management to a greater extent the more educated they were.

The implication of the results of this study is that, educational level should be considered as there are differing results between studies. Educational level of business owners might not lead to the increase of accounting information. Some studies suggested that educational level to have positive effects towards the use of accounting information. As for the result from this research, educational level does not increase the use of accounting information, hence is not considered to have significant effects towards the use of accounting information.

#### **4.8.6 Motivation of use Has Positive Effect Towards the Use of Accounting Information**

The result of the sixth hypothesis test (H6) shows motivation of use does have a positive effect towards the use of accounting information. This is because the effect of accounting knowledge towards the use of accounting information has

the t-statistics of 3.428 or higher than t-value 1.96 (alpha 5%) with path coefficient of -0.368. high coefficient and t-value means hypothesis 3 that state motivation of use has positive effects towards the use of accounting information is supported. In conclusion, business age does have an effect towards the use of accounting information and is supported statistically by the result of this research.

According to Terry (2009) motivation is an impulse that causes someone to act to achieve certain goals. The motivation of use could influence the use of accounting information for SMEs. Contrary to that, the study by Puspita (2019) shows that motivation to use does not have a positive effect on the use of accounting information on SMEs. Motivation in this study observes the tendency of SMEs to record transactions as a necessity in business management or to record transactions only as a condition for administrative fulfillment.

The implication of the results of this study is that, motivation of use should be considered. Motivation of use might lead to the increase of accounting information. Some study suggested motivation of use affects the use of accounting information. Because of differing results between studies. MSME owners might consider the motivation of use. The results show that motivation of use is in line with increase of the use of accounting information. As for the result from this research, motivation of use does increase the use of accounting information. Hence motivation of use considered to have positive effects towards the use of accounting information.

#### **4.8.7 Gender as Moderating Variable has Positive Impact Towards the Use of Accounting Information**

The result of the seventh hypothesis test (H7) using the smith-satterthwaite test shows that gender is not proven as a moderating variable towards the use of accounting information. This is because from all the 6 relationships built, none shows gender proven as moderating variable because all the variables have the t-statistics below t-value 1.96 (Alpha 5%). However, there are difference between male and female, in male education has significant effects towards the use of accounting information with t-value of 2.059, meanwhile in female business age and motivation of use has significant effect towards the use of accounting information with t-value of 2.456 and 3.073 respectively. In conclusion, gender does have an effect towards the use of accounting information and is supported statistically by the result of this research. Table 4.15 below shows the summary of moderating effects towards the variable.

**Table 4.16 Summary of Hypothesis Test Using Moderating Variable**

|    | Hypothesis  | B (Path Coefficients)<br>and t-value | Result        |
|----|---|--------------------------------------|---------------|
| H7 | Gender as moderating variable has positive impact towards the use of accounting information | 0 from 6 relationship is significant | Not Supported |

## **CHAPTER V**

### **CONCLUSION AND RECOMMENDATION**

#### **5.1 Conclusion**

This research was conducted to examine the factors affecting the use of accounting information. The factors tested in this study are accounting knowledge, accounting training, business age, business turnover, educational level, motivation of use as independent variables and gender as moderating variables. From the hypothesis testing and discussion, it can be concluded that:

1. The usage of accounting information in MSME is unaffected by accounting knowledge. Accounting information is heavily dependent on business actors' understanding of it, as well as their desire and interest in recording and using it. MSMEs have a practical understanding of accounting that is sufficient, derived from both formal schooling and alternative learning methods including reading books and participating in accounting training.
2. Accounting training does not have effects towards the use of accounting information in MSME. The inconsistent willingness and lack of interest of business actors, makes accounting training material that has been taught in training not applied in business. Lack of discipline in managing time and high workload makes the need for recording business transactions is ruled out even after accounting training.
3. Business age does have positive and significant effects towards the use of

accounting information in MSME. Business development tends to be directed towards positive development. Sufficient business experience makes companies tend to use accounting information. Business that has developed tend to use accounting information more effectively.

4. Business turnover does not have effects towards the use of accounting information in MSME. The size of the company and the large turnover does not always mean using accounting information in their business. Because use of accounting information does not depend on the size of the company and also the number of business turnover.
5. Educational level does not have effects towards the use of accounting information in MSME. The educational level does not encourage MSMEs to record transactions and use accounting information in carrying out their business operations. In business, educational level does not determine the use of accounting information in MSME.
6. The usage of accounting information in MSME is positively and significantly impacted by motivation for use. The purpose of use may affect how accounting information is used by MSME. The urge to take specific actions in order to accomplish certain goals may lead Individuals to lean toward using accounting information.
7. Gender is not proven and cannot be used as a moderating variable towards the use of accounting information. This is because from all the 6 relationships built, none shows that gender is proven as a moderating variable because all the variables have. However, there are differences between male and female, in male education has significant effects



towards the use of accounting information, meanwhile in female business age and motivation of use has significant effect towards the use of accounting information.

## **5.2 Research Contribution and Implication**

As a contribution and implications for the future, it is hoped that through research it can do the following things:

1. This research is expected to be used as a new reference source or a relevant addition for future academics who are interested in conducting research on the factors that affect the use of accounting information.
2. This research is expected to be useful for Micro, Small, Medium, enterprises in the future in knowing and in considering the potential factors to support the growth of MSME.

## **5.3 Research Limitations**

There are some limitations in this study that need to be considered for further research:

1. This study uses gender as one of the variables tested. However, as is well known this study was only conducted in one country only that is Indonesia. Because this study uses gender, then for better accuracy of results in this study, better This research was conducted in more than one country or perhaps different province or area to be conducted apart from Yogyakarta.
2. Since this research makes use of questionnaires as its sampling method, there were several respondents who provided inconsistent responses. Thus,

the research results could not represent the overall population.

3. This research was carried out generally on all MSME owners, it also not carried out comprehensively towards all MSME in Yogyakarta as there are too many MSME owners, as a result the research that follows might have different results.

### **5.3 Conclusion**

Based on the limitations and constraints, there are a few recommendations for future study:

1. For future researchers, it is hoped that they will continue to do similar research using similar moderating variables. This is because there are still very few studies in Indonesia that do similar research.
2. It is recommended that future studies to try specific group of MSME and/or use other data finding collection (such as mini-interview or focus group discussion) to avoid any biases and obtain more accurate data.

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APPENDIX



## Appendix 1 Research Questionnaire

Assalamualaikum Wr. Wb.

Perkenalkan, saya Muhammad Falah Nur Islam, mahasiswa tingkat akhir Jurusan Akuntansi Fakultas Bisnis dan Ekonomika Universitas Islam Indonesia. Saat ini saya sedang melaksanakan penelitian Tugas Akhir yang berjudul "**Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Di UMKM dengan Gender sebagai Variabel Moderasi**"

Responden penelitian ini adalah mereka yang mempunyai usaha atau mempunyai pengalaman usaha. Kuesioner ini terdiri dari bagian yang berisi identitas diri dan bagian lainnya berisikan faktor atau aspek yang mempengaruhi niat seseorang menggunakan informasi akuntansi. Sehubungan dengan perihal tersebut, saya mengharapkan bantuan Bapak/Ibu/Saudara/I untuk berpartisipasi dalam penelitian ini serta mengisi kuesioner dengan sebenar-benarnya dan apa adanya demi membantu kesuksesan penelitian ini. Seluruh data responden hanya akan digunakan untuk kepentingan penelitian.

Terima kasih atas waktu dan kesedian Bapak/Ibu/Saudara/i dalam mengisi kuesioner ini. Semoga penelitian ini bermanfaat bagi kita semua.  
Jika ada pertanyaan mengenai penelitian ini, anda bisa menghubungi peneliti melalui email [17312413@students.uii.ac.id](mailto:17312413@students.uii.ac.id)

Wassalamualaikum Wr. Wb.  
Salam hormat,  
Muhammad Falah Nur Islam

### **Petunjuk Pengisian Kuesioner**

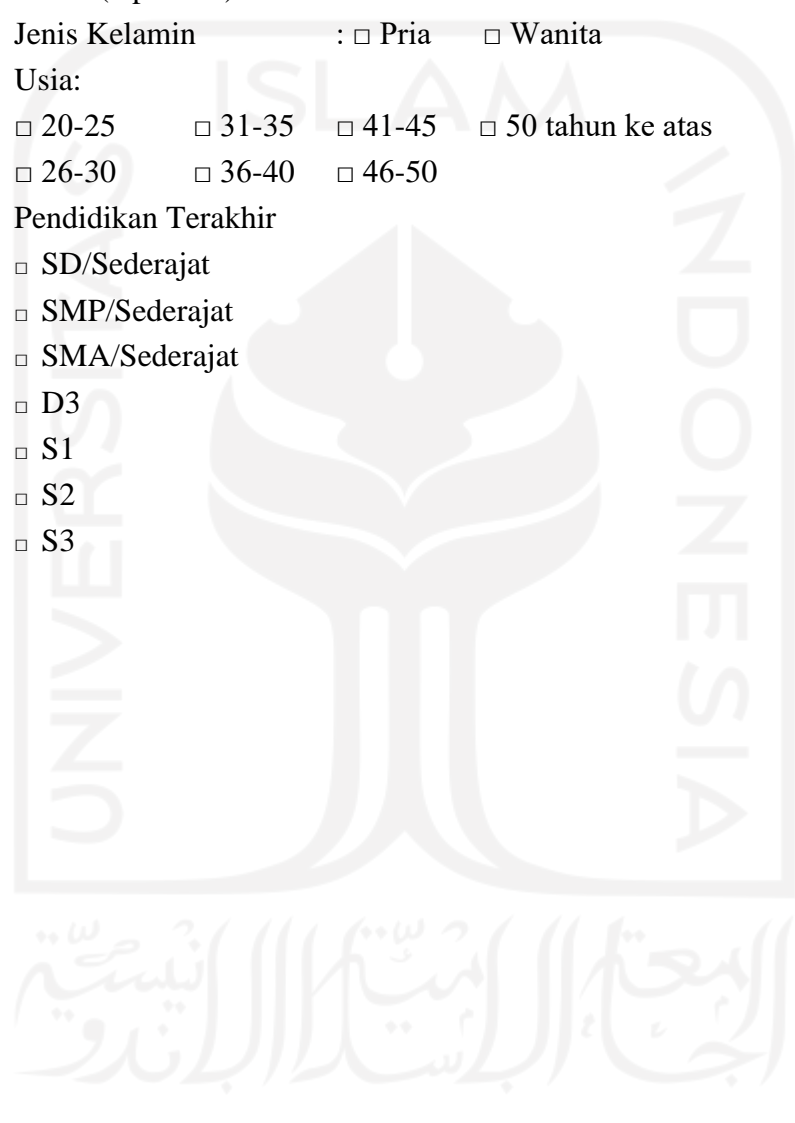
1. Mohon Bapak/Ibu/Saudara/I membaca dengan teliti setiap pertanyaan yang diajukan sehingga anda mengerti.
2. Mohon Bapak/Ibu/Saudara/I menjawab pertanyaan-pertanyaan di bawah ini dengan jujur dan sebenar-benarnya.

3. Jika ada hal yang tidak dimengerti, silakan ditanyakan kepada peneliti melalui email 17312413@students.uui.ac.id

#### Bagian 1

#### Identitas Diri

1. Nama (Opsional) :
2. Jenis Kelamin :  Pria  Wanita
3. Usia:  
 20-25  31-35  41-45  50 tahun ke atas  
 26-30  36-40  46-50
4. Pendidikan Terakhir  
 SD/Sederajat  
 SMP/Sederajat  
 SMA/Sederajat  
 D3  
 S1  
 S2  
 S3



Silahkan jawab pernyataan-pernyataan di bawah dengan memberi tanda ceklis (✓) pada tempat yang tersedia (□) untuk jawaban yang sesuai dengan kondisi anda. Untuk menjawab pertanyaan-pertanyaan silahkan menggunakan skala sebagai berikut:

|        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|
| 1.     | 2.     | 3.     | 4.     | 5.     | 6.     |
| Sangat | Tidak  | Agak   | Agak   | Setuju | Sangat |
| Tidak  | Setuju | Tidak  | Setuju |        | Setuju |
| Setuju |        | Setuju |        |        |        |

*Sejauh mana anda setuju atas pernyataan-pernyataan di bawah ini, silahkan menggunakan skala di atas.*

| <b>Bagian 2</b> |  | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
|-----------------|--|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>AK</b>       |  |              |                          |                          |                          |                          |                          |                          |
| 1               | Mempunyai pengetahuan tentang akuntansi                |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Dapat mengklasifikasikan transaksi bisnis yang terjadi |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Memahami manfaat dan fungsi akuntansi                  |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4               | Mengerti pentingnya pencatatan transaksi               |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5               | Mau mencatat transaksi bisnis yang terjadi             |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| <b>Bagian 3</b> |  | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
|-----------------|--|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>AT</b>       |  |              |                          |                          |                          |                          |                          |                          |
| 1               | Tertarik dengan pelatihan akuntansi  |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Mau mengikuti setiap pelatihan akuntansi   |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Pelatihan akuntansi penting untuk pengembangan bisnis                            |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4               | Pelatihan akuntansi meningkatkan pengetahuan tentang proses pencatatan transaksi |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5               | Materi yang diajarkan di pelatihan akuntansi akan terpakai didalam bisnis        |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| <b>Bagian 4</b> |   | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
|-----------------|---|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>BA</b>       |   |              |                          |                          |                          |                          |                          |                          |
| 1               | Waktu menjalankan bisnis sudah cukup lama   |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Transaksi penting dicatat apabila banyak transaksi yang terjadi                       |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Transaksi penting dicatat karena pemilik bisnis tidak mampu mengingat semua transaksi |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4               | Pencatatan transaksi penting untuk keberlangsungan dan pengembangan bisnis            |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5               | Semakin lama bisnis berjalan semakin penting transaksi untuk dicatat                  |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| <b>Bagian 5</b> |   | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
|-----------------|---|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>BT</b>       |   |              |                          |                          |                          |                          |                          |                          |
| 1               | Mempunyai omset usaha yang tercatat setiap bulan                            |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Transaksi yang besar memerlukan pencatatan                                  |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Hanya transaksi yang besar yang perlu dicatat                               |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Bagian 6</b> |   | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
| <b>BE</b>       |   |              |                          |                          |                          |                          |                          |                          |
| 1               | Tingkat pendidikan mempengaruhi kemampuan bekerja                           |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Dengan pendidikan formal pendidikan dan proses akuntansi telah dipelajari   |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Semakin tinggi tingkat pendidikan, semakin tinggi kegunaan catatan keuangan |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| <b>Bagian 7</b> |   | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
|-----------------|---|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>MU</b>       |   |              |                          |                          |                          |                          |                          |                          |
| 1               | Penggunaan informasi akuntansi di bisnis menentukan sumber keuangan bisnis                                  |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Penggunaan informasi akuntansi di bisnis untuk mengontrol beban dan arus kas keluar                         |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Penggunaan informasi akuntansi di bisnis membuat pengambilan keputusan lebih mudah (Misal kapan berbelanja) |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4               | Penggunaan informasi akuntansi di bisnis membedakan bagaimana anda membagi uang bisnis dan uang pribadi     |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5               | Penggunaan informasi akuntansi di bisnis sebagai syarat untuk pengajuan pinjaman ke bank                    |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6               | Penggunaan informasi akuntansi di bisnis sebagai syarat lisensi usaha                                       |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| <b>Bagian 8</b> |   | <b>Kode:</b> | <b>1</b>                 | <b>2</b>                 | <b>3</b>                 | <b>4</b>                 | <b>5</b>                 | <b>6</b>                 |
|-----------------|---|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>UAI</b>      |   |              |                          |                          |                          |                          |                          |                          |
| 1               | Menggunakan informasi untuk memprediksi kebutuhan kas di masa depan |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2               | Menggunakan informasi untuk mengontrol biaya yang dikeluarkan       |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3               | Menggunakan informasi untuk mengukur dan memperbaiki produktifitas  |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4               | Menggunakan informasi untuk proses produksi                         |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5               | Menggunakan informasi untuk mengembangkan strategi bisnis           |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6               | Menggunakan informasi untuk menentukan jumlah produksi              |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7               | Menggunakan informasi untuk menjalankan dan mengontrol bisnis       |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8               | Menggunakan informasi untuk mengukur performa bisnis                |              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



## Appendix 2 Data Tabulation

| A | A | A | A | A | A | A | A | A | B | B | B | B | B | B | E | E | E | M | M  | M  | M  | U  | U | U | U | U | U | GEND |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|----|----|----|---|---|---|---|---|------|---|
| K | K | K | K | T | T | T | T | T | A | A | A | A | T | T | L | L | L | U | U  | U  | U  | A  | A | A | A | A | A | ER   |   |
| 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 61 | 62 | 63 | 64 | I | I | I | I | I | I    |   |
| 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 5 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 1 | 2 | 3 |    |    |    |    | 1 | 2 | 3 | 4 | 5 | 6    |   |
| 6 | 5 | 6 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 6 | 4 | 5 | 6 | 5 | 6 | 5 | 5  | 6  | 5  | 5  | 6 | 5 | 6 | 5 | 6 | 1    |   |
| 6 | 6 | 6 | 4 | 5 | 3 | 6 | 5 | 5 | 6 | 6 | 6 | 5 | 2 | 6 | 4 | 2 | 2 | 5 | 6  | 6  | 4  | 4  | 5 | 4 | 4 | 5 | 5 | 6    | 0 |
| 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 3 | 3 | 4  | 4  | 3  | 3  | 4 | 4 | 4 | 4 | 4 | 4    | 1 |
| 6 | 6 | 5 | 4 | 4 | 4 | 6 | 6 | 5 | 5 | 6 | 6 | 5 | 4 | 5 | 5 | 5 | 6 | 5 | 6  | 5  | 5  | 5  | 5 | 6 | 5 | 5 | 5 | 5    | 1 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 6 | 5 | 5 | 5 | 5 | 4 | 5 | 6 | 2 | 5 | 6 | 4  | 4  | 5  | 5  | 5 | 5 | 5 | 5 | 5 | 4    | 1 |
| 3 | 3 | 3 | 3 | 4 | 3 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 4 | 3 | 5 | 4  | 4  | 5  | 4  | 4 | 4 | 4 | 4 | 4 | 4    | 0 |
| 4 | 4 | 5 | 6 | 3 | 4 | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 5 | 6 | 6 | 3 | 4 | 4 | 6  | 5  | 4  | 4  | 4 | 4 | 5 | 4 | 4 | 6    | 0 |
| 5 | 5 | 6 | 6 | 6 | 5 | 5 | 6 | 6 | 5 | 6 | 6 | 6 | 5 | 6 | 5 | 5 | 5 | 5 | 5  | 5  | 5  | 5  | 5 | 5 | 5 | 5 | 5 | 5    | 1 |
| 4 | 3 | 4 | 2 | 2 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 2 | 5 | 5 | 5 | 3 | 2 | 5 | 5  | 3  | 5  | 3  | 5 | 3 | 4 | 2 | 4 | 3    | 1 |
| 3 | 3 | 3 | 2 | 4 | 4 | 6 | 6 | 6 | 5 | 6 | 6 | 3 | 2 | 5 | 4 | 3 | 5 | 5 | 3  | 3  | 4  | 2  | 4 | 4 | 4 | 4 | 4 | 4    | 0 |
| 4 | 4 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5  | 6  | 5  | 5  | 5 | 5 | 5 | 5 | 5 | 6    | 0 |
| 3 | 4 | 5 | 4 | 6 | 5 | 5 | 5 | 6 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 4  | 4  | 4  | 5  | 4 | 4 | 4 | 4 | 4 | 5    | 0 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6  | 6  | 6  | 6  | 6 | 6 | 6 | 6 | 6 | 6    | 1 |
| 6 | 6 | 6 | 4 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 6 | 6 | 6 | 6 | 6 | 6  | 6  | 6  | 6  | 6 | 6 | 6 | 6 | 6 | 6    | 0 |
| 5 | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5  | 5  | 5  | 5  | 5 | 5 | 5 | 5 | 5 | 5    | 1 |
| 3 | 3 | 2 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 6 | 6 | 3 | 6 | 5 | 6  | 6  | 6  | 5  | 6 | 6 | 6 | 6 | 6 | 6    | 0 |
| 6 | 5 | 5 | 5 | 6 | 6 | 5 | 4 | 6 | 6 | 4 | 5 | 5 | 5 | 4 | 6 | 5 | 4 | 5 | 5  | 5  | 4  | 6  | 6 | 5 | 6 | 6 | 5 | 6    | 1 |
| 5 | 5 | 5 | 4 | 5 | 4 | 5 | 6 | 5 | 5 | 5 | 5 | 6 | 4 | 5 | 5 | 5 | 5 | 4 | 5  | 5  | 6  | 5  | 5 | 5 | 5 | 5 | 6 | 6    | 0 |
| 6 | 6 | 6 | 6 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6  | 6  | 6  | 6  | 6 | 6 | 6 | 6 | 6 | 6    | 1 |
| 3 | 3 | 3 | 6 | 4 | 3 | 6 | 6 | 6 | 4 | 4 | 4 | 5 | 2 | 4 | 4 | 5 | 6 | 6 | 5  | 4  | 5  | 4  | 5 | 4 | 5 | 4 | 5 | 4    | 0 |
| 3 | 3 | 4 | 2 | 4 | 3 | 5 | 6 | 3 | 4 | 6 | 6 | 5 | 4 | 4 | 4 | 3 | 6 | 4 | 4  | 5  | 6  | 4  | 4 | 4 | 4 | 6 | 4 | 6    | 1 |

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 4 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 0 |   |
| 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 6 | 5 | 5 | 6 | 6 | 1 |   |
| 5 | 6 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 5 | 6 | 5 | 6 | 5 | 6 | 5 | 2 | 5 | 5 | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 6 | 5 | 5 | 0 |   |
| 6 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 |   |   |
| 6 | 6 | 6 | 5 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 5 | 6 | 5 | 6 | 5 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 0 |   |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 0 |   |
| 3 | 3 | 3 | 2 | 6 | 6 | 5 | 6 | 6 | 6 | 5 | 6 | 6 | 4 | 5 | 6 | 5 | 4 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 5 | 5 | 2 | 0 |   |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 |   |
| 5 | 5 | 5 | 5 | 4 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 0 |   |
| 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 6 | 5 | 5 | 0 |
| 2 | 4 | 3 | 3 | 5 | 5 | 6 | 5 | 6 | 5 | 4 | 5 | 2 | 2 | 4 | 4 | 3 | 5 | 5 | 5 | 4 | 5 | 3 | 2 | 4 | 4 | 3 | 4 | 4 | 0 |   |
| 4 | 5 | 4 | 6 | 6 | 5 | 6 | 5 | 4 | 5 | 6 | 5 | 4 | 5 | 5 | 6 | 4 | 5 | 5 | 5 | 4 | 6 | 5 | 5 | 4 | 5 | 6 | 5 | 5 | 1 |   |
| 6 | 5 | 6 | 5 | 6 | 5 | 6 | 6 | 6 | 5 | 6 | 6 | 5 | 6 | 6 | 6 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 6 | 5 | 5 | 4 | 5 | 1 |   |
| 6 | 5 | 5 | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 5 | 6 | 6 | 5 | 6 | 6 | 5 | 4 | 5 | 6 | 6 | 1 |   |
| 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 6 | 4 | 5 | 5 | 5 | 5 | 6 | 4 | 2 | 4 | 4 | 5 | 5 | 6 | 5 | 6 | 5 | 5 | 4 | 4 | 6 | 0 |   |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 0 |   |
| 3 | 3 | 3 | 2 | 2 | 2 | 5 | 4 | 3 | 2 | 5 | 4 | 3 | 3 | 3 | 3 | 2 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 0 |
| 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 0 |
| 5 | 6 | 5 | 3 | 4 | 4 | 5 | 4 | 5 | 6 | 6 | 5 | 4 | 3 | 5 | 5 | 5 | 6 | 5 | 5 | 6 | 6 | 4 | 6 | 6 | 5 | 5 | 5 | 5 | 0 |   |
| 5 | 5 | 5 | 4 | 2 | 2 | 5 | 5 | 6 | 4 | 5 | 5 | 6 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 1 |   |
| 6 | 4 | 6 | 5 | 6 | 5 | 5 | 6 | 6 | 3 | 6 | 5 | 5 | 6 | 4 | 4 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 |   |
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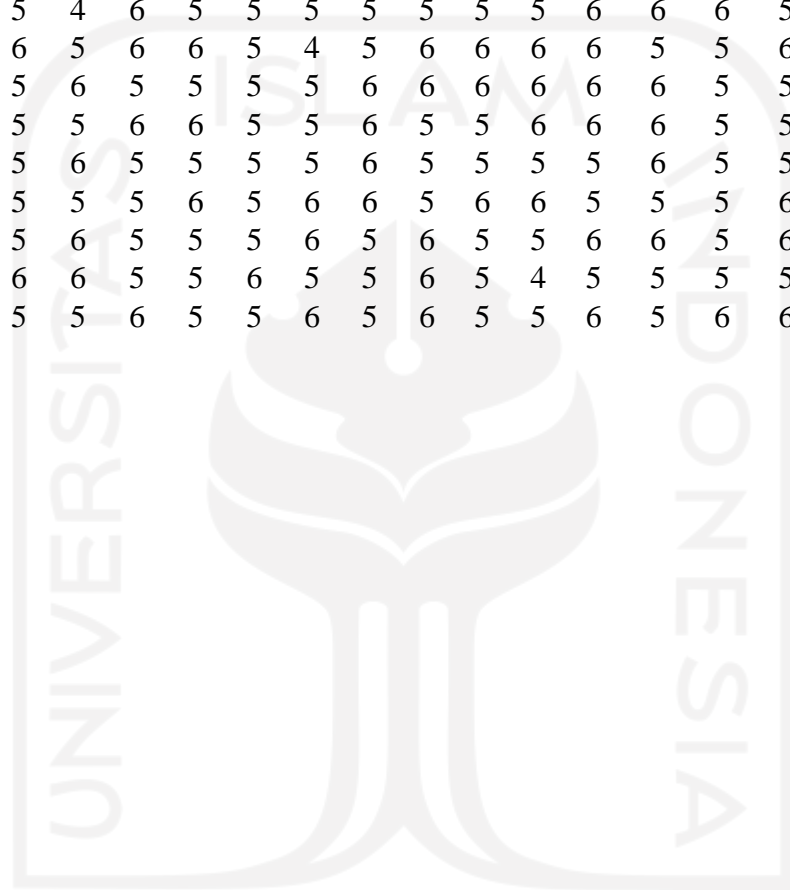


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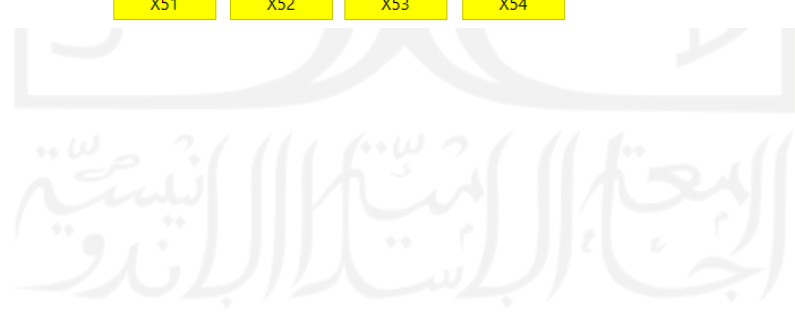
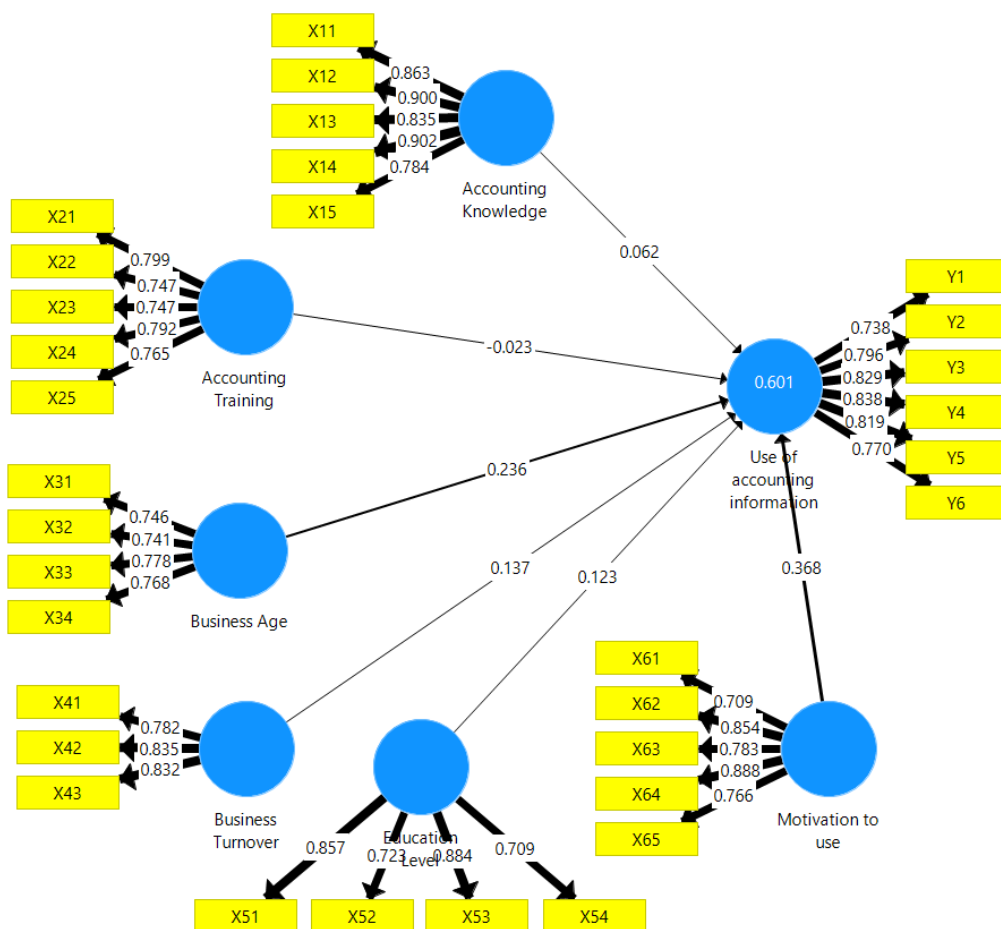
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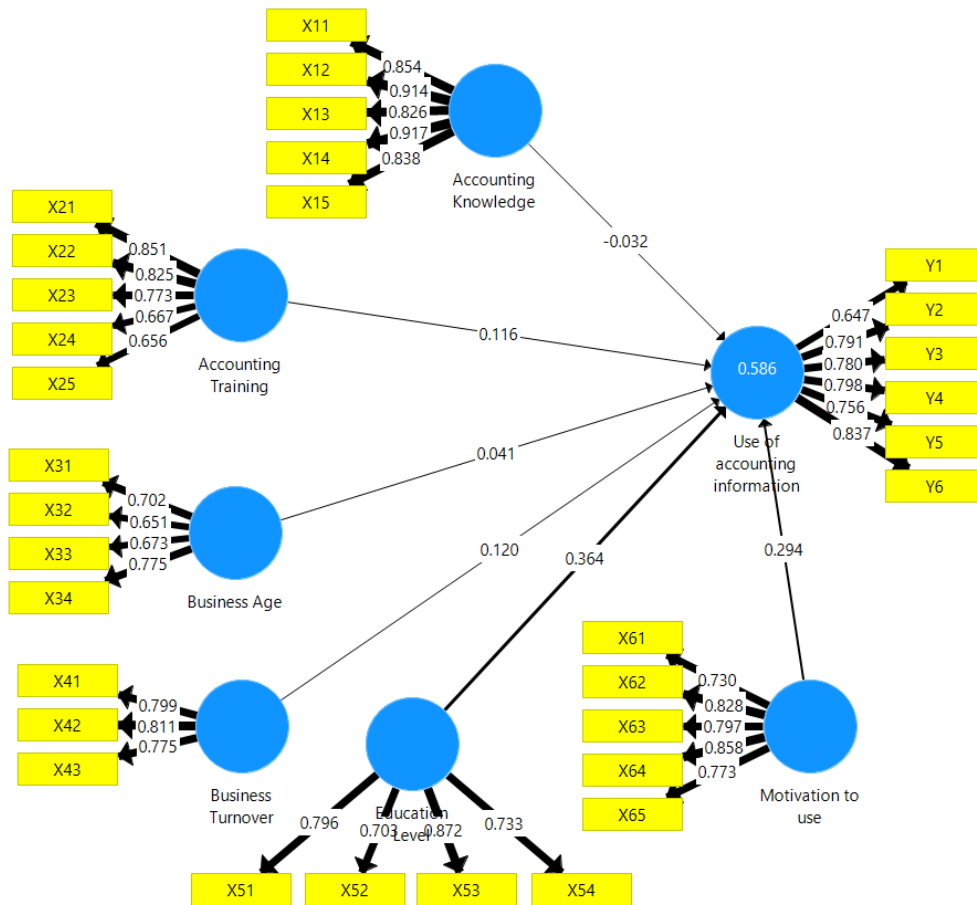
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### Appendix 3 PLS SEM Loading, ICR, AVE Complete

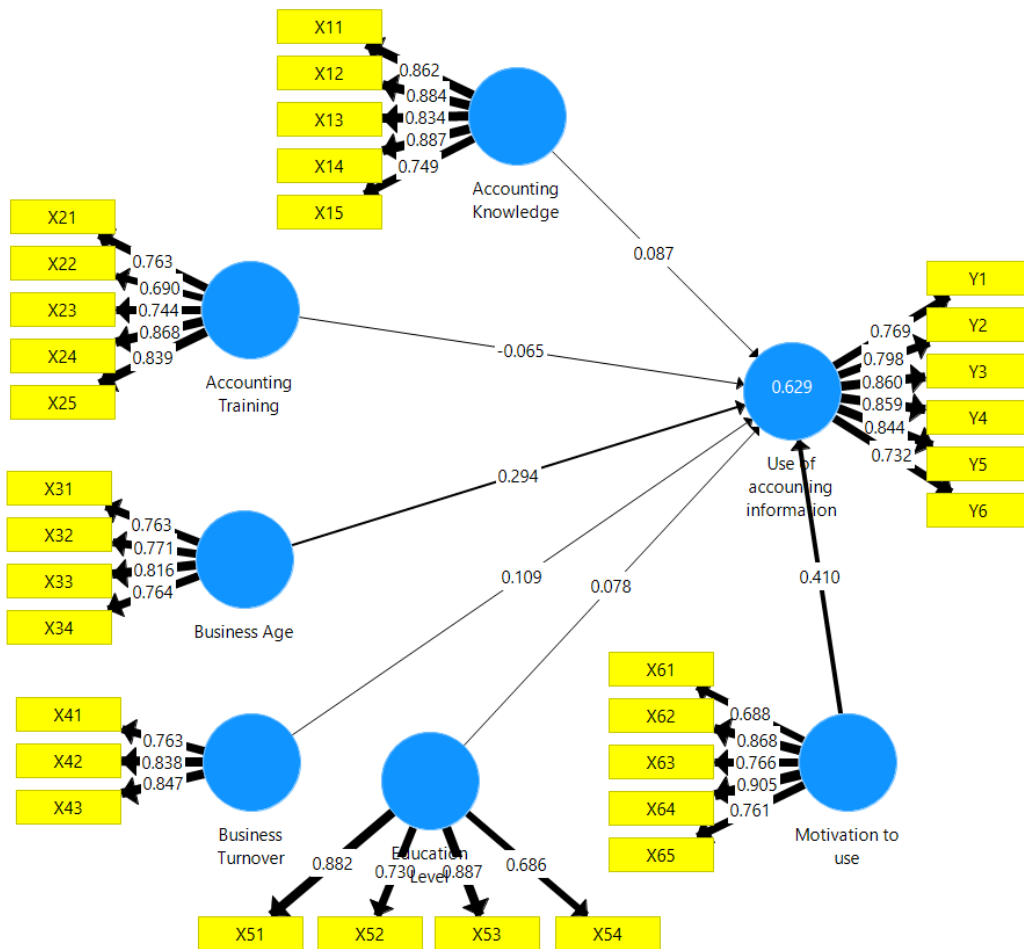




### Appendix 4 SEM Loading, ICR, AVE Subgroup Male



### Appendix 5 SEM Loading, ICR, AVE Subgroup Female



## Appendix 6 Construct Reliability and Validity

|                 | Cronbach's ... | rho_A        | Composite ... | Average Va... |
|-----------------|----------------|--------------|---------------|---------------|
| Accounting ...  | <b>0.910</b>   | <b>0.910</b> | <b>0.933</b>  | <b>0.736</b>  |
| Accounting ...  | <b>0.829</b>   | <b>0.832</b> | <b>0.879</b>  | <b>0.593</b>  |
| Business Age    | <b>0.758</b>   | <b>0.769</b> | <b>0.844</b>  | <b>0.575</b>  |
| Business Tur... | <b>0.750</b>   | <b>0.753</b> | <b>0.857</b>  | <b>0.667</b>  |
| Education L...  | <b>0.804</b>   | <b>0.806</b> | <b>0.873</b>  | <b>0.635</b>  |
| Motivation t... | <b>0.860</b>   | <b>0.866</b> | <b>0.900</b>  | <b>0.644</b>  |
| Use of acco...  | <b>0.886</b>   | <b>0.890</b> | <b>0.914</b>  | <b>0.638</b>  |



### Appendix 7 Model Fit

|            | Saturated ... | Estimated ... |
|------------|---------------|---------------|
| SRMR       | 0.086         | 0.086         |
| d_ULS      | 3.891         | 3.891         |
| d_G        | 2.748         | 2.748         |
| Chi-Square | 1763.268      | 1763.268      |
| NFI        | 0.603         | 0.603         |



## Appendix 8 Path Coefficients

|                 | Original Sa... | Sample Me... | Standard D... | T Statistics (...) | P Values     |
|-----------------|----------------|--------------|---------------|--------------------|--------------|
| Accounting ...  | 0.062          | 0.064        | 0.101         | 0.616              | <b>0.538</b> |
| Accounting ...  | -0.023         | -0.013       | 0.075         | 0.304              | <b>0.761</b> |
| Business Ag...  | 0.236          | 0.232        | 0.087         | 2.710              | <b>0.007</b> |
| Business Tur... | 0.137          | 0.135        | 0.120         | 1.143              | <b>0.254</b> |
| Education L...  | 0.123          | 0.124        | 0.085         | 1.449              | <b>0.148</b> |
| Motivation t... | 0.368          | 0.364        | 0.107         | 3.447              | <b>0.001</b> |



## Appendix 9 Cross Loading

|     | Accounting ... | Accounting ... | Business Age | Business Tu... | Education L... | Motivation ... | Use of acco... |
|-----|----------------|----------------|--------------|----------------|----------------|----------------|----------------|
| X11 | 0.863          | 0.260          | 0.465        | 0.476          | 0.517          | 0.572          | 0.533          |
| X12 | 0.900          | 0.296          | 0.428        | 0.499          | 0.506          | 0.549          | 0.471          |
| X13 | 0.835          | 0.412          | 0.513        | 0.501          | 0.495          | 0.542          | 0.484          |
| X14 | 0.902          | 0.298          | 0.429        | 0.520          | 0.518          | 0.554          | 0.474          |
| X15 | 0.784          | 0.380          | 0.471        | 0.556          | 0.514          | 0.698          | 0.541          |
| X21 | 0.322          | 0.799          | 0.481        | 0.411          | 0.338          | 0.397          | 0.366          |
| X22 | 0.338          | 0.747          | 0.350        | 0.431          | 0.376          | 0.438          | 0.335          |
| X23 | 0.228          | 0.747          | 0.459        | 0.333          | 0.286          | 0.263          | 0.309          |
| X24 | 0.293          | 0.792          | 0.549        | 0.430          | 0.400          | 0.383          | 0.382          |
| X25 | 0.298          | 0.765          | 0.534        | 0.411          | 0.369          | 0.326          | 0.330          |
| X31 | 0.518          | 0.515          | 0.746        | 0.525          | 0.477          | 0.476          | 0.476          |
| X32 | 0.355          | 0.417          | 0.741        | 0.439          | 0.300          | 0.300          | 0.357          |
| X33 | 0.258          | 0.493          | 0.778        | 0.505          | 0.342          | 0.343          | 0.431          |
| X34 | 0.469          | 0.447          | 0.768        | 0.529          | 0.397          | 0.591          | 0.579          |
| X41 | 0.545          | 0.286          | 0.437        | 0.782          | 0.492          | 0.575          | 0.508          |
|     | Accounting ... | Accounting ... | Business Age | Business Tu... | Education L... | Motivation ... | Use of acco... |
| X41 | 0.545          | 0.286          | 0.437        | 0.782          | 0.492          | 0.575          | 0.508          |
| X42 | 0.491          | 0.468          | 0.586        | 0.835          | 0.502          | 0.622          | 0.533          |
| X43 | 0.436          | 0.521          | 0.599        | 0.832          | 0.517          | 0.568          | 0.572          |
| X51 | 0.389          | 0.340          | 0.371        | 0.464          | 0.857          | 0.467          | 0.450          |
| X52 | 0.662          | 0.252          | 0.357        | 0.481          | 0.723          | 0.587          | 0.479          |
| X53 | 0.413          | 0.366          | 0.374        | 0.466          | 0.884          | 0.502          | 0.502          |
| X54 | 0.428          | 0.512          | 0.517        | 0.551          | 0.709          | 0.534          | 0.459          |
| X61 | 0.529          | 0.427          | 0.483        | 0.542          | 0.430          | 0.709          | 0.487          |
| X62 | 0.482          | 0.371          | 0.477        | 0.589          | 0.529          | 0.854          | 0.581          |
| X63 | 0.732          | 0.331          | 0.441        | 0.602          | 0.582          | 0.783          | 0.598          |
| X64 | 0.482          | 0.332          | 0.505        | 0.573          | 0.548          | 0.888          | 0.625          |
| X65 | 0.528          | 0.450          | 0.462        | 0.580          | 0.539          | 0.766          | 0.577          |
| Y1  | 0.411          | 0.314          | 0.489        | 0.486          | 0.381          | 0.516          | 0.738          |
| Y2  | 0.563          | 0.405          | 0.542        | 0.593          | 0.532          | 0.683          | 0.796          |
| Y3  | 0.438          | 0.376          | 0.397        | 0.493          | 0.488          | 0.518          | 0.829          |
| Y4  | 0.494          | 0.328          | 0.551        | 0.543          | 0.493          | 0.565          | 0.838          |
| Y5  | 0.418          | 0.344          | 0.512        | 0.594          | 0.512          | 0.590          | 0.819          |
| Y6  | 0.476          | 0.379          | 0.486        | 0.425          | 0.432          | 0.540          | 0.770          |