FACTORS INFLUENCING THE IMPLEMENTATION OF ACCOUNTING INFORMATION SYSTEM IN SMALL-MEDIUM ENTERPRISES IN PURWOKERTO

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Abstrak

This research examines the influence of accounting training, business scale, business age, educational background on the intention to use of accounting information systems and the influence of the intention to use and level of education on implementation accounting information system using Planned Behavior Theory. The data of this study was carried out by the quatory method and using primary data. The sample was determined using the proportionate stratified random sampling method which amounted to 61 SMEs.

The data is processed by using the SPSS version 19 application for windows. The results of this study show that (1) Accounting training has no positive effect on the intention to use of accounting information system in SMEs, (2) The business scale has a positive effect on the intention to use of the accounting information system in SMEs, (3) Business Age has no positive effect on the intention to use of the accounting information system in SMEs, (4) The level of education has positive effect on the intention to use of the accounting information system in SMEs, (5) The interest in using have a positive effect on the implementation of accounting information system in SMEs (6) Education level has positive effect on the implementation of accounting information system in SMEs.

Keywords: SMEs, application of accounting information system, accounting training, business scale, business age, level of education*, interest in using.*

INTRODUCTION

Based on data from the Statistics Indonesia (2020) shows that the number of SMEs in Indonesia reached 64 million. Small and Medium Enterprises (SMEs) are a strategic economic activity and have an important role in economic growth in developed and developing countries (Hudha, 2017). The important role in question is that in addition to expanding business opportunities, SMEs also have other impacts, such as expanding employment opportunities that have been needed by the community in supporting their daily needs.

Behind the potential of SMEs to continue to grow and develop, there are obstacles faced by small and medium-sized businesspersons in trying to compete and develop their businesses. The obstacle experienced by SMEs is that they still have difficulty in accessing capital and still have common accounting practices from SMEs (Irianto, 2020). In business activities, accounting practices play a crucial role in calculation tools as a consideration of planning and decision-making (Lestari and Rustiana, 2019).

Similar to other regions in Indonesia, the phenomenon of constraints on the use of accounting information system also occurs in Purwokerto. Contrary to that, it turns out that there are still many businesspersons in the Purwokerto area who have not implemented an accounting information system in running their business. The education level of businesspersons is a crucial variable that will influence how the company uses information to entice potential investors. Higher education will petrify the image of SMEs in the eyes of other parties outside the organization. Another factor is accounting information is used in a corporation more frequently the larger its business scale according to (Listifa and Suyono, 2021). Meanwhile, the ability of a firm to manage a business based on the number of employees and the amount of income made in a certain

period is known as the scale of the business. Accounting information is used in a corporation more frequently the larger its business scale according to (Listifa and Suyono, 2021). Also the period of time a company has been in operation, from the moment of its founding to the present, is referred to as its business age. The business age has no bearing on how this information system is used. Therefore, it is important to have a broad perspective when preparing for the business, especially in the area of technology, to ensure that there are no gaps in accounting processes according to (Dewi, 2018). And One of the crucial elements in using accounting data to influence choices is accounting training. When compared to individuals who do not participate in training, management utilized to carry out courses or trainings tends to produce more statutory, budgetary, and other accounting information, and also accounting training attended by businesspersons make the resulting accounting information more reliable according to (Hudha, 2017).

Based on the background above hence the problem of this study is that there are still many factors that are expected to affect the implementation of accounting information system in Small and Medium Enterprises and because there are still differences in results conducted by previous research, and seen from the significant role of SMEs for the Indonesian economy, especially in the Purwokerto area, and also in accordance with data obtained from the Statistics Banyumas Regency that the number of SMEs in the Purwokerto area is more than other areas around it.

This study aims to analysis and examinate the effect of accounting training, business scale, business age, and the level of education on the intention to use of accounting information system and effect of intention to use and level of education in implementation of accounting information system.

This study uses the implementation of SME accounting information system as dependent variable, and independent variables used, namely accounting training, business scale, business age, and business level and intention of businesspersons. The primary data in this study was obtained directly through questionnaires that have been filled out by respondents, namely businesspersons SMEs in Purwokerto.

LITERATURE REVIEW
Theory of Planned Behavior

Theory of Planned Behaviour (TPB) is a development of the Theory of Reasoned Action (TRA), and the theory was expanded by Icek Ajzen and Martin Fishbein (2005). Theory of Planned Behaviour was developed and extended to predict behaviors that are entirely not under the control of the individual. In Theory of Planned Behaviour, it is explained that behavioral intention is influenced not only by attitude towards behavior and subjective norms but also by perceived behavioral control.

According to Law No. 20 of 2008 Article 1 on general provisions of Small and Medium Enterprises; The meaning of SMEs is as follows:

Criteria

	Asset	Omzet
Small	> 50million – 500 million IDR	> 300 million – 2,5 billion IDR
Medium	> 500 million- 10 billion IDR	> 2,5 billion – 50 billion IDR

I.

The development of SMEs according to Bank Indonesia regulation number 14/22/PBI/2012 in obtaining additional capital must use accounting 16 information in the form of financial statements. The use of accounting information system in practice will provide data related to how the business is operated as a whole.

Accounting training is training organized by an education outside the school and higher education, department of the training hall or can also be certain service (Novianti et al., 2018).

Business scale is a measure of the indication used to describe how much a company is growing. Musdhalifah and Mintarsih (2020) business scale is also the ability of a company to manage a business through the point of view of the number of employees who work and the amount of revenue earned during a certain period (Dewi and Restika, 2018)

The age of the business is the length of the business operating calculated since the business was established until now, according to Wahyudi in (Setiawan, 2019). Education based on Law No. 20 of 2003 on the National Education System is a conscious and planned effort to realize the learning atmosphere and learning process so that learners actively develop the potential possessed by themselves to be able to have religious, spiritual strength, self-control, personality, intelligence, noble morals, and the necessary skills themselves, society, nation, and country. Intention to use is a person's desire to perform a certain action that he wants (Sakdiyah et al., 2019). A person tends to perform an action if they 19 have felt that they want it.

The positive effect of accounting training to use accounting information system in SMEs

Accounting training followed by the owner or manager of the company will increase knowledge about the use of good and useful accounting information in managing the company. The benefits that will be received by the owner and manager is an understanding of the company's financial performance, can separate between business capital and personal property and understanding where the source of funds and their use (Listifa and Suyono, 2021). Based on this description, the first hypothesis used in this research is as follows:

H1: ACCOUNTING TRAINING HAS A POSITIVE INFLUENCE ON THE INTENTION TO USE ACCOUNTING INFORMATION SYSTEM IN SMES

The positive effect of business scale to use accounting information system in SMEs

Scale is the ability of a company to develop its business related to the number of employees owned and also the amount of revenue obtained. In addition, the number of employees and the amount of revenue is directly proportional to the amount of accounting information a company needs (Setiawan, 2019). Based on this description, the second hypothesis used in this research is as follows:

H2: BUSINESS SCALE HAS A POSITIVE INFLUENCE ON THE INTENTION TO USE ACCOUNTING INFORMATION SYSTEM IN SMES.

The positive effect of business age to use accounting information system in SMEs

The age of business is the length of time a business has been operated or run. The length of time a business stands can be the basis of experience for businesspersons to be able to make more informed decisions. The longer a business runs, the more complex the need for accounting information (Listifa and Suyono, 2021). Based on the description above, the third hypothesis can be formulated as follows:

H3: BUSINESS AGE HAS A POSITIVE INFLUENCE ON THE INTENTION TO USE ACCOUNTING INFORMATION SYSTEM IN SMES

The positive effect of education level to use accounting information system in SMEs
The level of education according to Law No. 20 of 2003 is the stage of education that is determined according to the level of development of learners, goals to be achieved, and abilities developed. Businesspersons education plays an important role in the use of accounting information. Low levels of education lead to weak expertise and their ability to implement accounting information system according to (Setiawan, 2019). Based on the description above,the third hypothesis can be formulated as follows:
H4: EDUCATION LEVEL HAS A POSITIVE INFLUENCE ON THE INTENTION TO USE ACCOUNTING INFORMATION SYSTEM IN SMES.

The positive effect of education level to useto implemented accounting system in SMEs
If a user of an information system believes that using the information system will improve performance, that using the information system is simple to do, and that the environment has an impact on how the information system is used, then the user of the information system will be interested in using the information system. (Feranika & Prasasti, 2022). Based on the description above,the third hypothesis can be formulated as follows:
H5: intention of businesspersons has a positive influence on the implementation of accounting information system

The positive effect of education level to implementation of accounting information system in SMEs.
Businessperson level of education is important things in the implementation of accounting information system in SMEs. If the businesspersons has a good education then information, especially accounting information system, will be more well-considered compared to less educated businesspersons. Low levels of education lead to weak expertise and their ability to implement accounting information Based on the description above,the third hypothesis can be formulated as follows:
H6: education level has a positive influence on the implementation of accounting information system in SMEs.

RESEARCH METHODS
This research is a type of quantitative research with data retrieval techniques by surveying where according to Suliyanto (2018:20), Quantitative research is research using data in the form of numbers and numbers. Suliyanto (2018:16) define that data retrieval techniques by surveying is a study that only reports results that have occurred without committing fraudulent actions against the observed variable.
This research was conducted in Purwokerto, Banyumas Regency, Central Java Province. The choice of this location is based on a phenomenon that shows that there are still problems in the use of accounting information system in SMEs in the commerce, hotels, and restaurants in Purwokerto where according to data from the number of SMEs in Purwokerto is the largest number compared to the surrounding area
The population in this study is all SMEs running in the trade sector, hotels, and restaurants registered in the Department of Labor, Cooperatives and SMEs as many as 158 business units in the Purwokerto area. With the criteria SMEs registered with Department of Labor, Cooperatives and SMEs, SMEs located in Purwokerto region, and SMEs in commerce, hotels, and restaurants.

In this study there are two sources of data they are primary data source and secondary data source. Primary data is obtained directly from respondents through intermediaries and uses questionnaires containing questions related to education level, business size, business life, accounting training of SME owners, and the implementation of accounting information system to SMEs.

In this study, the technique used was the spread of questionnaires either directly or indirectly. The data obtained will be measured using the Likert scale 1 to 4 to ensure that the questionnaire is valid

In this research, multiple regression analysis and moderated regression analysis was used to testthe hypothesis. Researchers used the SPSS 19 application to analyze the data using SPSS 19 software.

RESULT AND DISCUSSION
Result of Descriptive Statistic Analysis

Table 1 Result of Descriptive Statistic

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Implementation of Accounting Information System	61	32	56	46.36	5.888
Accounting Training	61	6	12	10.02	1.511
Business Scale	61	6	12	9.84	1.496
Age of business	61	6	12	9.52	1.608
Education level	61	10	16	13.74	1.682
Intention to use	61	14	20	17.46	1.718

Source: Data processed, 2022

TABLE 2 RESULT OF NORMALITY TEST

Variable	Kolmogorov Smirnov	Asymp. Sig	Description
Standarized residual	0.931	0.351	Normal

Source: Data processed, 2022

TABLE 3 RESULT OF MULTICOLLINEARITY TEST

Variable	Tolerance	VIF	Description
Accounting Training	0.813	1.231	No multicollinearity
Business Scale	0.731	1.369	No multicollinearity
Age of business	0.713	1.402	No multicollinearity
Education level	0.574	1.741	No multicollinearity
Intention to use	0.663	1.508	No multicollinearity

Source: Data processed, 2022

Table 4 Result of Heteroscedasticity Test

Variable	Sig	A	Description
Accounting Training	0.615	0.05	No heteroscedasticity
Business Scale	0.275	0.05	No heteroscedasticity
Age of business	0.120	0.05	No heteroscedasticity
Education level	0.499	0.05	No heteroscedasticity
Intention to use	0.856	0.05	No heteroscedasticity

Source: Data processed, 2022

Result of Multiple Linear Regression

Table 5 Result of Multiple Linear Regression 1

Variable	Regression coefficient (B)	T statistic	Table (one-tailed)	Description
Accounting Training	0.153	1.325	2.002	Rejected
Business Scale	0.301	3.121	2.002	Accepted
Age of business	0.182	1.475	2.002	Rejected
Education level	0.341	2.937	2.002	Accepted
Constant		1.494		

Source: Data processed, 2022

Table 6 Result of Multiple Linear Regression 1

Variable	Regression coefficient (B)	T statistic	Table (one-tailed)	Description
Education level	0.326	4.052	2.002	Accepted
Intention to use	0.245	5.428	2.002	Accepted
Constant		2.986		

Source: Data processed, 2022

Based on the data has been obtained, so that multiple linear regression analysis equation can beformed, namely:

$$(1)\ Z = a + b1X_1 + b2X_2 + b3X_3 + b4X_4 + e$$
$$(2)\ Y = a + b4X_4 + Z + e$$

TABLE 7 RESULT OF COEFFICIENT DETERMINANT

R	R Square	Adjusted R square	Std. Error of the Estimated
0.955	0.912	0.904	1.448

Source: Data processed, 2022

Table 8 Result of Simultaneous Significant Test

$F_{statistics}$	F_{table}	Sig	A
114.070	2.380	0.000	0.05

Source: Data processed, 2022

Based on the table multiple linear analysis explain several things as follows:

1. The first hypothesis states that accounting training has a positive influence on the intention to use of the accounting information system. The multiple linear regression test result shows the value of t $_{statistic}$ (1.325) < t $_{table}$ (2,004) and a significance level of (0.190) > α (0.05). it can be concluded that the accounting training has a positive effect on the intention to use of accounting information system, rejected.

2. The second hypothesis states that the business scale positively affects intention to use accounting information system. The multiple linear regression test result shows the value of t $_{statistic}$ (3.121) > t $_{table}$ (2,004) and a significance level of (0.003) < α (0.05). It can be concluded that the business scale positively affects intention to use accounting information system, accepted.

3. The third hypothesis proposed in this study is that the age of business has a positive effect on the intention to use of accounting information system. The multiple linear regression test result shows the value of t $_{statistic}$ (1.475) < t $_{table}$ (2,004) and significance level of (0.146) > α (0.05). It can be concluded that the age of business has a positive effect on the intention to use of accounting information system, rejected.

4. The fourth hypothesis proposed in this study is the level of education positively affects intention to use accounting information system. The multiple linear regression test result shows the value of t $_{statistic}$ (2.937) > t $_{table}$ (2,004) and a significance level of (0.005) > α (0.05). It can be concluded that the level of education positively affects intention to use accounting information system, accepted.

5. The fifth hypothesis proposed in this study is Intention to use has a positive effect on the implementation of accounting information system. The multiple linear regression test result shows the value of t $_{statistic}$ (4.052) > t $_{table}$ (2.004) and a significance level of (0.000) < α (0.05). It can be concluded that the Intention to use positively affects accounting information system, accepted.

6. The sixth hypothesis proposed in this study is level of education has a positive effect on the implementation of accounting information system. The multiple linear regression test result shows the value of t $_{statistic}$ (5.428) > t $_{table}$ (2.004) and a significance level of (0.000) < α (0.05). It can be concluded that the Intention to use positively affects accounting information system, accepted.

Discussion of First Hypothesis Testing

Based on the H1 hypothesis test, it is stated that there is a positive influence on intention to use accounting information system to SMEs in Purwokerto was rejected. The influence on variable accounting training indicates that the more accounting training that is followed, is not always followed by the higher the implementation of the accounting information system to SMEs in Purwokerto. This also shows that the more businesspersons take accounting training, not always followed by the more the person's ability to apply the knowledge that has been gained while participating in the accounting training. This is because some businesspersons still think that implementing an accounting information system is considered quite complicated for them. The results of this study are in line with previous research that has been carried out by (Musdhalifah, 2020) which states that accounting training has no positive effect on the implementation of accounting information system to SMEs. This research is not in line with the Theory of Planned Behavior (TPB) initiated by Azjen (1991) about attitude towards behavior which means the assessment of a

person when seeing or knowing something behaviour is carried out. Individuals will take an action if they think it will have a positive impact. When SMEs take part in accounting training, it will cause two different assessments about the implementation of the accounting information system to their business. When SMEs will make two choices, namely between implementing an accounting information system or not implementing an accounting information system. When SMEs attend training, some of them think that apply accounting information system is complicated and finally choose to not apply it to the business they run. Accounting training is only attended by a few businesspersons and then taught again to other businesspersons is still considered complicated to apply. Most businesspersons are more concerned with how much profit they get than attending accounting training.

From the results of testing the second hypothesis written that the scale of business has a positive effect on the intention to use accounting information system to SMEs in Purwokerto. However, in this research the scale of business has positive effect on the implementation of the accounting information is accepted. The results of this study is support the research that has been carried out by (Nirwana & Purnama, 2019) which shows the results that business size has a positive influence on the use of accounting information. This research is not in line with research (Sunaryo *et al.*, 2021) which states that there is no influence of business scale on the implementation of accounting information system.

The results of this study are support the Theory of Planned Behavior which is related to subjective norms or things that affect the individual before acting that affect a person's intention to use in carrying out actions. Businesspersons will consider whether the actions they will take are considered good or bad by their environment. The business criteria make the certain environment to the business. The large size of the business and the large number of workers make them to use an information system in their business because they need to make sure all the business activities goes the way it should.

Based on the third hypothesis test, it is said that has a positive effect on variable age of business on the intention to use of accounting information system to SMEs in Purwokerto was rejected. This shows that the length of the business not always appears the intention to use the accounting information system to SMEs in Purwokerto higher. This study is inconsistent with the Theory of Planned Behavior (TPB) which says that humans will act in accordance with the norms adopted in their environment. When in an environment created because they have the same business age, it is considered that the implementation of an accounting information system still complicated to implemented. The results of this study are in line with previous research that has been carried out by (Retno Sriwahyuni *et al.*, 2018) which states that the use of accounting information system in SMEs is not influenced by the age of business. This statement is corroborated by another previous research carried out by (Salim and Kiswoyo, 2020) which states that the age of business has no significant positive influence on the implementation of accounting information system to SMEs.

Based on the fourth hypothesis test, it was stated that there was a positive influence of variable level of education on the implementation of the accounting information system to SMEs in Purwokerto was accepted. Data analysis in this study obtained results that can be said to be that there is positive influence on the level of education with the intention to use accounting information system. This states that the level of education owned affect the implementation of the accounting information system to SMEs in Purwokerto. This relationship shows that the higher the level of education of businesspersons is always followed by the implementation of an accounting information system in their business. From the survey results, the majority of businesspersons who have higher education level thinking that implementing an accounting information system makes it easier for them to

make decisions. The results of this study are accordance with the Theory of Planned Behavior about perception of behavior control or what can be said to be the ease or difficulty of individual perception in carrying out an action.

The results of this study are in line from the research that has been carried out by (Widianingsih *et al.*, 2022) which states that the level of education has a positive effect on the use of accounting information system. This research is also in line with research conducted by (Efriyenty, 2020) which shows the results that the level of education does not have a significant effect on the implementation of accounting information to SMEs.

From the results of the fifth hypothesis test, it was written that the intention to use had a positive effect on the implementation of the accounting information system to SMEs in Purwokerto was declared accepted. These results show that a high level of intention is always followed by a high level of implementation of accounting information system as well. This research is consistent with the Theory of Planned Behavior. Where in the theory that states that the behavior carried out by the individual is influenced by the intention of the individual. The intention owned by businesspersons in this case the intention to use will affect the behavior of businesspersons, namely to apply an accounting information system to their business activities.

This research is in line with the research (Agustina et al., 2015) which states that the implementation of the accounting information system is positively influenced by individual intention. The results of this study do not show any influence on the implementation of the accounting information system.

Based on the six-hypothesis test, the level of education has positive effect on the implementation of accounting information system was accepted. The higher of the businesspersons education level, the higher of the implementation of accounting information system in SMEs in Purokwerto. A high level of education provides more knowledge about the application of accounting or financial management to their business. This research is in line with the Theory of Planned Behavior (TPB) initiated by Ajzen (1991) which says that humans are rational creatures who can use various information to act and behave. Businesspersons who have higher education will have a variety of knowledge information that can be used in behaving in running their business.

The results of this study are in line with previous research that has been carried out by (Dewi, 2020) shows the result that the level of education has positive effect on the implementation of accounting information system. This statement was then corroborated by previous research carried out by (Nirwana and Purnama, 2019) stated that the level of education owner influence the implementation of accounting information system in SMEs.

CONCLUSIONS

Based on the results of the test and discussion as presented, several conclusions can be drawn asfollows:

1. Accounting training does not has a positive effect on the intention to use of accounting information system to SMEs in Purwokerto.
2. Business scale has positive effect on the intention to use of accounting information system to SMEs in Purwokerto.
3. Business age does not has positive effect on the intention to use of accounting information system to SMEs in Purwokerto.
4. The level of education level has positive effect on the intention to use of the accounting information system to SMEs in Purwokerto.
5. Intention to use has positive effect on the implementation of the accounting information system to SMEs in Purwokerto.

6. Education level has positive effect on the implementation of the accounting information system to SMEs in Purwokerto.

The research obtained results that showed that level of education, business scale, and intention to use influenced the implementation of the accounting information system in SMEs in Purwokerto. Meanwhile, the business age and accounting training do not affect the implementation of the accounting information system for SMEs in Purwokerto. Accounting training should be carried out more evenly to all businesspersons not only to representatives from per sub-district. This equalization aims to gain knowledge directly from the main source so as to increase business people's understanding of accounting information systems. With this encouragement, it is hoped that it can increase knowledge about how to implement an accounting information system so that SMEs can make more informed decisions. Making the right business decisions will improve the performance of SMEs in Purwokerto.

This research also has some limitations, this study used a questionnaire method to obtain the required data. In this case, the use of this method is not optimal for collecting information from respondents regarding the implementation of an accounting information system. This is due to the short duration of collecting questionnaires and businesspersons who are not so willing to show responsiveness in answering questionnaires. In the future, researchers can extend the collection time for questionnaires longer and convince businesspersons to make this research look be useful for businesspersons so that researchers get a better response. So that later it will get more accurate research results and can describe the situation in the field.

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