

The Effect of Education, Business Scale, Business Age, and Accounting Training on Accounting Information Systems

Ronal Hasibuan ^{1*}, Arma Yuliza ², Nofrianty ³

^{1,2,3} Accounting Study Program, Faculty of Economics, University of Pasir Pengaraian.

Article History

Received : 2026-08-09

Revised : 2026-08-10

Accepted : 2026-08-12

Keywords:

Education Level; Business Scale;
Business Age; Accounting Training;
Accounting Information System.

*Corresponding author:

ronalhsb6@gmail.com

DOI:

10.68376/MANTRA.v1.i2.a88

Abstract

This study aims to analyze the effect of education level, business scale, business age, and accounting training on the use of accounting information systems among Micro, Small, and Medium Enterprises (MSMEs) in Bangun Purba District, Rokan Hulu Regency. This study employed a quantitative approach with a survey method. The sample consisted of 47 respondents, comprising all BRI Link agents in Bangun Purba District, selected through purposive sampling. Data were collected through questionnaires using a Likert scale and analyzed using validity testing, reliability testing, classical assumption testing, multiple linear regression, the t-test, the F-test, and the coefficient of determination with the assistance of SPSS. The results show that, partially, education level, business scale, and business age do not have a significant effect on the accounting information system, whereas accounting training has a positive and significant effect. Simultaneously, the four variables do not have a significant effect. These results indicate that the implementation of accounting information systems among MSMEs is more strongly influenced by skills gained through training than by the general characteristics of business owners. Accordingly, increased accounting training and mentoring are needed to optimize the implementation of accounting information systems among MSMEs.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) constitute one of the most important sectors in the Indonesian economy, playing a significant role in raising national income, reducing unemployment, and improving community welfare. Accounting serves as an important supporting tool that MSMEs can use to manage their business finances, and the use of accounting information can support the decision-making process so that decisions across every level of an organization can be reached promptly, given that accounting information is useful for measuring and explaining financial information regarding a business's economic activities and enables its users to take action in addressing problems and uncertainty within a business.

Education level, business scale, business age, and accounting training are among the factors believed to affect MSMEs' ability to manage their finances and accounting. A higher level of education is expected to improve MSMEs' capacity to manage finances and accounting, since education functions to develop capability and character in the effort to advance the intellectual life of the nation. A larger business scale may allow MSMEs to possess more resources for financial and accounting management, given that business scale reflects a company's ability to manage its operations relative to its assets, number of employees, and revenue earned during an accounting period. Business age, the length of time a business owner has pursued their business, may likewise increase experience and capability in financial and accounting management, since longer-operating businesses tend to accumulate more experience in dealing with various operational challenges.

Accounting training is a process through which an individual improves their accounting capability for the benefit of the business, and can determine how well or poorly an owner masters accounting techniques. Accounting training may be organized by higher education institutions, out-of-school education institutions, departmental training centers, or relevant government offices, and

is expected to improve MSMEs' ability to manage their finances and accounting. The use of an accounting information system, meanwhile, refers to a system designed to collect, process, and report financial and accounting information to interested parties.

Rokan Hulu Regency, one of the regencies in Riau Province, is home to numerous continuously developing MSMEs across various industries, including food, beverages, and various handicraft and textile products, as well as the plantation and agriculture sectors, with the growing number of MSMEs expected to boost the local economy. Accounting plays a very important role in the business world, as sound accounting understanding supports better business management, with business owners using accounting information to set objectives, evaluate progress toward those objectives, and take corrective action when necessary, consistent with the view that education level, business age, turnover, business scale, and accounting training jointly relate to the implementation of accounting information among small and medium business actors (Ade Julia, 2016). In Indonesia, the preparation of financial statements follows applicable Financial Accounting Standards, with MSMEs generally preparing their financial statements based on the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP).

To determine whether accounting information system use among MSME actors is affected by the absence of accounting training, this study examines the effect of education level, business scale, business age, and accounting training as independent variables on the accounting information system. This study represents a replication of prior research examining the effect of business scale, business age, education, and accounting training on the use of accounting information systems among MSMEs in Tegalrejo District, Yogyakarta City, differing in that this study focuses specifically on MSMEs in Bangun Purba District, Rokan Hulu Regency, using BRILink agents as the research object.

Based on the phenomena described above, the researcher is interested in conducting further study on the effect of education level, business scale, business age, and accounting training on the accounting information system among Micro, Small, and Medium Enterprises in Rokan Hulu Regency, entitled "The Effect of Education Level, Business Scale, Business Age, and Accounting Training on the Accounting Information System Among MSMEs in Bangun Purba District, Rokan Hulu Regency."

Literature Review and Hypotheses Development

The Effect of Education Level on the Accounting Information System

Education level refers to the highest level of formal education a business owner has completed. Individuals with higher levels of education are generally expected to possess better cognitive ability to understand basic accounting concepts, potentially making it easier for them to prepare financial records and reports. Business owners with lower levels of formal education tend to have less preparation and weaker use of accounting information compared to those with higher formal education, since more advanced accounting material tends to be taught at the higher education level. Prior research found that the education level of MSME actors has a positive effect on their ability to prepare financial statements, consistent with findings that education level, together with business age and accounting knowledge, contributes to the use of accounting information among MSME owners (Mardiani, 2019; Gafiki, 2020). Based on the theory and empirical findings above, the following hypothesis is proposed:

H1: Education level has a positive effect on the accounting information system among MSMEs in Bangun Purba District, Rokan Hulu Regency.

The Effect of Business Scale on the Accounting Information System

Business scale is a grouping of businesses based on assets and turnover, reflecting a business's capacity to manage its operations. Businesses with a larger scale, in the sense of employing more staff, tend to have a higher level of transactional complexity and a correspondingly greater information need, which may encourage owners to regard an accounting information system as more useful for controlling and evaluating business performance. Consistent with this view, prior research found that business scale has a significant positive effect on the completeness

of MSME financial statement presentation, and that business scale, together with education level and business experience, jointly influences the use of accounting information among MSME actors (Mubarokah & Srimindarti, 2022; Fithoriah & Pranaditya, 2019). Based on the theory and empirical findings above, the following hypothesis is proposed:

H2: Business scale has a positive effect on the accounting information system among MSMEs in Bangun Purba District, Rokan Hulu Regency.

The Effect of Business Age on the Accounting Information System

Business age reflects the length of time a business owner has been engaged in their current line of business, closely related to business experience, a process that shapes knowledge and skills through the owner's ongoing involvement in the business. The longer a business owner pursues a particular line of trade, the more their understanding of market conditions and consumer behavior is expected to grow; as an owner's tenure lengthens, they tend to gain experience from various internal and external sources, so their need for accounting information becomes more apparent once they require more comprehensive information to support decision-making (Mubarokah & Srimindarti, 2022). Prior research examining the joint effect of educational background, business scale, business experience, and accounting knowledge on accounting information use, together with studies on the combined effect of business scale, revenue, and business experience, similarly points to the relevance of accumulated operating experience in shaping accounting information practices (Pratama, 2019; Purba & Khadijah, 2020; Prayoga, Siregar, Sari, & Rambe, 2021). Based on the theory and empirical findings above, the following hypothesis is proposed:

H3: Business age has a positive effect on the accounting information system among MSMEs in Bangun Purba District, Rokan Hulu Regency.

The Effect of Accounting Training on the Accounting Information System

Accounting training is an effort to improve and develop an individual's accounting capability in order to achieve the expertise and skills needed to be effective in business development, and can determine how well or poorly an owner or manager masters accounting techniques. Prior research found that education level, accounting knowledge, and accounting training jointly affect the use of accounting information among MSMEs, and that factors such as accounting knowledge, education level, work motivation, and business experience are similarly associated with accounting information use, indicating that accounting training plays a meaningful role alongside other individual characteristics in shaping accounting information practices (Hudha, 2017; Zakiah, 2020). Based on the theory and empirical findings above, the following hypothesis is proposed:

H4: Accounting training has a positive effect on the accounting information system among MSMEs in Bangun Purba District, Rokan Hulu Regency.

The Simultaneous Effect of Education Level, Business Scale, Business Age, and Accounting Training

Recent empirical findings indicate that the combination of education, training, business scale, and business age jointly influences accounting information system use among MSMEs. Prior research examining the factors affecting accounting information use among small and medium enterprises, as well as studies on MSME owners' perceptions of accounting, accounting knowledge, and business scale, together suggest that these individual and business characteristics operate jointly rather than in isolation in shaping accounting information practices (Handayani, 2011; Hendrawati, 2017; Afrianti & Halim, 2021). Based on the theory and empirical findings above, the following hypothesis is proposed:

H5: Education level, business scale, business age, and accounting training simultaneously have a positive effect on the accounting information system among MSMEs in Bangun Purba District, Rokan Hulu Regency.

Research Methods

The object of this study is MSMEs in the BRILink sector in Bangun Purba District, Rokan Hulu Regency. This study employed a quantitative approach, described as a research method grounded in the philosophy of positivism, used to study a particular population or sample, with data collection using quantitative/statistical instruments, for the purpose of testing predetermined hypotheses (Sugiyono, 2016).

The population in this study consists of all BRILink businesses in Bangun Purba District, Rokan Hulu Regency, registered with the Regional Office of Cooperatives, MSMEs, Transmigration, and Manpower, totaling 47 MSME actors. The sampling technique used was non-probability sampling with a purposive sampling approach, in which sample selection follows specific criteria: the MSME type is a BRILink agent; the business is located in Bangun Purba District, Rokan Hulu Regency; the business holds legal business status; the business is registered with the Regional Office of Cooperatives, MSMEs, Transmigration, and Manpower; and the business has operated for more than one year. Based on the existing population of 47 BRILink MSME actors in Bangun Purba District, all members of the population were used as the research sample.

The type of data used in this study is quantitative data. The data source used is primary data, namely data obtained directly by the researcher from respondents through a questionnaire distributed to all MSMEs comprising the research sample; a questionnaire is a written set of statements prepared for respondents as an alternative data-collection mechanism, designed to efficiently gather large amounts of quantitative data when the researcher knows precisely what information is needed and how to measure the research variables.

The dependent variable, Accounting Information System (Y), is defined as a system that organizes, records, stores, and reports the financial data of BRILink Agent/Pulse Counter MSMEs for decision-making, measured through the indicators of frequency of use, intensity of use, perceived benefit, and satisfaction with use. Business Scale (X1) reflects the size of a BRILink Agent/Pulse Counter business as measured by turnover, transaction volume, and business assets, measured through the indicators of monthly turnover, daily transaction volume, business assets, and service reach. Business Age (X2) reflects the length of time an MSME has operated since first commencing business, measured through the indicators of duration of establishment (more than one year), experience, business stability, and continuity. Education Level (X3) reflects the highest level of formal education completed by the MSME owner, measured through the indicators of education level, understanding of basic accounting terminology, calculation ability, and interest in learning accounting. Accounting Training (X4) reflects accounting-related learning or training activities the MSME owner has participated in, whether organized by BRI, government offices, or other institutions, measured through the indicators of training frequency, relevance of training material to business needs, application of training knowledge, and perceived benefit of training. Prior to the main analysis, instrument testing was carried out through validity testing (with an item declared valid if its significance value is below 0.05) and reliability testing using Cronbach's Alpha, with an instrument declared reliable if its Alpha value exceeds 0.60, consistent with the methodological approach used in prior studies examining factors affecting accounting information use among small and medium enterprises in Yogyakarta (Wahyudi, 2019). Data were analyzed using multiple linear regression with the assistance of SPSS, comprising classical assumption tests (normality tested using the One-Sample Kolmogorov-Smirnov test, in which a significance value above 0.05 indicates normally distributed residuals; multicollinearity tested using Tolerance and Variance Inflation Factor/VIF values, in which a Tolerance above 0.10 and a VIF below 10 indicate the absence of multicollinearity; and heteroscedasticity tested using the Glejser method, in which a significance value above 0.05 for each independent variable indicates the absence of heteroscedasticity), multiple linear regression analysis with the model $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$, the coefficient of determination (R^2) test, and hypothesis testing through the partial test (t-test) and simultaneous test (F-test) at a 5% significance level (Ghozali, 2016).

Results and Discussion

Validity testing showed that all 21 items across the four independent variables and the dependent variable had a significance value below 0.05, so all items were declared valid. Reliability testing showed an overall Cronbach's Alpha value of 0.668, exceeding the 0.60 threshold, so the research instrument is declared reliable.

Classical assumption testing shows that the residual data is normally distributed, with an Asymp. Sig. (Kolmogorov-Smirnov) value of 0.200, greater than 0.05. No multicollinearity is present, as all four independent variables have Tolerance values above 0.10 (ranging from 0.901 to 0.978) and VIF values below 10 (ranging from 1.023 to 1.109). No heteroscedasticity is present, based on the Glejser test, in which Education Level obtained a significance value of 0.053, Business Scale 0.356, Business Age 0.781, and Accounting Training 0.671, all greater than 0.05, so the regression model is suitable for hypothesis testing.

Table 1. Multiple Linear Regression and t-Test Results

Variable	B	Beta	T	Sig.
(Constant)	27.605		2.805	0.008
Education Level (X1)	-0.411	-0.131	-0.860	0.395
Business Scale (X2)	0.438	0.135	0.866	0.391
Business Age (X3)	-0.009	-0.002	-0.015	0.988
Accounting Training (X4)	0.430	0.134	2.845	0.043

Source: SPSS Data Processing Results, 2026. Dependent Variable: Accounting Information System; t-table ($\alpha = 0.05$, $df = 42$) = 2.018

Based on Table 1, the regression equation obtained is $Y = 27.605 - 0.411X_1 + 0.438X_2 - 0.009X_3 + 0.430X_4 + e$. The constant value of 27.605 indicates that when Education Level, Business Scale, Business Age, and Accounting Training are held at zero, the Accounting Information System is estimated at 27.605. The regression coefficients of Education Level and Business Age are negative, while Business Scale and Accounting Training are positive; however, only the coefficient for Accounting Training is statistically significant.

Table 2. F-Test and Coefficient of Determination Results

R	R Square	Adjusted R Square	F-calculated	Sig.
0.228	0.052	-0.038	0.578	0.680

Source: SPSS Data Processing Results, 2026. Predictors: (Constant), Accounting Training, Education Level, Business Scale, Business Age

The t-test results in Table 1 show that Education Level obtained a calculated t-value of -0.860 (below t-table 2.018) with a significance value of 0.395 (> 0.05), so H1 is rejected: Education Level does not have a significant partial effect on the Accounting Information System. Business Scale obtained a calculated t-value of 0.866 with a significance value of 0.391 (> 0.05), so H2 is rejected. Business Age obtained a calculated t-value of -0.015 with a significance value of 0.988 (> 0.05), so H3 is rejected. Accounting Training obtained a calculated t-value of 2.845 (above t-table 2.018) with a significance value of 0.043 (< 0.05), so H4 is accepted: Accounting Training has a positive and significant partial effect on the Accounting Information System. The F-test result in Table 2 shows a calculated F-value of 0.578 (below F-table 2.59) with a significance value of 0.680 (> 0.05), so H5 is rejected: the four independent variables do not simultaneously have a significant effect on the Accounting Information System. The R Square value of 0.052 indicates that the four independent variables jointly explain only 5.2% of the variation in the Accounting Information System, while the remaining 94.8% is explained by other factors outside the research model, such as information technology capability, digital literacy, management support, and prior experience using information systems.

The Effect of Education Level on the Accounting Information System

The t-test result shows that Education Level does not have a significant partial effect on the Accounting Information System among MSMEs in Bangun Purba District ($t = -0.860$; $\text{Sig.} = 0.395 > 0.05$), so H1 is rejected. This finding indicates that the level of formal education held by MSME owners has not been able to improve their implementation of an accounting information system; in other words, business owners with higher education are not necessarily better at implementing an accounting information system than those with lower education. In practice, most MSME actors in Bangun Purba District appear to rely more on business experience than on formal education in managing their business finances, often maintaining simple financial records based on habits developed over many years, while the still-limited use of information technology in business activities means that formal education alone has not been able to optimally drive accounting information system use. This finding is consistent with prior research finding that education level does not have a significant effect on accounting information use among MSMEs when not supported by adequate technical capability and accounting competence (Purba & Khadijah, 2020).

The Effect of Business Scale on the Accounting Information System

The t-test result shows that Business Scale does not have a significant partial effect on the Accounting Information System ($t = 0.866$; $\text{Sig.} = 0.391 > 0.05$), so H2 is rejected. Theoretically, a larger business scale should increase the complexity of operational activity and thereby the need for accounting information, as growth in transaction volume, workforce, and turnover should encourage business owners to use an accounting information system to manage their finances more effectively and efficiently. However, this study's results show a different condition: most MSMEs in Bangun Purba District remain classified as micro and small businesses with relatively simple operational activity, still recording transactions manually rather than through computer-based systems or accounting applications. Accordingly, although differences in business scale exist among the sampled MSMEs, the need for an accounting information system has not been directly felt by business owners. This finding is consistent with prior research finding that business scale does not affect accounting information system use among furniture-industry MSMEs, given that many such businesses continue to rely on manual bookkeeping in their operations (Prayoga, Siregar, Sari, & Rambe, 2021).

The Effect of Business Age on the Accounting Information System

The t-test result shows that Business Age does not have a significant partial effect on the Accounting Information System ($t = -0.015$; $\text{Sig.} = 0.988 > 0.05$), so H3 is rejected. Theoretically, business age reflects an owner's accumulated experience in running their business; the longer a business operates, the more experience an owner is expected to gain in business management, competition, and decision-making, including in financial management and accounting information system implementation. However, this study's results show that a long operating history is not necessarily followed by a change in financial management practices; most MSME actors in Bangun Purba District continue to maintain the simple record-keeping methods they have used for years, considering them easier and sufficient for their business needs. Consequently, business age has not proven to be a factor capable of improving accounting information system use. This finding differs from prior research finding that business age has a positive effect on accounting information quality among MSMEs, a divergence that may reflect differences in respondent characteristics and business context between the two studies (Purba & Khadijah, 2020).

The Effect of Accounting Training on the Accounting Information System

The t-test result shows that Accounting Training has a positive and significant partial effect on the Accounting Information System ($t = 2.845$; $\text{Sig.} = 0.043 < 0.05$), so H4 is accepted. Theoretically, accounting training is a learning process aimed at improving business owners' accounting knowledge and skills, from recording transactions and preparing financial statements to using accounting information to support decision-making; business owners who have received accounting training are expected to better understand the importance of an accounting information

system in improving the effectiveness and efficiency of business management. This study's results show that accounting training is the most influential factor in improving accounting information system implementation compared to the other variables examined; through training, MSME actors gain practical knowledge regarding transaction recording, financial statement preparation, and the use of simple accounting applications, knowledge that enables them to manage financial information more systematically, thereby improving accounting information system implementation among MSMEs in Bangun Purba District. This finding is consistent with prior research finding that accounting training has a positive effect on accounting information use among partner MSMEs, explaining that accounting training improves business owners' knowledge, skills, and ability to prepare financial records and utilize accounting information as a basis for business decision-making (Hudha, 2017).

The Simultaneous Effect of Education Level, Business Scale, Business Age, and Accounting Training

The F-test result shows a calculated F-value of 0.578 with a significance value of 0.680 (> 0.05), so H5 is rejected: Education Level, Business Scale, Business Age, and Accounting Training do not simultaneously have a significant effect on the Accounting Information System among MSMEs in Bangun Purba District. This finding is consistent with the view that characteristic factors of MSME actors, such as education level, business scale, and business age, do not jointly exert a significant effect on accounting information use unless supported by technical capability and accounting competence, with accounting information system implementation instead more strongly influenced by internal factors such as accounting knowledge, technology capability, and business owners' awareness of the importance of sound financial management (Handayani, 2011; Hendrawati, 2017). Theoretically, accounting information system use among MSMEs is influenced by a range of internal and external factors; implementation depends not only on education level, business scale, business age, or accounting training but also on human resource competence, accounting knowledge, information technology development, owner commitment, government support, and organizational readiness to adopt an information system. The Adjusted R Square value, which fell below zero, further indicates that the four variables together explain a negligible proportion of the variation in accounting information system use, while the vast majority is explained by other factors outside this research model, such as accounting literacy, information technology use, owner motivation, government support, access to digital-based training, and financial management mentoring, indicating that improving accounting information system implementation among MSMEs requires a more comprehensive approach encompassing these broader factors.

Implication and Conclusion

Based on the results of the analysis and discussion, it can be concluded that Education Level does not have a significant effect on the Accounting Information System among MSMEs in Bangun Purba District, Rokan Hulu Regency (H1 rejected); Business Scale does not have a significant effect (H2 rejected); Business Age does not have a significant effect (H3 rejected); Accounting Training has a positive and significant effect (H4 accepted); and the four variables do not simultaneously have a significant effect on the Accounting Information System (H5 rejected). These results indicate that accounting information system implementation among MSMEs is more strongly influenced by the capability gained through training than by the general characteristics of business owners.

These findings imply that MSME actors are encouraged to improve their capability in implementing accounting information systems by participating in accounting training, utilizing financial record-keeping applications, and improving their understanding of the importance of preparing sound financial statements as a basis for business decision-making. The Regional Office of Cooperatives, MSMEs, and related institutions are encouraged to organize accounting training and ongoing mentoring on financial statement preparation and digital-based accounting information system use; given that accounting training has been shown to affect accounting

information system use, such training programs need to be conducted regularly and reach a larger number of MSME actors. Although education level, business scale, and business age were not found to have a significant effect, business owners nonetheless still need to improve their knowledge of financial management and information technology use so that accounting information systems can be implemented more effectively and support business development going forward. Future researchers are recommended to incorporate other variables believed to affect accounting information system use, such as accounting literacy, accounting knowledge, information technology use, human resource competence, owner perception, government support, accounting application use, and human resource quality, and to expand the research area and sample size in order to obtain more representative and generalizable results.

References

- Ade Julia, F. (2016). Pengaruh tingkat pendidikan, umur perusahaan, omzet usaha, skala usaha, dan pelatihan akuntansi terhadap penerapan informasi akuntansi para pelaku UKM (Usaha Kecil Menengah). *Jurnal Ekonomi dan Bisnis*.
- Afrianti, R., & Halim, C. (2021). Pengaruh persepsi pelaku UMKM tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi di Kelurahan Jalan Baru Kecamatan Pariaman Tengah Kota Pariaman Sumatera Barat tahun 2015–2019. *MABIS: Jurnal Manajemen Bisnis Syariah*, 1(1), 41–47.
- Fithorih, S., & Pranaditya, A. (2019). Pengaruh tingkat pendidikan, pengetahuan akuntansi, pengalaman usaha dan skala usaha terhadap penggunaan informasi akuntansi pada usaha kecil menengah (Studi kasus pada pelaku UKM di Jalan Karangjati dan Jalan Pringapus Kabupaten Semarang). *Jurnal Ilmiah Akuntansi*, 5(1), 84.
- Gafiki. (2020). Pengaruh tingkat pendidikan pemilik, umur usaha dan pengetahuan akuntansi terhadap penggunaan informasi akuntansi pada cafe dan restoran di Kota Padang Panjang. *Repository Universitas Islam Riau*.
- Ghozali, I. (2016). Aplikasi analisis multivariate dengan program SPSS (3rd ed.). Badan Penerbit Universitas Diponegoro.
- Handayani, B. (2011). Faktor yang mempengaruhi penggunaan informasi akuntansi usaha kecil dan menengah. *Akuntabilitas*, 11.
- Hendrawati, E. (2017). Analisis faktor-faktor yang mempengaruhi penggunaan informasi akuntansi pada usaha mikro kecil dan menengah. *MAGISTRA Jurnal Ilmu Manajemen*, 1, 43–66.
- Hudha, C. (2017). Pengaruh tingkat pendidikan, pengetahuan akuntansi dan pelatihan akuntansi terhadap penggunaan informasi akuntansi dimoderasi ketidakpastian lingkungan usaha kecil menengah. *Jurnal Ekonomi Pendidikan dan Kewirausahaan*, 5(1), 68–90.
- Mardiani, S. (2019). Pengaruh tingkat pendidikan, pengetahuan akuntansi, umur usaha dan skala usaha pelaku UMKM terhadap penggunaan informasi akuntansi di Kecamatan Marpoyan Damai. *Universitas Islam Riau Pekanbaru*.
- Mubarokah, I. H., & Srimindarti, C. (2022). Pengaruh tingkat pendidikan, skala usaha dan pengalaman usaha terhadap penggunaan informasi akuntansi. *Jurnal Akuntansi Profesi*, 13(1), 163–171.
- Pratama, D. (2019). Pengaruh latar belakang pendidikan, skala usaha, pengalaman usaha, dan pengetahuan akuntansi terhadap penggunaan informasi akuntansi pada usaha mikro kecil dan menengah di Kota Pekanbaru (Studi pada petshop). *Universitas Islam Riau*.
- Prayoga, Y., Siregar, M., Sari, E. R., & Rambe, B. H. (2021). Penggunaan informasi akuntansi pada industri usaha kecil dan menengah pada masa pandemi Covid-19. *Ecobisma (Jurnal Ekonomi, Bisnis dan Manajemen)*, 8(1), 1–9.
- Purba, N. M. B., & Khadijah. (2020). Analisis skala usaha, pendapatan usaha dan pengalaman usaha terhadap penggunaan informasi akuntansi pada pelaku UMKM di Kota Batam. *Jurnal Mutiara Akuntansi*, 5(2), 114–119.
- Sugiyono. (2016). *Statistika untuk penelitian*. Alfabeta.
- Wahyudi, M. (2019). Analisis faktor-faktor yang mempengaruhi penggunaan informasi akuntansi usaha kecil dan menengah di Yogyakarta [Tesis]. *Magister Akuntansi UNDIP*.

Zakiah, N. (2020). Pengaruh pengetahuan akuntansi, tingkat pendidikan, motivasi kerja dan pengalaman usaha terhadap penggunaan informasi akuntansi pada pelaku usaha mikro kecil dan menengah (UMKM) (Studi pada pelaku UMKM di Kecamatan Bojong). Universitas Pancasakti Tegal.