

THE INFLUENCE OF ACCOUNTING KNOWLEDGE AND BUSINESS EXPERIENCE ON THE PERCEPTION OF ACCOUNTING INFORMATION USE AMONG MICRO-ENTERPRISES AND SMALL IN ULUJADI DISTRICT

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Abstract

This study aims to analyze the influence of accounting knowledge and business experience on the perception of accounting information use among micro and small business owners in Ulujadi District. Micro and small businesses play a vital role in the local economy, but often face challenges in effective financial management. Using a quantitative approach, data were collected through questionnaires distributed to micro and small business owners in the area. Data analysis was conducted using multiple linear regression to test the influence of each independent variable on the dependent variable. The results indicate that both accounting knowledge and business experience have a positive and significant influence on the perception of accounting information use. This finding indicates that increased accounting understanding and accumulated entrepreneurial experience can encourage business owners to utilize accounting information more effectively in business decision-making. This study provides important implications for policymakers and training institutions in designing small business capacity-building programs.

Keyword : *Accounting Knowledge And Business Experience, Perception Of Accounting Information Use Among Micro-Enterprises And Small In Ulujadi District*

Introduction

.Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, contributing significantly to Gross Domestic Product (GDP), employment, and income equality. This strategic role makes the sustainability and development of MSMEs a top priority in national economic development, which includes expanding business opportunities and strengthening economic stability. Small businesses, in particular, are a crucial foundation for productive job creation and innovation, as reflected in the experiences of developed countries. The selection of Ulujadi District as the research location was based on the area's significant economic and social potential, such as the diversity of micro and small businesses that thrive in the region. Ulujadi District is one of the areas that supports industrial activity in Palu City, with its strategic location and proximity to the city center, making it an ideal choice for industrial development. This has the potential to increase employment opportunities and income for the local community.

Literature Review

This study focuses on MSMEs in Ulujadi District with the aim of analyzing the influence of accounting knowledge and business experience on the perception and use of accounting information. This study is expected to provide an important contribution in increasing MSMEs' awareness and understanding of the importance of accounting, as well as providing practical recommendations for improving financial management and MSME competitiveness in the era of competitive economic globalization. Initial observations indicate that the use of accounting information by small business owners in Ulujadi District is still very low, even though accounting information can be the basis for strategic decision-making and has a significant influence on business success..

H1: The hypothesis is accepted.

H2 : Hypothesis is accepted

H3: Hypothesis is accepted.

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Research methods

This study uses a quantitative approach based on the philosophy of positivism, with the aim of testing the relationship or influence between two or more variables. The associative method was chosen because the focus is to determine the relationship between the independent variables, namely Accounting Knowledge (X1) and Business Experience (X2), to the dependent variable, namely Perception of Accounting Information Use (Y), both partially and simultaneously. This concept is in accordance with the explanation of Rusiadi et al. (2016) who stated that associative research aims to determine the relationship between variables and build theories to explain the phenomena studied.

Data collection technique

Data collection techniques are the methods used by researchers to gather the information or data needed for a study. Data is collected using three main techniques:

1. Observation, namely direct observation of business actor activities in the field.
2. Interviews, to dig deeper into information regarding accounting experience and practices.
3. Questionnaire, as the main instrument with a Likert scale of 1–5 to measure the level of respondent agreement with the statements submitted.

Results and Discussion

1. Description of Respondent Characteristics

Description of respondent characteristics was obtained through respondent personal data in the questionnaire. The grouping of respondent data consisted of gender, age, final education, business sector and length of business of the business actors. This study involved 78 MSEs (Micro, Small, and Medium Enterprises) in Ulujadi District with diverse characteristics. The majority of respondents were aged between 31 and 45, and most had a high school education. The average length of business was 5–10 years, indicating considerable experience in running businesses.

2. Description of Research Variables

Once the data has been collected, the next step is to tabulate the data to generate responses from the respondents. This section, describing the research variables, aims to provide a general overview of respondents' responses to the research variables collected using a questionnaire.

a. Description of Accounting Knowledge Variable (X1)

The average score for this variable was 4.12, indicating that most business actors have a fairly good understanding of recording and preparing basic financial reports.

b. Description of Business Experience Variable (X2)

The average score was 4.08, indicating that experience in managing a business has made a significant contribution to their financial analysis skills.

c. Description of the Perception Variable of Use of Accounting Information (Y)

The average value of 4.20 shows that MSME actors are starting to realize the importance of accounting information in decision making.

The results of this study confirm that accounting knowledge plays a significant role in shaping positive perceptions of the use of accounting information. Business owners with an understanding of accounting tend to be better able to prepare financial reports systematically, thus facilitating cash flow control and business performance assessment. Furthermore, business experience also significantly impacts the perception of the use of accounting information. The longer a business operates, the higher the level of adaptation and awareness of the importance of financial record-keeping. This aligns with the findings of Jamil et al. (2022) and Indrihofifah (2024), which show that practical experience enhances business owners' ability to utilize accounting information for strategic decision-making. Therefore, it can be concluded that the combination of accounting knowledge and business experience plays a synergistic role in enhancing the ability of MSMEs to use accounting information effectively and efficiently.

Conclusion

Based on the results of the analysis and discussion, the following conclusions were obtained:

1. Accounting knowledge has a positive and significant influence on the perception of the use of accounting information among micro and small business actors in Ulujadi District.
2. Business experience has a positive and significant influence on the perception of the use of accounting information.
3. Simultaneously, these two variables provide a significant contribution to the perception of the use of accounting information with a determination level of 64.2%.

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4. These results show that the higher the accounting knowledge and the longer the business experience, the better the perception of MSME actors regarding the importance of using accounting information in making business decisions. The implications of this research encourage the need for a simple accounting training program for MSMEs and increased financial literacy based on practical experience so that MSMEs can optimize financial management and strengthen business competitiveness.

SPSS Test Results

Statistics

		Gender		Age		Formal Education		Business fields		Length of Business	
		N									
		Valid	Missing	Valid	Missing	Valid	Missing	Valid	Missing	Valid	Missing
Mean				1.50		2.94		3.14		4.29	
Median				2.00		3.00		3.00		5.00	
Mode											
Standard Deviation				.50		.94		.99		2.37	
Variance				.25		.89		.98		5.63	
Range											
Minimum											
Maximum											
Sum				12		22		24		33	

Business fields

		Frequency		Percent		Valid Percent		Cumulative Percent	
Valid									
	Kiosk/Mixed Goods	1		17.9		17.9		17.9	
	Boutique/Clothing Store	1		15.4		15.4		33.3	
	Workshop			9.0		9.0		42.3	
	Seamstress			6.4		6.4		48.7	
	Restaurant/Warung	1		15.4		15.4		64.2	
	Salon			1.8		1.8		65.9	
	Etc	2		34.0		34.0		100.0	
	Total	7		100.0		100.0			

Age

		Frequency		Percent		Valid Percent		Cumulative Percent	
Valid									
	<20			3.8		3.8		3.8	
	21 - 30	2		35.9		35.9		39.7	
	31 - 40	1		23.1		23.1		62.8	
	>40	2		37.2		37.2		100.0	
	Total	7		100.0		100.0			

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Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	3	44.4	44.4	44.4
	Woman	4	55.6	55.6	100.0
	Total	7	100.0	100.0	

Final Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Elementary School	1	11.1	11.1	11.1
	JUNIOR HIGH SCHOOL	1	7.4	7.4	18.5
	High School/Vocational School	2	35.7	35.7	54.3
	College	3	44.4	44.4	100.0
	Total	7	100.0	100.0	

Length of Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<2	1	21.4	21.4	21.4
	3 - 10	4	62.9	62.9	84.3
	11 - 20	1	14.3	14.3	98.6
	>20	1	14.3	14.3	100.0
	Total	7	100.0	100.0	

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