

THE INFLUENCE OF EDUCATIONAL LEVEL AND ACCOUNTING KNOWLEDGE ON THE IMPLEMENTATION OF DIGITALIZATION OF ACCOUNTING INFORMATION

Maya Dini¹, Ria Astri Yani², Rusma Rizal³, Agustina Prativi Nugraheni⁴

IBA University^{1,2}, Palembang University³, Tidar Magelang University⁴

mayadinie@gmail.com¹, rhia170313@gmail.com², rusmarizal@unpal.ac.id³, d
evi.agustina@untidar.ac.id⁴

Abstract : Research to determine the influence of educational level and accounting knowledge on the implementation of digitalization of accounting information (for food and beverage micro businesses in Palembang City). Using primary data in the form of a questionnaire to 270 respondents withusing the lameshow formula to determine the number of samples whose population is above 1,000 people. The research results show that educational level and accounting knowledge influence the implementation of digitalization of accounting information.

Keywords: Educational Level, Accounting Knowledge, Digitalization of Accounting Information

INTRODUCTION

In the business world, accounting can be considered a universal language because of its wide application in various business activities. Be it an individual or a large company, accounting serves as a tool for calculating and making decisions related to their respective businesses. The importance of accounting information cannot be overstated, as it is essential in providing accurate and reliable data for the preparation of comprehensive financial reports. In the era of globalization, various types of businesses must adapt and stay at the forefront in order to develop. As a developing country, Indonesia places great importance on economic progress and growth, which directly impacts its business landscape.

According to the Directorate General of Taxes at the Ministry of Finance, MSMEs (Micro, Small and Medium Enterprises) act as the foundation of the Indonesian economy. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UMKM, 2023), the level of progress of MSMEs in Indonesia in selling their products via digital platforms is still very low, namely only 6% - 13%.

Table 1. Development Data on the Number of MSMEs in Palembang City

No	Type of business	Number of Business Actors						As of September 2023
		2017	2018	2019	2020	2021	2022	
1	Micro business	12,238	12,388	12,655	12,655	101903	116,437	81.411
2	Small business	18,958	19,173	19,630	27,475	-	31,077	53
3	Medium Business	5,405	5,540	5,617	5,607	1	6,389	12
	Amount	36,601	37.101	37,902	45,827	101904	153,903	81,476

Source: Palembang City Cooperatives and UMKM Department

Based on table 1. above, data on the development of the number of MSMEs from the Department of Cooperatives and MSMEs of Palembang City, in 2023 it will reach 81,476 MSMEs. If

you look at the 2017 data, the number of MSMEs is still small compared to the following year, which continued to increase.

The main problem with the progress of MSMEs lies in their limited understanding of financial management. Many small business owners still have difficulty recording their financial reports properly, and some even ignore recording altogether. According to Sitoresmi, 2013 (in Setiawan, 2019), it is revealed that an information system that is very necessary is an accounting information system. The limitations of MSMEs to implement and utilize digital accounting information systems effectively has been identified as a major obstacle to their growth and success.

The government has taken several policies to overcome the economic crisis and help MSMEs recover from the economic recession. It also emphasized the importance of recording and maintaining accounting information for MSMEs. This is stated in government regulation No. 7 of 2021 concerning convenience, protection and empowerment of MSMEs. It's just that there are still small entrepreneurs who are less aware of the importance of this.

With this regulation, cooperatives and MSMEs will get many benefits, such as ease of business licensing. This is explained in article 40 "In the event that MSME actors can access business permits online, the department, sub-district level apparatus, and sub-district/village offices facilitate the registration of business permits by taking into account regional characteristics."

Based on government regulation No. 7 of 2021, the positive impact of implementing this regulation is that it is hoped that it will help MSMEs to revive and strengthen their businesses. This is explained in article 53 concerning the recovery of MSMEs as mentioned in paragraphs (1) and (2) that:

1. In the event of certain emergency conditions, the central government and regional governments will seek the recovery of MSMEs which includes:
 - a. Credit restructuring
 - b. Business reconstruction
 - c. Capital assistance / assistance in other forms
2. Business recovery as intended in paragraph (1) is prioritized for affected MSMEs for the recovery of the community's economy.

This research is motivated by a research gap in the differences between the results of previous studies and agency statements. Based on research conducted by Sri & Muhayin (2022) and Bethari & Leny (2022), which is supported by research by Sri Ayem, et al (2023), they concluded that the level of education and accounting knowledge have no effect on the use of accounting information. However, this is different from the research of Awanda & Dendi (2019) and Ade Setiawan (2019) which is supported by the research of Romadhon & Abdullah (2022) and Tunida & Rachmad (2023) which concluded that the level of education and accounting knowledge influences the use of accounting information.

According to statements by MSME actors in research by Ricky Surya (2023), conventional (manual) financial recording is more effective and cost-effective compared to digital recording which is difficult and difficult to understand. However, the statements made by MSME actors are different from the statements of government regulations that have been compiled in PP No. 7 of 2021 concerning convenience, protection and empowerment of MSMEs, MSME players are advised to implement the use of this digital accounting information system because it can have many positive impacts, as well as making operations more efficient in terms of reducing time, accuracy and precision in terms of reducing human error and using data. real-time, increasing information accessibility in terms of accessibility to data and ease of reporting, information security in terms of access control and data protection, as well as operational costs and risk management in terms of cost reduction and risk management.

Based on this background, we conducted research on the influence of education level and accounting knowledge on the implementation of digitalization of accounting information (Case Study of Food and Beverage Micro Business Actors in Palembang City).

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is a technology acceptance model proposed by Viswanath Vankatesh, et al in 2003. The 4 types found in the Unified Theory of Acceptance and Use of Technology (UTAUT) are as follows:

1. *Performance expectations* defined "as the extent to which an individual believes that using the system will help him to improve performance."
2. *Effort expectancy* defined "as the level of ease associated with using the system."
3. *Social influence* is defined "as the degree to which an individual feels it is important that others believe he should use a new system."
4. *Facilitating conditions* is defined "as the degree to which an individual believes that an educational organization's infrastructure exists to support use of the system."

UTAUT (*Unified Theory of Acceptance and Use of Technology*) seen as an effort to unify changes in terminology from various models and theories of technology acceptance, it can also be seen as a theory in the process of analyzing the level of acceptance and use of technology by technology users.

Digitization of Accounting Information

Digitalization is the process of changing printed data or other documents into digital data or documents (Abdalwali, 2022). According to the Big Indonesian Dictionary (KBBI), digitalization is the process of providing and using digital systems. According to Romney, Steinbart (2019) Accounting information systems are a part of accounting that is related to preparing a company's accounting system so that information is obtained more quickly and accurately at the lowest possible cost.

Educational level

Education in the Big Indonesian Dictionary (KBBI) is the process of changing attitudes and behavior or individual maturation through educational and training efforts. According to Efriyenty (2020), educational level is the ability of business actors to support education, and greatly influences the use of accounting information.

Accounting Knowledge

According to Linawati, et al (2018), "Accounting knowledge is a clear perception of what is seen as facts, or information regarding the process of recording, grouping, economic events." According to Kaligis, et al (2019), accounting knowledge isn't everything related to the preparation and accounting information. Meanwhile, according to Yudiantara, et al (2021), accounting knowledge is an understanding of accounting which includes bookkeeping and the financial reporting process.

RESEARCH METHODS

Data collection procedures were applied to collect data in accordance with research procedures so that the required data could be obtained. In this research, secondary data and primary data were used.

According to Sugiyono (2020), "The primary data collection method uses a questionnaire media survey method (Questionnaire). Primary data for this research is distributed online and offline using Google forms/questionnaires to respondents directly." The primary data for this research are

the opinions of respondents, name, gender, and research variables, namely the influence of education level and accounting knowledge on the implementation of digitalization of accounting information. A number of questions were asked to respondents and then respondents were asked to answer according to their opinions. The population in this study were micro business actors in the Palembang City Cooperatives and UMKM Department.

Table 2. Data on the Number of Food and Beverage Micro Businesses in Palembang City

No	Description	Number of Businesses
1	Throughout Palembang City	3,058

Source: Palembang City Cooperatives and UMKM Department

In this study, researchers determined the sample size to be 270 samples from the total population registered with the Palembang City Cooperatives and UMKM Service. In this study, the lameshow formula was used to determine the number of samples whose population was above 1,000 people.

Validity and Reliability Test

Sugiyono (2020) explains that the conditions that must be met are that the following criteria must be met: "If $r_{\text{count}} > r_{\text{table}}$, then the question items from the questionnaire are valid. (sign level 0.05), and if $r_{\text{count}} < r_{\text{table}}$, then the question items from the questionnaire are invalid (sign level 0.05)".

According to Sugiyono (2020), "Reliability testing is the extent to which measurement results using the same object will produce the same data. The technique used in this research is Cronbach's Alpha, that is, a variable can be said to be reliable if it gives a Cronbach's Alpha value > 0.60 ".

RESULTS AND DISCUSSION

This research determines the influence of education level and accounting knowledge on the implementation of digitalization of accounting information, the research object of which is micro food and beverage business actors in Palembang City. The characteristics of the respondents from the 270 samples submitted to micro food and beverage entrepreneurs in Palembang City were that the gender of the respondents consisted of 152 women (56.30%), while 118 men (43.70%).

Hypothesis test

Table 3. Partial Test Results (T Test)

No	Variable	Sign Value. T-test	Unit	Sign Value	T-Hit	Unit	T-Table	Information
1	Education Level (X1)	0,000	<	0.05	21,209	>	1,969	H1 ACCEPTED
2	Accounting Knowledge (X4)	0,000	<	0.05	24,127	>	1,969	H4 ACCEPTED

Source: Data Processing Results (2024)

1. The Influence of Educational Level on the Implementation of Digitalization of Accounting Information

The results of the research on educational levels stated that based on the results, the respondents who had the highest educational level results were Diploma as many as 98 people (36.30%), and those who had the lowest results were Junior High School with 40 people (14.81%), and among them were Senior High School. /SMK Seban Based on the T test, the significant value shows that the educational level variable (X1) is 0.000. So $0.000 < 0.05$ and T-count $>$ T-table ($21.209 > 1.969$), it can be stated that H1 is accepted and Ho is rejected, thus the level of education is stated to have a significant effect on the implementation of digitalization of accounting information in micro food and business entrepreneurs Beverage in Palembang City is 76 people (28.15%), and S1-S2 is 56 people (20.74%).

The results of this research are in line with the UTAUT theory in the facilitating conditions category which explains the extent to which an individual believes that the educational organization's infrastructure exists to support the use of the system. Micro business actors with a higher level of education have broader insight which will encourage business actors to use digital accounting information systems to manage their finances well.

The results of this research are in line with previous research conducted by Awanda & Dendi (2019) and supported by research by Tunida & Rachmat (2023) which states that the level of education influences the use of accounting information.

2. Accounting Knowledge towards the Implementation of Digitalization of Accounting Information

The research results stated that based on the results, respondents who had the highest accounting knowledge results, namely regarding recording daily income & expenses, were 217 people (80.37%) and those who had the lowest accounting knowledge results were 18 people (6.67%) who did not understand anything. , and of those who made financial reports according to SAK EMKM as many as 35 people (12.96%).

Based on the T test, the significant value shows that the accounting knowledge variable (X4) is 0.000. So $0.000 < 0.05$ and T-count $>$ T-table ($24.127 > 1.969$), it can be stated that H1 is accepted and Ho is rejected, thus accounting knowledge is stated to have a significant effect on the implementation of digitalization of accounting information in micro food and business actors. beverage in Palembang City.

These results are in line with the UTAUT theory in the performance expectancy category which explains the extent to which an individual believes that knowledge of the system will help him improve his performance. Micro business actors who have a broad understanding of accounting knowledge will improve their performance in using digital accounting systems.

The results of this research are in line with previous research conducted by Ade Setiawan (2019) and supported by research by Romadhon & Abdullah (2023) which states that accounting knowledge influences the use of accounting information.

CONCLUSION

Based on the results of research and discussion regarding the influence of education level and accounting knowledge on the implementation of digitalization of accounting information (for micro food and beverage business actors in Palembang City), the following conclusions can be drawn from the research:

1. The educational level variable influences the implementation of digitalization of accounting information in accordance with the UTAUT theory (Unified Theory of Acceptance and Use of

Technology). These results prove that higher levels of education have broader insight which will encourage business actors to use digital accounting information systems to manage finances well.

2. The Accounting Knowledge variable influences the Implementation of Digitalization of Accounting Information. Micro business actors who have a broad understanding of accounting knowledge will improve their performance in using digital accounting systems.

REFERENCES

- Adenia, and Husaini A. 2019. "Analisis Penerapan Digitalisasi Laporan Keuangan Pada Usaha Kecil (Studi Pada Usaha Kecil Kuliner Dikota Denpasar)." *Jurnal Administrasi Bisnis* 72(2): 110–19.
- Agustiani, Rifka, Pandriadi, Lissiana Nussifera, and Dkk. 2022. *Metode Penelitian Kuantitatif Dan Kualitatif*. cetakan pe. eds. Niputu Gatriyani and Nanny Mayasari. CV. Tohar Media.
- Agustina, R Ardiana, and Anah L. 2020. "Analisis Implementasi SAK ETAP Dan EMKM (Studi Dikawasan Religi PP Tebuireng Jombang)." *Jurnal Akuntansi & Ekonomi FE UN PGRI Kediri*: 128–47.
- Aini, Nurul, Raja Adri, and Arumega Zaferar. 2020. "Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm Dengan Ketidakpastian Lingkungan." *journal politeknik caltex riau* 13: 21–30.
- Aliyani, Tunida, and Rachmat Pramukty. 2023. "Literature Review: Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Pada UMKM." *Jurnal Ekonomi, Manajemen, Akuntansi* 2(2): 97–101.
- Apriani, Sri, and Desitama F. 2023. "Pengaruh Pengetahuan Akuntansi, Motivasi Kerja, Dan Pengalaman Usaha Terhadap Proses Pengambilan Pada Pelaku UMKM Pabrik Tahu Di Kecamatan Gondang." *Economics and Digital Business Review*: 47–65.
- Astuti, Sri, Irawan, and M Muhayin A Sidik. 2022. "Analisis Faktor-Faaktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada UMKM Di Bandar Lampung." *Jurnal Riset Akuntansi dan Manajemen* 11(4): 315–20.
- Ayem, Sri, Asih Kentari, Purwo, and Umi Wahidah. 2023. "PERSEPSI PELAKU USAHA MIKRO KECIL DAN MENENGAH TENTANG AKUNTANSI, PENGETAHUAN AKUNTANSI, DAN SKALA USAHA TERHADAP PENGGUNAAN INFORMASI AKUNTANSI." *Jurnal Ekobis Dewantara* 6(1): 414–20.
- Candra, Mutiari, Rita Rahayu, and Denny Yohana. 2020. "Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Dengan Ketidakpastian Lingkungan Bisnis." *journal of economics and business*: 353–60.
- Digitalisasi. "Dalam Kamus Besar Indonesia (KBBI) Online." *diakses melalui web*: 16 Otober 2023. <https://kbbi.web.id/digitalisasi>.
- Dini, Maya. 2021. *Bahan Ajar Pengantar Akuntansi 1*. Palembang: Universitas Palembang.
- Efrienty, Dian. 2020. "Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm Kota Batam." *journal bisnis terapan* 04(01): 69–82.
- Fithorih, Siti, and Ari Pranaditya. 2019. "Pengaruh Tingkat Pendidikan, Pengetahuan Akuntansi, Pengalaman Usaha, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Pada Usaha Kecil Dan Menengah (Studi Kasus Pada Pelaku UKM Di Jalan Karang Jati Dan Jalan Pringapus Kabupaten Semarang)." *Jurnal terapan*.
- Ghozali, Imam. 2020. *25 Grand Theory (Teori Besar Ilmu Manajemen, Akuntansi, Dan Bisnis)*. semarang: yoga pratama.

- Kaligis, Stevie, and Christina Lumempouw. 2019. "Pengaruh Persepsi Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Usaha Mikro Kecil Dan Menengah (UMKM) Di Kecamatan Dimembe." *Jurnal AKPEM* 6(3): 1–16.
- Kasmir. 2019. "Analisis Laporan Keuangan." In Jakarta: Raja Grafindo Persada.
- Maulita, Donna, and Lenny Suzan. 2019. "Analisis Pengaruh Skala Usaha, Umur Usaha, Dan Latar Belakang Pendidikan Terhadap Penggunaan Informasi Akuntansi." *journal proceeding of management* 6: 584–90.
- Mayla, Khoiriyah, and oktari vera. 2021. "Dampak SDM, Skala Usaha, Umur Usaha, Dan Pelatihan Akuntansi Terhadap Penggunaan Informasi Pada UMKM." *jurnal akuntansi dan ekonomika* 11.
- Mutiari, Kadek Neti, and I Gede Agus Pertama Yudiantara. 2021. "Pengaruh Tingkat Pendidikan, Pemahaman Akuntansi, Sosialisasi, Dan Penerapan Akuntansi Terhadap Penyusunan Laporan Keuangan Umkm Berdasarkan Sak Emkm." *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha* 12: 1–12.
- Nirwana, Awanda, and Dendi Purnama. 2019. "Pengaruh Jenjang Pendidikan, Skala Usaha, Dan Lama Usaha Terhadap Penggunaan Informasi Akuntansi Pada Umkm Di Kecamatan Ciawigebang." *JRKA* 5(4): 55–65.
- Romadhon, and Abdullloh Taqwin. 2022. "Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Mikro Kecil Dan Menengah (UMKM) Makanan Dan Minuman Di Kecamatan Wonosobo." *Jurnal Akuntansi, Manajemen, & Perbankan syariah* 2(5): 40–50.
- Romney, Marshall B, and Steinbart. 2019. "Sistem Informasi Akuntansi." In eds. Kikin Sakinah, Nur Safira, and Novita Puspasari. Jakarta: Salemba Empat.
- Setiawan, Ade. 2019. "FAKTOR – FAKTOR YANG MEMPENGARUHI USAHA KECIL DAN MENENGAH (UKM) DALAM MENGGUNAKAN INFORMASI AKUNTANSI FACTORS THAT INFLUENCE SMALL AND MEDIUM ENTERPRISES in USING ACCOUNTING INFORMATION Ade Setiawan Fakultas Ekonomi Dan Bisnis Islam Institut Agama Isla." *Jurnal Teknologi dan Terapan Bisnis* 2(1): 93–103.
- Shakunta, Bethari, and Leny Suzan. 2022. "YUME : Journal of Management Pengaruh Tingkat Pendidikan , Skala Usaha , Dan Pengetahuan Akuntansi Terhadap Penggunaan Informasi Akuntansi (Survei Pada UMKM Binaan Sektor Makanan Dan Minuman Di Kecamatan Bekasi Selatan 2022)." *Journal of Management* 5(3): 29–39.
- Sinaga, Imelda, Agnes Susana, and Merry Purwanti. 2022. "PENGARUH KECENDERUNGAN IMPLEMENTASI SISTEM INFORMASI MENGHADAPI DIGITALISASI UMKM DI BANDAR LAMPUNG." *Jurnl Krisna: Kumpulan Riset Akuntansi* 13(2): 191–201.
- Soeprajogo, and Ratnaningsih. 2020. "Perbandingan Dua Rata-Rata Uji-T." *Pusat Mata Nasional*.
- Sugiyono, Dr, Prof. 2020. *Metode Penelitian Kuantitatif Kualitatif Dan R&D*. Cetakan ke. Bandung: ALFABETA, cv.
- Surya, Ricky. 2023. "PENGARUH OMSET PENJUALAN, TINGKAT PENDIDIKAN, PENGETAHUAN AKUNTANSI, DAN UMUR USAHA TERHADAP DIGITALISASI PENGELOLAAN INFORMASI AKUNTANSI PADA UMKM DI KOTA PALEMBANG." *Journal riset Akuntansi*.
- Venkatesh, Viswanath, Michael g morris, Gordon b davis, and Fred d davis. 2003. "Penerimaan Penggunaan Terhadap Teknologi Informasi."