



**THE INFLUENCE OF ACCOUNTING KNOWLEDGE, INFORMATION
TECHNOLOGY, AND GOVERNMENT SUPPORT ON THE USE OF
ACCOUNTING INFORMATION ON MSMEs IN TULUNG MELATI
VILLAGE, BEKRI DISTRICT, CENTRAL LAMPUNG REGENCY**

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Abstract

This study aims to analyze the influence of accounting knowledge, information technology, and government support on the use of accounting information in MSMEs in Tulung Melati Village, Bekri District, Central Lampung Regency. The research employed a quantitative method through the distribution of questionnaires to 44 respondents. Data analysis was conducted using SmartPLS. The results of the study indicate that government support has a positive and significant effect on the use of accounting information, while accounting knowledge and information technology do not have a positive and significant effect on the use of accounting information. This research provides both theoretical and practical contributions in encouraging the use of accounting information as a basis for decision-making and financial management in MSMEs efficiently and sustainably. It is recommended that the government and MSME actors strengthen collaboration in training and financial system digitalization.

Keywords: Accounting Knowledge, Information Technology, Government Support, Accounting Information, UMKM



INTRODUCTION.

Personal financial management is one of the main challenges faced by students in universities, especially in Indonesia, which has a population of around 275 million people in 2022, with growing economic needs (BPS Jakarta, 2022). These increasing needs require every individual, especially students who are in the stage of financial independence, to be able to manage personal finances wisely and efficiently (Aulianingrum & Rochmawati, 2021). The ability to manage finances well is an important factor in achieving financial well-being, especially in allocating daily funds proportionally and avoiding waste (Gahagho et al., 2021). Therefore, students need adequate understanding and skills in managing personal finances effectively (Rachmawati & Nuryana, 2020). If financial management is done incorrectly, this can cause serious problems, not only for the individual himself, but also have an impact on society at large, for example, the emergence of deviant behavior such as fraud, theft, or other criminal acts as a way to meet economic needs. One of the important elements that affect students' ability to manage finances is the level of financial literacy they have.

Indonesia is one of the developing countries in Southeast Asia. This is evidenced by the number of unrealized developments and the use of modern technology is still small, except for companies or industries that already use modern technology. Moreover, human resources are still not able to maximize the management of existing natural resources, so the need for intervention from foreign parties to assist in its management. This can cause the profit earned to be divided in half. Not only that, there are still many factors that make the state of Indonesia has not become a developed country that is the raw material that sometimes we still import from other countries, employment is scant so it is not comparable with the number of Indonesian population that much it can add to the unemployment rate in Indonesia (Muhammad Fachrudin Ardzani, 2024).

Indonesia is still classified as a developing country in Southeast Asia, as evidenced by the adoption of modern technology that is still limited mainly to large companies and the formal sector. Many MSMEs have not utilized digital technology optimally in their operations (Revolino Hardi, 2023). However, some recent studies show that if MSMEs implement technologies ranging from digital marketing, point of sale systems, to cloud-based solutions, it has a positive impact on their operational efficiency and business performance (Iskandar et al., 2024). In addition, the low quality of human resources in terms of technological literacy and competence in managing natural resources causes MSMEs and the informal sector to require external support. In this case, interference from foreign parties



or international institutions often helps speed up the process of adopting existing technologies, training and managing natural resources. This is in line with the findings that government support and cross-sector collaboration are important factors in accelerating the adoption of digitalization and transformation of MSMEs in Indonesia (Lestari & Choirunissa, 2025).

In Indonesia, Micro, Small, and medium enterprises (MSMEs) are business groups that have a very large number and have proven to be resistant to economic shocks such as in 1998. According to data from the Ministry of cooperatives, small and Medium Enterprises (KUKM) in 2018, in Indonesia the number of MSME actors was 64.2 million (99.99% of the number of business actors), labor absorption was 117 million workers (97% labor absorption). Meanwhile, the contribution of MSMEs to the national economy (GDP) is 61.1%. The MSMEs are dominated by micro-enterprises amounting to 98.68% with a workforce absorption of around 89%. Meanwhile, the contribution of micro enterprises to GDP is only about 37.8%. MSMEs are one of the strategic economic activities that have an important role for the economic growth of developed and developing countries. The important role in question is that MSMEs are not only able to expand business opportunities, MSMEs also provide benefits to the expansion of job opportunities that have been needed by the community in supporting daily economic needs (Kaukab, 2020).

Thus, the government needs to take steps to maintain the stability of the country's economy by moving the middle class down to build their own businesses, although small. The greater the number of businesses that exist in the country, reflects that the better to generate the country's economy. Micro, Small and Medium Enterprises (MSMEs) is a business that is currently getting attention and privileges such as ease of business license requirements, business loan assistance with low interest and business development assistance from government agencies. MSME fields range from culinary, clothing (fashion), crafts, to agriculture. The number of emerging MSMEs will have a good impact on creating jobs so that it will reduce the unemployment rate in Indonesia, can reduce people's consumptive attitudes towards the use of goods and services including food from abroad, and can foster a sense of pride in domestic products.

Indonesia needs to improve economic stability through the empowerment of the lower middle class in order to be able to develop independent businesses, even on a small scale. A number of recent studies prove that the more small businesses are formed, the greater their contribution in driving economic growth and absorbing jobs at the local and national level (Mahmudah & Purwanto, 2020).



MSMEs have proven to be local economic drivers that reduce socio-economic gaps and expand people's access to income (Salsabillah et al., 2023).

The Indonesian government has provided various forms of support to the MSME sector, including ease of licensing, low-interest loans, as well as training and assistance to improve business competitiveness. This policy proved to be important in encouraging MSMEs to develop, expanding market access (including exports), and strengthening the resilience of the national economy to the global crisis. (Arisinta et al., 2024) strategic interventions like this not only increase the number and quality of MSMEs, but also form an inclusive business ecosystem that reduces unemployment, suppresses the dominance of imported products, and arouses pride in local products.

Although the Bandar Lampung City Government has shown real commitment through the provision of ease of business license management and access to people's Business Credit (Kur) at the kelurahan and kecamatan levels, the effectiveness of this policy in empowering MSMEs is not fully optimal. For example, a study conducted on Business actors in Tamin's Main Market found that although Kur recipients experienced an increase in business income, not all MSME actors could access or utilize these credit products to the fullest due to administrative barriers and the readiness of small business human resources (Sarjono Idris et al., 2023). this raises questions about the extent to which the ease of this procedure is really even and makes MSME actors more productive.

In addition, the existence of constraints such as low digital literacy and limited access to technology in small MSMEs exacerbates the gap in the utilization of digital opportunities. A case study of MSMEs in the chips sector in Gang PU Bandar Lampung shows that only a small percentage of large stores have adopted digital technology, while the majority of small businesses still rely on conventional operations. (Zahra et al., 2024) this situation poses a fundamental problem: although policies are prepared to support local economic growth, technological adaptation and optimization of the use of credit assistance are still uneven. Therefore, there is a need for further research to understand the obstacles faced by MSME actors, ranging from the readiness of permit administration, the ability to access capital, to the readiness of technology adoption so that government intervention can be more effective, inclusive, and have a real impact on public welfare.

Most MSMEs have not been able to prepare financial information in accordance with financial accounting standards, so most MSMEs still compile simple financial statements by only recording the amount of money received and issued, the amount of goods bought and sold and the amount of receivables. This



often overlooked problem can have a bad impact on the long-term business. Structured accounting records in each transaction will serve as a consideration tool for MSME actors to carry out activities or development in the future. This can be caused by several factors including the use of Accounting Information owned by MSME actors.

In Tulung Melati Village, Bekri District, Central Lampung Regency, various types of MSMEs such as food stalls (Tin grocery), motorcycle workshops (Bengkel Supri), skincare businesses (Kistini DRW Skincare), chicken pieces (Ayam Potong Paino), clothing stores (Syahrini Collection), to tailoring services (Asih Sewing), are an important part of community economic activities.

However, the challenges faced by MSMEs in the management of their business, especially in the use of accounting information, often hinder growth and appropriate decision-making. Accurate and structured accounting information can help business owners in managing finances, overseeing cash flow, and planning business development strategies. Unfortunately, many MSME actors still lack the use of accounting information due to various factors such as limited accounting knowledge, lack of access to Information Technology, and limited government support.

For example, warung sembako Timah grocer and Ayam Potong Paino tend to rely on simple manual recording to manage daily finances, so the potential for losses due to recording errors is quite high. Meanwhile, businesses such as Kistini DRW Skincare and Syahrini Collection began to face the need to integrate information technology in transaction recording in order to compete in a wider market.

This study aims to analyze various factors that affect the use of accounting information on MSMEs in Tulung Melati Village, Bekri District. Such factors include knowledge of accounting, the use of Information Technology, received, as well as government support. By understanding the influence of these factors, it is hoped that the right strategy can be found to encourage MSME actors to utilize accounting information more optimally, thus supporting more efficient and sustainable business management.

Based on a number of previous studies, the issue of the importance of the use of accounting information in the management of Micro, Small and medium enterprises (MSMEs) is still the main highlight. (Aditya, 2024) shows that knowledge of accounting and information technology has a significant effect on the performance of MSMEs in the city of Tebing Tinggi. This study emphasizes the output in the form of performance, not on the behavior of the use of



accounting information as a dependent variable. meanwhile, (Astuti et al., 2024) examined the effect of accounting knowledge, business experience, and business scale on the use of accounting information, but have not considered the role of government support in influencing these variables.

Another study by (Irfadil et al., 2024) focuses on the influence of the use of Information Technology, the use of accounting information, and training on the performance of MSMEs. The results showed a positive and significant relationship, but again, the main focus was on improving performance, not on the intensity or quality of the use of accounting information itself. the same thing also happened to the research of (Findy Rachmandika Muhammad, 2024), which focused more on the influence of accounting knowledge, educational background, and business experience on the use of accounting information, however, it has not included elements of government support as a stand-alone independent variable.

Research by (Hutasoit, 2024) also showed that the use of Accounting Information Systems and information technology has a positive influence on the performance and business decision-making of MSMEs. however, none of the studies raised the effect of direct government support in encouraging the use of accounting information as a business management tool. This is different from the research by Evelyn Sabella Talahi and Mei Ie (2024), which does involve government support, but its position as a moderation variable on the relationship between digital transformation and entrepreneurial character to MSME resilience, not as a stand-alone independent variable as carried out in this study (Talahi & Ie, 2024).

Research by (Jariyah & Rochmawati, 2020) examines the influence of early knowledge of accounting, emotional intelligence, and self-efficacy on understanding accounting. This study is cognitive and personal in an academic context, not on the practice of using accounting information by MSME actors. Similarly, (Hijriyanah & Yanti, 2023) who examined the effect of education level, accounting knowledge, and technology utilization on the quality of MSME financial statements, but have not made the use of accounting information a central variable.

From the results of the comparison, it is clear that there is a gap in the literature, namely the absence of research that simultaneously examines the effect of accounting knowledge, information technology, and government support on the use of accounting information with a focus on the context of rural MSMEs, such as in Tulung Melati Village, Bekri District, Central Lampung Regency. The village context presents its own challenges due to limitations in access to



technology, information infrastructure, and the intensity of development from government agencies. In addition, the use of the Smart PLS Analysis tool in this study differentiates it from most previous studies that used SPSS, allowing a deeper analysis of the relationship between latent constructs simultaneously.

Thus, this study is present to fill the void, both in terms of variables, location, and methodological approaches. The results are expected to provide theoretical contributions to the development of literature on MSME accounting information as well as practical recommendations for policy makers, especially in encouraging small business actors in rural areas to adopt and use accounting information optimally in the management of their businesses.

To explain the behavior of the use of accounting information by SMEs, this study is based on The Theory of Planned Behavior (TPB) developed by Ajzen (1991). TPB is a behavioral theory that explains that a person's intention to perform an action is influenced by three main components, namely attitudes toward behavior, subjective norms, and perceived behavioral control (perception of self-control or behavioral control). These three components form the basis of an individual's decision to engage in a particular behavior in a conscious and planned manner.

In the context of this study, accounting knowledge can be related to attitudes towards behavior, where the higher a person's knowledge of accounting, the more positive his attitude towards the use of accounting information. Meanwhile, government support reflects subjective norms, namely external influences felt by MSME actors from authorities, regulations, or coaching institutions. The existence of guidance, training, or incentives from the government can shape the perception of business actors that using accounting information is something that is expected and encouraged by their social environment. While information technology represents perceived behavioral control, because the ease of access to technology affects the extent to which business actors feel able to use accounting information practically and effectively.

LITERATURE REVIEW

Accounting Knowledge

Accounting knowledge is a crucial factor in enhancing MSME actors' understanding of financial recording and management. According to Nisya et al. (2024), accounting knowledge is divided into two components: declarative knowledge (factual and conceptual understanding) and procedural knowledge



(practical skills aligned with accounting standards). This knowledge enables MSMEs to generate accurate financial reports essential for decision-making.

Previous studies, such as those by Aditya (2024) and Hijriyanah & Yanti (2023), show that accounting knowledge positively influences the quality of financial statements and MSME performance. However, in this study, accounting knowledge does not have a significant effect on the use of accounting information. This indicates a gap between theoretical understanding and practical implementation among MSME actors, especially in rural areas. Accounting knowledge is proven to have a positive impact on the quality of financial statements and the performance of MSMEs, demonstrating a good theoretical understanding among business actors. However, there are significant inconsistencies because such knowledge has no meaningful effect on the use of accounting information, especially in rural areas. This shows the gap between theoretical understanding and practical implementation, where MSME actors fail to utilize the knowledge, they have to make decisions based on accounting information effectively.

Information Technology

Information technology (IT) allows MSMEs to access, manage, and process financial data more efficiently. This variable includes indicators such as the use of accounting software, digital-based applications, and the ability to operate IT tools (Irama et al., 2022). IT utilization supports the digitalization of business operations and enhances accuracy and timeliness in financial reporting.

Research by Hutasoit (2024) and Irfadil et al. (2024) confirms the significant impact of IT on MSME performance and business decision-making. Nonetheless, the current study reveals that information technology also does not significantly affect the use of accounting information among MSMEs in Tulung Melati Village. This consistency is most likely due to low digital literacy and limited access to IT infrastructure in rural areas, which creates a gap between the theoretical potential of it and its practical implementation in the field.

Government Support

Government support includes various forms of facilitation such as training programs, financial assistance, and access to business-related information. Sulistyowati et al. (2022) argue that such support is vital in enhancing MSME competitiveness and encouraging the adoption of proper accounting practices. Unlike the previous two variables, government support in this study has a positive and significant influence on the use of accounting information.

This finding is consistent with studies by Arisinta et al. (2024) and Talahi & Ie (2024), which highlight that government interventions, such as technical



guidance and financial literacy training, play a significant role in empowering MSME actors to adopt structured financial management practices. The accounting knowledge provided through these interventions does not consistently translate into concrete actions in the use of accounting information for decision making. This shows that despite efforts to improve understanding, the main challenge lies in the practical application of such knowledge, especially among MSMEs in rural areas.

Use of Accounting Information

The use of accounting information reflects the extent to which MSMEs apply financial data in their daily operations, business management, and financial reporting. According to Sitoresmi, this usage is categorized into three areas: operational use, managerial accounting, and financial reporting. Proper use of accounting information aids decision-making, strategic planning, and performance evaluation.

Previous studies, including those by Muhammad et al. (2024) and Astuti et al. (2024), suggest that both internal factors (such as knowledge and experience) and external factors (such as government support) influence the use of accounting information. However, the present study emphasizes that external factors especially government support play a more dominant role in encouraging MSME actors in rural areas to use accounting information consistently and effectively.

RESEARCH METHOD

This study uses a quantitative approach that is systematic, empirical, and measurable to test hypotheses through statistical data. The population of the study was all MSMEs in Tulung Melati Village, Bekri District, Central Lampung Regency, which amounted to 440 business units based on DISPERINDAGKOP & MSME data in 2024. To ensure better representation, the simple random sampling method was used to select 44 respondents from the total population, who met the criteria of at least 10% of the population as suggested by (Winarno, 2004). Every MSME has an equal chance to be selected as a sample, thus increasing the external validity of the findings. Data were collected through field surveys with one shot study method using closed questionnaires distributed directly to respondents.

This study uses four main variables consisting of three independent variables, namely accounting knowledge (X1), information technology (X2), and government support (X3), and one dependent variable is the use of accounting information (Y). The operational definition of each variable is derived from the



theory and results of previous research that have been adapted to the context of MSMEs.

Accounting knowledge variable (X1) is defined as the understanding of MSME actors in the process of recording, grouping, and monitoring economic events that are arranged systematically and logically to produce financial information needed in decision making. Referring to Rizkiya's opinion, accounting knowledge is measured through two indicators, namely: (1) declarative knowledge, which is factual and concept-based knowledge, and (2) procedural knowledge, which is practical knowledge that is in accordance with accounting standards and obtained through experience (Nisya et al., 2024).

Information technology variable (X2) refers to the ability of MSME actors to manage and use data through technological devices to produce quality information that is relevant in business decision making. Based on the indicators developed by Jogiyanto in his book *behavioral Information Systems, Information Technology* is measured through: (1) the use of accounting software, (2) the use of digital-based applications, and (3) the ability to access and operate Information Technology. (Irama, Leni Handayani & Hermanto, 2022)

Variable government support (X3) is understood as a form of facilitation from government agencies to MSME actors through various strategic programs such as training, technical guidance, and business information. Referring to Indyyati, government support is measured through three indicators, namely: (1) MSME training programs, (2) business assistance or subsidies, and (3) access to information provided by the government. (Sulistyowati et al., 2022)

The variable use of accounting information (Y) refers to the extent to which MSME actors utilize financial information that is arranged systematically and in accordance with applicable regulations, both for internal and external purposes. Referring to the opinion of Sitoresmi, the use of accounting information is measured through three types of information utilization, namely: (1) the use of information for operational purposes, (2) the use of Management Accounting Information, and (3) the use of financial accounting information. These four variables were measured using a questionnaire instrument based on a five-point Likert scale, which was compiled to reveal the perception and level of application of respondents to each indicator.

The method of data analysis in this study uses a quantitative approach with the help of Smart PLS (Partial Least Squares) software, which is one of the component or variant-based Structural Equation Modeling (SEM) analysis methods. The use of Smart PLS was chosen because it has a good ability to analyze



complex structural models with a relatively small number of samples, and is able to handle data that is not completely normally distributed.

Smart PLS is used to test the causal relationship between the independent variables, namely accounting knowledge (X1), information technology (X2), and government support (X3) to the dependent variable, namely the use of accounting information (Y). Stages of analysis in Smart PLS include two main stages, namely the measurement model (outer model) and structural model (inner model). Model measurements were conducted to evaluate the validity and reliability of the construction by looking at the value of outer loading, Average Variance Extracted (AVE), and Composite Reliability (CR). Furthermore, the structural model is used to test the research hypothesis through testing the path coefficient value, t-statistic value, and p-value using bootstrapping method.

RESULTS AND DISCUSSION

The results of this study were presented based on the analysis of quantitative data obtained through the distribution of questionnaires to selected respondents. The analysis was conducted to test the hypothesis and answer the research objectives empirically and systematically

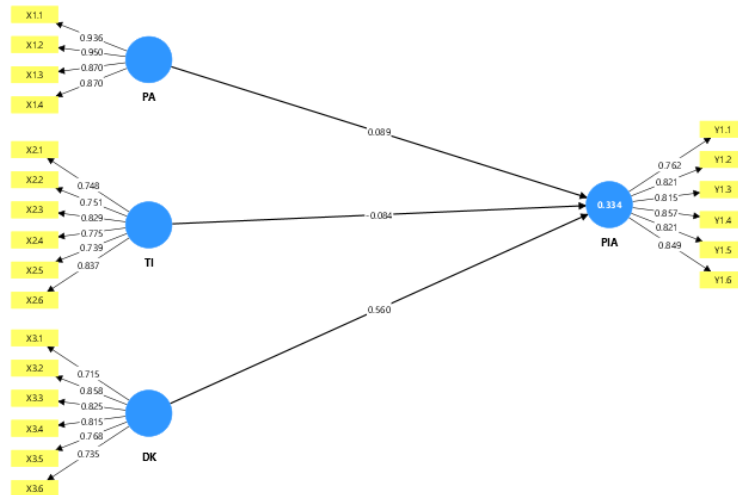


Figure 1.
Validity Test Results
Source: Processed In 2025



Table 1.
Validity Test Results

X1	X2	X3	Y
0.936	0.748	0.715	0.762
0.950	0.751	0.858	0.821
0.870	0.829	0.825	0.815
0.870	0.775	0.815	0.857
	0.739	0.768	0.821
	0.837	0.735	0.849

Source: Processed In 2025

Based on the results of the validity test, all indicators on the variable X is considered valid because it has a value above 0.7. Although this validity indicates that the instrument is able to measure variables consistently, deeper reflection is still needed, especially in the context of MSMEs in rural areas. This high validity indicates that respondents understand and answer questions in accordance with the purpose of the instrument. This is a positive thing. However, to maintain overall data integrity, it is important to consider whether the instrument is truly relevant to the unique experiences and practices of rural MSMEs. For example, the language and terminology used may be too "academic" or "formal" and less relevant to the daily language of MSME actors. Therefore, although statistically this instrument is valid, the integrity of the instrument also largely depends on the extent to which it reflects the operational reality of rural MSMEs.

Table 2
Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
X1	0.932	0.983	0.823
X2	0.904	0.909	0.675
X3	0.880	0.909	0.620
Y	0.883	0.899	0.610

Source: Processed In 2025



All instruments in this study were declared reliable with a composite reliability value above 0.6 which indicates good internal consistency is important to reflect the implications of these findings in the specific context of rural MSMEs. The high reliability ensures that the questionnaire can measure the construction stably and iteratively. However, this does not automatically guarantee the integrity or overall validity of the instrument. Challenges unique to rural areas, such as varying levels of literacy, a lack of in-depth understanding of formal accounting concepts, or cultural differences in managing finances, can affect how respondents interpret and answer questions. Therefore, although the measurement tool is technically reliable, the validity of the context remains a critical consideration to ensure that the data collected truly reflects the reality of accounting and management practices among MSMEs in the area.

Table 3.
Hypothesis Test Results

Hypothesis	Relationship Between Variables	Original Sample	T- Statistic	P Values
H1	X1 -> Y	0.089	0.531	0.595
H2	X2 -> Y	-0.084	0.331	0.740
H3	X3 -> Y	0.560	3.914	0.000

Source: Processed In 2025

The result of hypothesis test showed that H1 and H2 were rejected because T-statistic value is smaller than T-table and p-value > 0.05, so there is no significant effect between X1 and X2 on Y. In contrast, H3 is accepted because it has a T-statistic of 3.914 and a p-value of 0.000 (< 0.05), which means that X3 has a significant effect on Y.

Table 4
Determination Coefficient Test Results

	R-square	R-square adjusted
PIA	0.334	0.284

Source: Processed In 2025



Based on the output value of R-square, it is known that 33.4% of the variation of the variable Y can be explained by the regression model built, while the remaining 66.6% is explained by other factors outside the model.

The Influence of Accounting Knowledge on the Use of Accounting Information

The test results show that accounting knowledge does not have a significant effect on the use of accounting information in MSMEs in Tulung Melati Village (p-value $0.595 > 0.05$). This indicates that even though MSME actors have basic accounting knowledge, it has not been able to encourage them to consistently use accounting information in managing their businesses. The knowledge they possess tends to be theoretical and has not been fully implemented in daily bookkeeping practices.

This finding aligns with previous studies that suggest accounting knowledge must be accompanied by practical skills and motivation for use to have a significant impact. The low influence may also be due to time constraints, limited resources, and business priorities that make accounting records less of a priority.

The Influence of Information Technology on the Use of Accounting Information

The analysis results show that information technology also has no significant effect on the use of accounting information (p-value $0.740 > 0.05$). Although technology can facilitate the process of recording and processing financial data, its utilization in the MSMEs studied has not been optimal. This is likely due to limited digital skills, technology implementation costs, or the incompatibility of applications with business needs.

A negative coefficient, albeit small, indicates the potential for barriers to technology adoption. Some SME operators may not yet be accustomed to using accounting devices or applications, so the presence of technology has not yet provided maximum benefits. Therefore, training support and the provision of simple and affordable applications are needed to make the use of information technology more effective.

The Influence of Government Support on the Use of Accounting Information

Unlike the two previous variables, government support was found to have a positive and significant effect on the use of accounting information (p-value $0.000 < 0.05$). Support in the form of training, counseling, technical assistance, and mentoring was found to encourage MSME players to be more active in implementing financial information recording and management. These findings indicate that direct intervention from the government plays an important role in encouraging accounting practices at the small business level.



This positive influence illustrates that the existence of government programs relevant to the needs of MSMEs can be a major driving factor. When support is provided in a sustainable and practical manner, business actors are more motivated to utilize accounting information in decision-making. This is in line with the view that external guidance can increase the awareness and ability of MSME actors in business financial management.

CONCLUSION

This study aims to analyze the effect of accounting knowledge, information technology, and government support on the use of accounting information on MSMEs in Tulung Melati Village, Bekri District, Central Lampung Regency. Based on the results of data processing using Smart PLS, it is known that only government support variables that have a positive and significant effect on the use of accounting information. Meanwhile, knowledge of accounting and Information Technology did not show a significant effect. This indicates that the external role, especially support from the government through training, mentoring, and provision of facilities, is a more dominant factor in encouraging MSMEs to use accounting information compared to internal capabilities such as knowledge levels and access to technology.

Thus, the first hypothesis (H1) which states that accounting knowledge affects the use of accounting information is rejected, as well as the second hypothesis (H2) regarding the influence of information technology is also rejected. The third hypothesis (H3) regarding the effect of government support on the use of accounting information was accepted because it proved to be significant. This finding reinforces the Theory of Planned Behavior (TPB) approach, where subjective norms (support from external parties) are the key factors that shape behavior. In this context, the presence of the government has proven to be a key driver in shaping the intentions and behavior of MSME actors to make real use of accounting information in their business activities.

The implications of these findings indicate the importance of the government's role in providing facilities, training, and assistance related to the management of accounting information at MSMEs. Nevertheless, increasing the capacity of individuals in terms of accounting knowledge and mastery of technology still needs to be considered as part of long-term development. For further research, it is recommended to add other variables such as digital literacy, business motivation, or managerial capacity, and expand the study area in order



to obtain more comprehensive and applicable results for the sustainable development of MSMEs.

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