

The Influence of Accounting Knowledge, Business Experience, and Business Mentoring on The Use of Accounting Information in MSMEs in Palu City

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A B S T R A C T

This study investigates how far accounting knowledge, business experience, business mentoring influence the use of accounting information MSMEs in Palu City. This study employs a quantitative approach using a survey method, in which data were collected through structured questionnaires distributed to respondents. The collected data were then analyzed using multiple linear regression techniques to examine the relationships between variables. The research subjects consist of 35 Micro, Small, and Medium Enterprises (MSMEs) operating in Palu City, which were selected based on purposive sampling criteria to ensure their relevance to the research objectives. Furthermore, data processing and statistical analysis were carried out using IBM SPSS Statistics version 27. The study shows that accounting knowledge positively and significantly contributes to the use of accounting information, indicating that a stronger understanding of accounting concepts encourages MSME actors to utilize financial data more effectively. In contrast, prior entrepreneurial business experience does not show a significant influence, suggesting that business longevity does not necessarily translate into better use of accounting information without adequate financial literacy. Meanwhile, business mentoring demonstrates a significant, revealing the essential role of external support in fostering better financial practices. These findings imply that efforts to enhance accounting information is used by MSMEs should focus on strengthening accounting knowledge and providing continuous business mentoring.

A B S T R A K

Penelitian ini menyelidiki sejauh mana pengetahuan akuntansi, pengalaman bisnis, dan pendampingan bisnis memengaruhi penggunaan informasi akuntansi oleh UMKM di Kota Palu. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei, di mana data dikumpulkan melalui kuesioner terstruktur yang dibagikan kepada responden. Data yang terkumpul kemudian dianalisis menggunakan teknik regresi linier berganda untuk menguji hubungan antar variabel. Subjek penelitian terdiri dari 35 Usaha Mikro, Kecil, dan Menengah (UMKM) yang beroperasi di Kota Palu, yang dipilih berdasarkan kriteria pengambilan sampel bertujuan untuk memastikan relevansinya dengan tujuan penelitian. Selanjutnya, pengolahan data dan analisis statistik dilakukan menggunakan IBM SPSS Statistics versi 27. Temuan ini menunjukkan pengetahuan akuntansi berkontribusi secara positif dan signifikan dalam penggunaan informasi akuntansi, yang mengindikasikan bahwa pemahaman yang lebih kuat tentang konsep akuntansi mendorong pelaku UMKM untuk memanfaatkan data keuangan secara lebih efektif. Sebaliknya, pengalaman kewirausahaan sebelumnya tidak menunjukkan pengaruh yang signifikan, yang menunjukkan bahwa lamanya masa usaha tidak selalu berarti pemanfaatan informasi akuntansi yang lebih baik tanpa literasi keuangan yang memadai. Sementara itu, pendampingan bisnis menunjukkan pengaruh yang signifikan, yang mengungkapkan peran penting dukungan eksternal dalam mendorong praktik keuangan yang lebih baik. Temuan ini menyiratkan bahwa upaya untuk meningkatkan pemanfaatan informasi akuntansi oleh UMKM harus fokus pada penguatan pengetahuan akuntansi dan penyediaan pendampingan bisnis yang berkelanjutan.

1. Introduction

Micro, small, and medium-sized enterprises are categorized as business entities within the economic sector operated managed by persons or collectives

endowed with a certain level of capital and the capacity to develop business models and activities aimed at generating profit or income [1]. As we know, MSMEs are businesses that are not only engaged in trade but also in industry, mining, educational services, and other

fields. At present, MSMEs represent one of the most prevalent forms of economic activity undertaken by the Indonesian population and contribute significantly to income distribution.

The MSMEs sector in Palu City, Central Sulawesi Province, holds a strategic position in fostering regional economic development. According to a publication by the Badan Pusat Statistik Palu City, economic activity in this region is dominated by the wholesale and retail trade sector, the manufacturing industry, and accommodation and F&B services sector, which are the main business areas for MSME players. The dominance of these sectors shows that MSMEs contribute significantly to the dynamics of the local economy [2].

Although MSMEs play a significant role, their development remains challenging to achieve, therefore, the active contribution of MSMEs owners is highly necessary to address the various obstacles facing MSME growth today [3]. Problems that often arise in MSMEs are transaction systems, financial recording, and financial reporting, which are still done manually and simply. The weaknesses of MSMEs in preparing financial reports are low education levels, a restricted awareness of financial reporting standards, and an absence of financial training report preparation [4].

The extent of accounting information utilization by MSMEs refers to the one way to predict business failure [5]. In running a business, it is necessary to have an understanding or knowledge of how to apply good accounting information so that it can facilitate the decision-making process. If accounting information is applied in a business, it will enable more accurate results and systematic financial reports.

Accounting information is an important type of information that plays a role in helping to manage a company and handle various issues pertaining to economic activities [6]. Accounting information is a system capable of processing data and information from transactions carried out by economic actors, and is useful in the planning, control, operation, and sustainability of businesses, serving as the basis for business decision. If the information used by the company is effective, it can encourage the company to grow and manage its business well, but if the information used is still inadequate, it will affect decision-making in a company [7].

Previous studies have indicated that accounting information usage in MSMEs is affected through accounting knowledge, business experience and business mentoring [5], [8]. Accounting knowledge has been proven to be influential because an appropriate understanding of financial recording and reporting promotes the utilization of accounting information for managerial decisions. However, research findings related to business experience still show inconsistent results. Several studies state that an extended period of

business experience operation, the higher ability of MSME actors to utilization accounting information, according to [5], [7]. Conversely, other studies find that business experience does not necessarily encourage the use of accounting information [9], [10]. Meanwhile, research regarding the contribution of business mentoring is still limited, especially in MSMEs in Palu City, which have different business characteristics and levels of competition. Therefore, this study was conducted to overcome the identified research gap by analyzing the effects of accounting knowledge, business experience, and business mentoring on the use of accounting information.

In 1991, Adzen introduced the Theory of Planned Behavior (TPB), which describes how a person behaves is shaped by their perceptions. A person's actions in carrying out a behavior are driven by their intention to perform it. This a person's attitude toward the behavior plays a role in forming their intention, as well as by perceived social norms and individual behavioral control [11]. Within the framework of the TPB, accounting knowledge influences attitudes toward behavior and perceived behavioral control by fostering positive attitudes and confidence in using accounting information. Business experience relates to perceived behavioral control by enhancing entrepreneurs capabilities and self-efficacy, although its effect may be limited without sufficient accounting knowledge. Meanwhile, business mentoring shapes subjective norms and strengthens perceived behavioral control through social support and external guidance.

Accounting knowledge is an understanding of the methods for categorizing, examining, and documenting various matters associated with corporate finances activities in its daily operations. Previous research explains that MSME owners' understanding of accounting information is still very low [3]. Accounting knowledge is important for entrepreneurs because it can help owners who also act as managers in managing their business. Previous research indicates that accounting knowledge contributes positively to and significant impact [12]. These results are reinforced by prior studies [13], [14].

H1: Accounting knowledge contributes positively to the utilization of accounting information.

Business experience, as revealed in the previous research, explains that individuals who have never been involved in business activities do not have experience in managing a business [15], [16]. A person's level of participation in business activities can be a measure of business experience. Experience can influence the formation of perceptions regarding financial information that is passed through learning and gaining experience, so that in the end a person can understand the information on existing accounting [7]. Thus, the longer a business owner runs their business, the more consumers they will have and the more their business

behavior patterns will increase. This statement is validated by earlier findings [14], [17].

H2: Business Experience contributes positively to the utilization of accounting information.

Business mentoring is an interactive and dynamic process that involves social workers and business actors in facing various challenges, such as resource management and utilization, providing solutions to business problems, and providing motivation [18]. Mentoring activities result in significant improvements in the knowledge, skills, and awareness of MSME owners regarding the importance of accounting information systems in business management [19]. The more intensive and targeted the mentoring received by MSME entrepreneurs in terms of accounting systems and financial record-keeping, the easier it will be for business owners to perform bookkeeping, analysis, and financial reporting based on accounting information [20]. This statement is reinforced by research performed before [21], [22].

H3: Business Mentoring contributes positively to the utilization of accounting information.

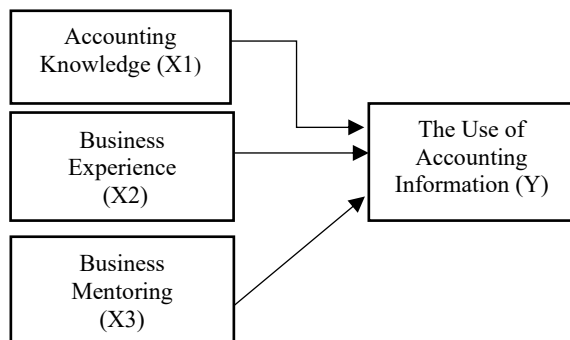


Figure 1. Conceptual Framework

2. Research Method

This study adopts a quantitative approach, using primary data collected through interviews conducted via both online and offline questionnaires distributed to MSMEs in Palu City as the primary origin the chief source to guarantee reliability of the data and research findings. A Likert scale scored from 1 to 5 was utilized to evaluate the variables in this research. The study population consists of consisted of 6,000 MSME actors in the Palu City Business Incubator data. Purposive sampling was used to determine the sample, with participants selected on the basis of defined characteristics, comprised MSMEs that met the following criteria; MSMEs that have operated for at least one year, MSMEs that have participated in mentoring. In accordance with these criteria, the number of MSMEs sampled was 35. The collected data were systematically processed and analyzed using IBM SPSS Statistics 27.

Operational definition of the research variables are described as follows, accounting knowledge refers to an understanding of accurate information used to record

transactions from the initial stage, classify accounting data, and summarize it through to the final stage of business activities. A willingness to learn accounting will enhance business owners understanding and ability to apply accounting information within MSMEs. The indicators are as follow declarative knowledge and procedural knowledge in carrying out tasks [23]. Business experience represents a learning process derived from the knowledge and insights gained by entrepreneurs through their business practices. Enterprise owners require adequate information to support and guide decision-making, as such information plays an essential role in managing and operating the business [12]. The indicators are as follows business duration and level of education [7]. Mentoring plays an essential role in assisting MSMEs in addressing the challenges encountered in managing their businesses. The primary objective of such mentoring is to support business development and promote sustainable growth [18]. mentoring indicators focus on four areas, namely possibility or, strengthening, protection, and support [24].

This study uses a series of data analysis methods to test hypotheses and obtain valid conclusions. Prior to hypothesis testing, instrument testing and classical assumption testing will be conducted. Instrument The testing procedure includes assessments of validity and reliability. Subsequently, classical assumption testing will be performed, covering tests for normality, multicollinearity, and heteroscedasticity. After fulfilling the classical assumptions, the study applies multiple linear regression. The equation can be seen on Equation (1). The t-test will be applied to evaluate the hypotheses, and the coefficient of determination (R²).

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 \quad (1)$$

3. Result and Discussion

3.1. Result

The research findings on Table 1 confirmed that the validity test for all variables showed that each statement item was valid, because r count > r table. This suggests that each item effectively measures the intended research variable and corresponds to the underlying construct. Therefore, the instrument is appropriate for data collection and capable of producing reliable results for further analysis.

Table 1. Validity Test

Variable	Indicators	r count	r table	Description
Accounting Knowledge (X1)	1	0.623	0.334	Valid
	2	0.774		
	3	0.825		
	4	0.674		
	5	0.734		
	6	0.765		
	7	0.810		
	8	0.816		
	9	0.850		
	10	0.755		
	11	0.652		
	12	0.785		
	13	0.686		
	14	0.637		
	15	0.844		
Business Experience (X2)	1	0.560	0.334	Valid
	2	0.451		
	3	0.759		
	4	0.708		
	5	0.790		
	6	0.422		
	7	0.818		
	8	0.736		
	9	0.789		
Business Mentoring (X3)	1	0.594	0.334	Valid
	2	0.804		
	3	0.839		
	4	0.810		
	5	0.869		
	6	0.790		
	7	0.820		
The Use of Accounting Information (Y)	1	0.554	0.334	Valid
	2	0.563		
	3	0.651		
	4	0.519		
	5	0.529		
	6	0.388		
	7	0.584		
	8	0.607		
	9	0.638		
	10	0.574		
	11	0.567		
	12	0.370		
	13	0.516		

The findings on Table 2 showing that each variable has values exceeding the 0.60 threshold, demonstrating that the questionnaire indicators used to assess these

variables are consistent and reliable. This implies that the instrument used in this study is capable of producing stable and consistent results, allowing the data collected to be considered trustworthy. Thus, these variables may be examined in greater depth to determine their impact on dependent variable. Based on Table 3, the results demonstrates that the Asymp. Sig. (2-tailed) value $0.061 > 0.05$, suggesting that the distribution of the data is normal.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Description
Accounting Knowledge (X1)	0.943	Reliable
Business Experience (X2)	0.841	Reliable
Business Assistance (X3)	0.893	Reliable
Use of Accounting Information (Y)	0.789	Reliable

Table 3. Normality Test

	Unstandardized Residual
N	35.000
Test Statistic	0.145
Asymp. Sig. (2-tailed) ^c	0.061

Based analysis that presented in the Table 4 above, the tolerance coefficient for accounting knowledge is 0.731 and is above 0.10. The VIF value of 1,368 is below 10.00. For business experience, the value is 0.476 and is also above 0.10. The VIF value of 2,090 is below 10.00. Business mentoring has a tolerance value of 0.565, which is higher than 0.10, while the VIF value of 1,770 is below 10.00. From the above test results, it can be inferred that there is no indication regarding multicollinearity between the three variables.

Table 4. Multicollinearity Test

Variable	Tolerance	VIF
Accounting Knowledge (X1)	0.731	1.368
Business Experience (X2)	0.479	2.090
Business Assistance (X3)	0.565	1.770

The scatterplot presented on Figure 2 indicates that no distinct pattern is formed as the data points are randomly distributed, indicating no heteroscedasticity is observed in the regression equation used in this study.

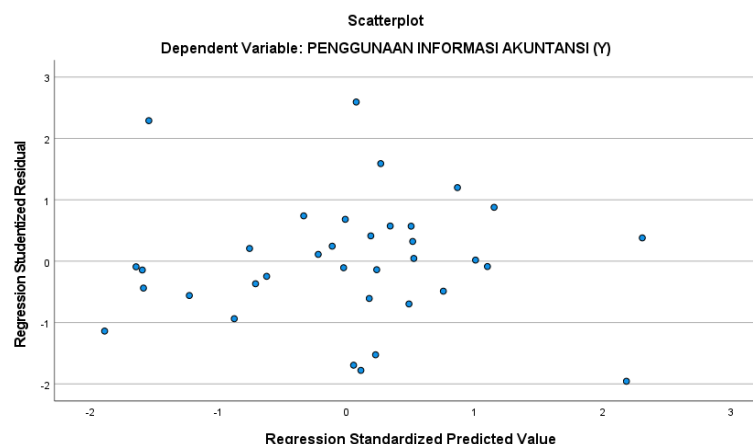


Figure 2. Heteroscedasticity Test

The values in Table 5, column B are Constant at 15,233, accounting knowledge at 0.301, business experience at 0.027, and business mentoring at 0.516, so we got Equation (2) as the result.

$$Y = 15.233 + 0.301 X_1 + 0.027 X_2 + 0.516 X_3 \quad (1)$$

The constant has value 15.233 explains that if independent variable has a value of 0, the dependent variable (Y) is 15.233. The regression coefficient for X1 is 0.301 and positive, suggesting that any increase in X1 corresponds to an increase in Y, while a decrease in X1 results in a reduction in Y. The regression coefficient for X2 is 0.027 and positive, suggesting that any increase in X2 corresponds to an increase in Y, while a decrease in X2 results in a reduction in Y. The regression coefficient for X3 is 0.516 and positive, suggesting that any increase in X3 corresponds to an increase in Y, while a decrease in X3 results in a reduction in Y.

Table 5. Multiple Linear Regression Analysis

Research Variable	Coefficients	T Stat	Significant Value
(Constant)	15.233	2.310	0.028
Accounting Knowledge (X1)	0.301	3.522	0.001
Business Experience (X2)	0.027	0.114	0.910
Business Mentoring (X3)	0.516	2.180	0.037

The partial test results in Table 6 are presented show t-test analysis results indicate that Accounting Knowledge (X1) has a t-value is 3.522 > t-table value of 2.060 and the significance value of 0.001 < 0.05. Therefore, these findings demonstrate that Accounting Knowledge has a statistically significant effect on the variable Y. Therefore, (Ha) is accepted, implying that a higher level of accounting knowledge contributes to an increased use of accounting information. On the other hand, Business Experience (X2) shows a t-value is 0.114 < t-table value of 2.060 and the significance value of 0.910 > 0.05, indicating that the effect is not statistically significant.

Table 6. t-test

Model	t	Sig.
(Constant)	2,310	0.028
Accounting Knowledge (X1)	3,522	0.001
Business Experience (X2)	0.114	0.910
Business Assistance (X3)	2,180	0.037

Based on these results, (Ho) is accepted, suggesting that Business Experience does not have a meaningful influence on the variable Y. This implies that the length of time an individual has been engaged in business activities does not necessarily determine their ability or willingness to utilize accounting information effectively. Meanwhile, Business Mentoring (X3) yields a t-value is 2,180 > t-table value of 2,060 and the significance value of 0.037 < 0.05. These findings suggest that business mentoring has a statistically significant effect on the variable Y. Therefore, (Ha) is accepted, showing that mentoring activities play an important role in encouraging the use of accounting

information.

Table 7. Coefficient of Determination Test

Model	R	R ²	Adjusted R ²	Std. Error
1	0.749 ^a	0.561	0.518	4.05603

The Adjusted R Square based on Table 7 result is 0.518, or 51.8%. This suggests that the independent variables collectively explain 51.8% in the variance of the dependent variable, while the rest 48.2% is affected by other variable beyond the scope within this research.

3.2. Discussion

3.2.1. The Influence of Accounting Knowledge on The Use of Accounting Information

The results indicate that accounting knowledge significantly affect to the utilization of accounting information. This implies that better the business actor knowledge of accounting concepts and practices, the more positive their attitudes and individuals' the way accounting information is perceived influences its use. Within in the context of the TPB, accounting knowledge shapes a positive attitude and increases individuals' confidence in their abilities, thereby encouraging consistent use of accounting information. This study aligns with the findings of certain research [7], [15].

3.2.2. The Influence of Business Experience on The Use of Accounting Information

The business experience does not have a significant effect to the utilization of accounting information. Within the Theory of Planned Behavior (TPB) framework, business experience is theoretically related to perceived behavioral control, where greater experience is expected to increase the ability and confidence of business actors in using accounting information. However, the results of this study indicate that business experience does not significantly influence the use of accounting information, which means this finding is not entirely in line with the TPB assumptions. This condition occurs because the business experience possessed by MSMEs tends to be practical and habit-based, so it does not automatically improve the ability to understand and apply accounting. This findings in this study aligns with the previous research of which state that even though MSME entrepreneurs are long-established or experienced, there are still many MSMEs with low or micro annual turnover, so they feel that they do not really need accounting information in the business operations they have been running so far [9].

3.2.3. The Influence of Business Mentoring on The Use of Accounting Information

Business mentoring significantly contributes to the utilization of accounting information. Business mentoring provides guidance, motivation, and positive social pressure for business actors to implement better accounting practices. Through mentoring, business actors not only gain practical knowledge but also

external support that reinforces their belief the used of accounting information is important and feasible. Thus, business mentoring strengthens both the to use accounting information, in line with the TPB, which emphasizes the role of social influences and perceived behavioral control. This study aligns with the findings of [8], [18].

4. Conclusion

The findings suggest that accounting knowledge and business mentoring exert a significant positive influence on the utilization of accounting information among MSMEs in Palu City, indicating that higher levels of accounting understanding and more intensive mentoring increase the likelihood of using accounting information for decision-making. In contrast, business experience does not show a significant influence, implying that the length of business operation does not necessarily guarantee a proper understanding or application of accounting practices. These results highlight that strengthening capacity through accounting education and mentoring initiatives plays a more decisive role than business experience in promoting the use of accounting information. Therefore, policymakers, local authorities, and related institutions should prioritize accounting training and continuous mentoring programs to support the effective use of accounting information and improve the quality and sustainability of business management. However, this study is limited to only three independent variables, suggesting that other potential determinants have not been examined, and since it focuses solely on MSMEs in Palu City, the findings cannot be generalized to other regions. Accordingly, future research is recommended to include additional variables and expand the scope to a wider area, such as MSMEs across Central Sulawesi Province or other regions, to provide a more comprehensive understanding of the factors influencing the use of accounting information.

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