

Analysis of Factors Affecting Accounting Information Users in UMKM in Lamongan District

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ABSTRACT

This study aims to analyze the effect of the owner's education level, business age, and business turnover on the use of accounting information in Micro, Small, and Medium Enterprises (MSMEs) in Lamongan Regency. This study has high urgency because the level of accounting information adoption among MSMEs in Lamongan is still relatively low, whereas proper accounting practices are crucial for business sustainability and development. Unlike previous studies that mostly examined only one or two variables, this research comprehensively investigates three main factors simultaneously to provide a deeper understanding of accounting information usage behavior within the MSME context. This study employs a quantitative approach with an explanatory research design. Primary data were obtained through distributing questionnaires to MSME actors in Lamongan Regency, which served as the population of this study. Out of a total population of 72,924 business units, 100 respondents were selected using a simple random sampling technique. The data were analyzed using multiple linear regression tests. The results indicate that the owner's education level, business age, and business turnover have a significant effect on the use of accounting information partially. In addition, these three variables also have a significant effect simultaneously. This finding provides new empirical evidence in the context of MSMEs in Lamongan and offers practical implications for local government in designing accounting literacy programs and MSME assistance strategies to enhance business sustainability.

Keywords: level of education, age of business, business turnover, use of accounting information.

1. INTRODUCTION

The implementation of the ASEAN Economic Community (AEC) encourages businesses, including UMKMs, to improve competitiveness through adaptation to technology and information systems (Rina, 2020; Ardianto et al., 2024). In Indonesia, UMKMs play a strategic role in the economy, including in job creation and contribution to GDP (Muthe & Siregar, 2023). Lamongan Regency, East Java, has a large number of UMKMs and continues to grow through policy support such as the "Ayo Ditumbas" campaign (Kompas, 2021).

However, various obstacles are still faced by UMKMs, especially in terms of financial management and the use of accounting information. The majority of UMKMs still use manual records that are inaccurate, slow, and do not support efficient business decision-making (Falah & Setiana, 2024; Widyastuti & Pabulo, 2024). This limitation is often caused by the owner's low level of education, immature business age, and small business turnover (Mubarokah & Srimindarti, 2022; Romandhon & Taqwin, 2022).

In the context of Lamongan Regency, this issue is particularly crucial since the region has one of the largest concentrations of MSMEs in East Java, yet the adoption rate of structured accounting information remains relatively low compared to other regions. Without improving financial literacy and accounting practices, local MSMEs risk being left behind amid increasing business competition.

Along with the development of technology, some UMKM players have begun to realize the importance of managing financial information more efficiently and structurally. Training and mentoring programs facilitated by local governments or related institutions can help UMKMs to switch to more accurate and accessible digital records, so that they can improve their competitiveness and business performance. With better technology adoption, it is expected that UMKMs in Lamongan Regency can improve the quality of financial records, improve cash flow management, and support more sustainable business growth.

Accounting information has an important role for UMKMs in providing an overview of the financial condition of a business. This information produces financial reports that aim to present data on the entity's financial position, financial performance, and cash flow, which are useful for various report users to support economic decision making (Liani, 2024). In addition, the use of accounting information also helps UMKM owners or managers monitor business development from time to time. Accounting information acts as an important tool to help management provide relevant data regarding various possibilities that can occur in the future (Yushita, 2024).

The first factor that affects the use of accounting information is the owner's level of education. An owner or manager of a small and medium-sized company is very dominant in running a business in the company. The ability and expertise of owners or managers of small and medium-sized companies is very important, where this expertise is determined by the level of formal education that has been taken. The owner's level of education can be interpreted as a business owner who has received a higher level of formal education will have different knowledge, expertise and skills in managing a business, compared to owners who have received a lower level of education. According to Purba and Khadijah (2020) in (Mubarokah & Srimindarti, 2022), the higher the level of education of Micro, Small and Medium Enterprises (UMKMs) actors, the more UMKM actors apply the use and explore the use of accounting information in running the businesses of UMKM actors.

The second factor that influences the use of accounting information is business age. Business age is the length of time a company has been operating from the establishment of a company until now. Arizali in (Efriyenty, 2020) said that the longer the business runs, the more significant the development of the business in a positive or negative direction. The way of thinking, working, and behaving in business operations is also determined by the age of the business (Romandhon and Taqwin, 2022). UMKMs that have been operating for a long time certainly have more extensive experience regarding their business activities than new UMKMs. The demand for accounting information will increase over time in business operations.

The third factor that affects the use of accounting information is business turnover. Business turnover is the total amount of goods or services traded in the period that determines the time calculated based on the amount of money earned and based on

volume. Business turnover according to the Big Indonesian Dictionary (KBBI) is the amount of income of trade goods during the sales period. The amount of revenue or sales generated by the company can show the turnover of assets or capital owned by the company, so that the higher the revenue or sales obtained by accounting information will be needed, the need for accounting information in the company is for future business continuity.

This study aims to analyze the effect of owner education level, business age, and business turnover on the use of accounting information in UMKMs in Lamongan Regency. Unlike previous studies that mostly examined only one or two factors, this research simultaneously investigates three determinants to provide a more comprehensive understanding of MSME accounting behavior. Understanding these factors is important for designing strategies to improve accounting literacy and digitize UMKM records in a targeted manner.

Furthermore, the findings of this study are expected to provide practical implications for local governments and policymakers in formulating MSME empowerment programs, especially related to financial reporting digitalization and accounting literacy improvement.

2. LITERATURE REVIEW

Technology Readiness Theory

The Technology Readiness Theory (TRT) was developed by Parasuraman (2000) to describe the extent to which individuals have mental readiness to accept and use new technology. This theory consists of four main dimensions, namely optimism, innovation, discomfort, and insecurity. Optimism and innovation are dimensions that encourage a person to use technology, while discomfort and insecurity tend to be psychological barriers in the technology adoption process (Leung & Cheung, 2024; Ardiyanti, 2024; Godwin, 2024). In the context of UMKMs, this theory is used to assess the readiness of business owners to adopt accounting information systems. Research from Octavia et al. (2024) shows that the level of technology readiness is strongly influenced by personal characteristics and business resources, such as education level, business age, and sales turnover. Business owners with higher education tend to be more optimistic and innovative towards the use of technology, while businesses with a longer age show maturity in the adaptation process. A large turnover is also an indicator that an UMKM has the financial capacity to invest in better technology systems (Amalia et al., 2024).

This theoretical framework becomes the foundation for explaining why UMKM owners with higher education, longer business experience, and greater turnover are expected to be more prepared in adopting structured accounting information.

Micro, Small, and Medium Enterprises (UMKM)

UMKM are an integral part of Indonesia's economic structure. According to Government Regulation No. 7 of 2021 on the Ease, Protection, and Empowerment of UMKMs, micro, small, and medium enterprises are classified based on the amount of business capital and annual sales. UMKM include productive businesses owned by individuals or individual business entities, and are divided into three categories: micro, small, and medium. Micro enterprises have a maximum business capital of Rp1 billion and annual sales revenue not exceeding Rp2 billion. Small businesses have a capital of more than Rp1 billion to Rp5 billion with annual sales between Rp2 billion and Rp15 billion. Meanwhile, medium-sized enterprises have capital of more than Rp5 billion to Rp10 billion and annual sales ranging from Rp15 billion to Rp50 billion (Amat & Yusuf, 2024;

Agustina et al., 2024; Rahmawati, 2024). The advantages of UMKM lie in their flexibility and proximity to the surrounding community, but common constraints include limited access to capital, technology and human resources (Marthika, 2024; Ilim et al., 2024; Nurlinda, 2024). Although UMKM have strong adaptability and flexibility, they face persistent challenges such as limited access to capital, technology, and human resources (Marthika, 2024; Ilim et al., 2024; Nurlinda, 2024). These limitations directly affect their ability to adopt structured accounting practices and digital financial reporting systems.

Use of Accounting Information

Accounting information is financial data that has been systematically processed and used as a basis for making business decisions. According to Muslichah et al. (2018) and Ma'ruf et al. (2024), accounting information helps businesses plan activities, control finances, and evaluate performance. This information also has an important role in financial accountability, both to internal and external parties. Quality accounting information has several characteristics, such as relevance, reliability, neutrality, timeliness, predictive value, and consistency (Hertati, 2024; Iqbal, 2024; Maharani, 2024). In addition, Wijaya (2024) classifies accounting information into three types, namely statutory accounting information related to taxpayer reports and regulations, budgetary information that functions in planning and control, and additional information for broader managerial analysis purposes.

Indicators of accounting information usage in this study are divided into three dimensions: (1) operational accounting information, which relates to daily business activities such as expense and revenue tracking; (2) managerial accounting information, which supports strategic planning, performance evaluation, and decision-making; and (3) financial accounting information, which relates to assessing the overall financial health of the business, including financial position and cash flow (Wijaya, 2024; Aufar, 2013).

Use of Accounting Information by UMKM

UMKM require reliable accounting information to run business operations efficiently. Belkaoui (2010) states that accounting is a business communication tool that influences various important decisions in the company. Accounting information allows UMKM owners to carry out business planning, control cash flow, and evaluate financial performance. Kaukab et al. (2020) added that accounting information is a supervisory and control tool for business activities. In practice, UMKM owners are required to understand this information functionally in order to make the right decisions. According to Aufar (2013), there are three main indicators in the use of accounting information by UMKM, namely operational, managerial, and financial accounting information. Operational information relates to daily business activities, managerial information is used in strategic planning and evaluation, while financial information is used to determine the financial position and overall business performance. These indicators form the measurement framework for dependent variables in this study and act as the benchmark for assessing the quality of accounting information adoption by UMKMs.

Owner Education Level

The level of education of UMKM owners greatly affects the ability to understand and use accounting information. According to Handoko (2020), formal education is a process of developing individual competencies and mindsets that can determine the perspective of running a business. Indra Bastian (2006) adds that education provides a strong knowledge base and logic in financial data-based decision making. Business owners with a high level of education tend to be more open to the adoption of technology and the

utilization of accounting information in business management (Syaadah et al., 2023; Siregar, 2023). In addition, Uyoh (2014) states that the indicators of education level include the last level of education, the suitability of the education major with the business field, relevant non-formal education experience, and attitudes and personalities that support business development. The indicators for measuring owner education level in this study include: (1) the highest formal education attained, (2) relevance between education major and business field, (3) participation in non-formal education or training related to accounting or business management, and (4) personal attitudes and openness toward financial literacy and technology adoption (Uyoh, 2014).

Business Age

Business age is a reflection of the experience and resilience of an UMKM in facing market dynamics. Gaol and Sitohang (2020) mentioned that business age is an important indicator in assessing business sustainability, because businesses that are able to survive for a long time show good adaptability and management. The longer a business is established, the more likely it is that the business has a structured and systematic accounting system. Safrianti (2020) states that business age has a close relationship with decision-making patterns based on financial information. Research from Aisy and Sa'dani (2024) also shows that business age has a positive correlation with the application of accounting information systems. Elyana (2016) formulated several indicators of business age, namely the length of use of accounting information systems, the duration of utilization of accounting technology, and the level of consistent implementation of financial recording systems. The indicators used to measure business age include: (1) length of business operation since establishment, (2) experience duration in utilizing accounting systems, and (3) consistency of implementing structured financial recording systems (Elyana, 2016).

Business Turnover

Business turnover is the total revenue or sales value of goods and services in a certain period. According to Swastha (2005), turnover reflects the volume of transactions carried out by a business, which can be used to assess the scale of the business and its operational capacity. Although turnover is not synonymous with profit, this value is often used to determine the category of UMKM and the eligibility of businesses to obtain financing (Firmansyah, 2023; Ambiya & Pratiwi, 2024). A high turnover indicates that the business has dynamic sales activities and sufficient resources to adopt a more complex financial recording system. According to Danang (2017), business turnover indicators include total income or sales value on a periodic basis as well as business profit calculations, both of which can be used to quantitatively assess financial performance and business sustainability in the long term. The indicators of business turnover adopted in this research are: (1) total sales or revenue within a given period, (2) proportion of profit relative to turnover, and (3) the sustainability of sales performance over multiple accounting periods (Danang, 2017).

3. RESEARCH METHOD

The conceptual framework in this study illustrates the relationship between the independent variables, namely the owner's education level, business age, and business turnover, and the dependent variable, namely the use of accounting information. This framework was developed based on the Technology Readiness Theory (TRT) and previous empirical studies that explain how individual and organizational characteristics influence the adoption of accounting information systems among UMKMs.

In this framework, the owner's education level is assumed to affect the ability to understand and utilize accounting information effectively. Higher educational attainment generally equips owners with better analytical and decision-making skills, which increase the tendency to adopt structured accounting practices.

Business age reflects the level of organizational experience and adaptation to market dynamics. Older businesses are assumed to have developed more systematic operational procedures and a stronger need for accurate financial records to support sustainable growth.

Business turnover indicates the scale of business operations and financial capacity. UMKMs with higher turnover typically face more complex financial transactions, which require better accounting information to support decision-making and performance evaluation.

Based on the integration of these factors, it is hypothesized that the owner's education level, business age, and business turnover, either partially or simultaneously, significantly influence the use of accounting information among UMKMs in Lamongan Regency.

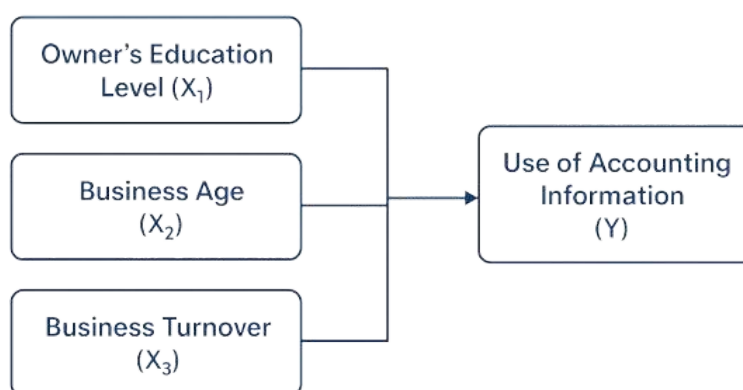


Figure 1
Conceptual Framework

4. RESULTS AND ANALYSIS

Validity Test Results

Table 1
Validity Test Results

Variable	Indicator	r hitung	r tabel	Information
Education Level (X1)	X1.1	0.817	0,1966	Valid
	X1.2	0.611	0,1966	Valid
	X1.3	0.819	0,1966	Valid
	X1.4	0.859	0,1966	Valid
	X1.5	0.899	0,1966	Valid
	X1.6	0.894	0,1966	Valid
	X1.7	0.866	0,1966	Valid
	X1.8	0.900	0,1966	Valid
Age of Business	X2.1	0.926	0,1966	Valid

(X2)	X2.2	0.927	0,1966	Valid
	X2.3	0.919	0,1966	Valid
	X2.4	0.896	0,1966	Valid
	X2.5	0.891	0,1966	Valid
Business Turnover (X3)	X3.1	0.640	0,1966	Valid
	X3.2	0.821	0,1966	Valid
	X3.3	0.762	0,1966	Valid
	X3.4	0.791	0,1966	Valid
	X3.5	0.831	0,1966	Valid
	X3.6	0.859	0,1966	Valid
	X3.7	0.682	0,1966	Valid
Information Users Accounting(Y)	Y1.1	0.899	0,1966	Valid
	Y1.2	0.797	0,1966	Valid
	Y1.3	0.785	0,1966	Valid
	Y1.4	0.727	0,1966	Valid
	Y1.5	0.914	0,1966	Valid
	Y1.6	0.847	0,1966	Valid

Source: Primary Data 2025

All questions in this study are declared valid, because they have a calculated r value > 0,1966.

Reliability Test

Table 2
Reliability Test Results

Variabel	Cronbach's Alpha	Kriteria	Ket
Education Level (X1)	0.937	0,60	Reliabel
Business Age (X2)	0.949	0,60	Reliabel
Business Turnover (X3)	0.880	0,60	Reliabel
Information Users Accounting (Y1)	0.902	0,60	Reliabel

Source: Primary Data 2025

Based on table 2, it can be seen that all variables in this study Level of Education, Business Age, Business Turnover, and Accounting Information Users are declared reliable because they have a Cronbach alpha value > 0.60.

Normality Test

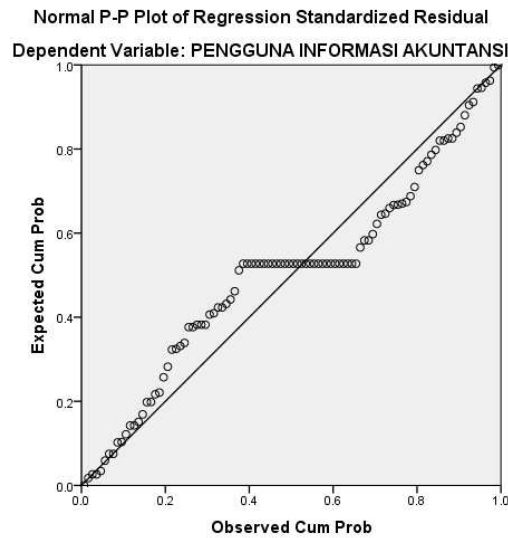


Figure 1
Normality Test Chart

Based on the test results in Figure 1, it can be seen that the distribution of existing data has followed the diagonal line between 0 and the intersection of the X and Y axes. So it can be concluded that the data used in this study is declared normal and has met the requirements in the normality test.

Multicollinearity Test

Table 3
Multicollinearity Test Results
Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1 Education Level (X1)	0.510	1.962
Business Age (X2)	0.616	1.623
Business Turnover (X3)	0.637	1.571

a. Predictors: (Constant), LEVEL OF EDUCATION, AGE OF BUSINESS, BUSINESS TURNOVER

b. Dependent Variable: USERS OF ACCOUNTING INFORMATION

Based on table 3, it can be seen that the VIF value of each independent variable (Level of Education, Age of Business and Business Turnover) used in this study is < 10 , while the tolerance value of each variable is > 0.10 . So it can be stated that all independent variables used in this study have met the provisions or requirements in the multicollinearity test, so it is said to be free from multicollinearity.

Heterokedastisity Test

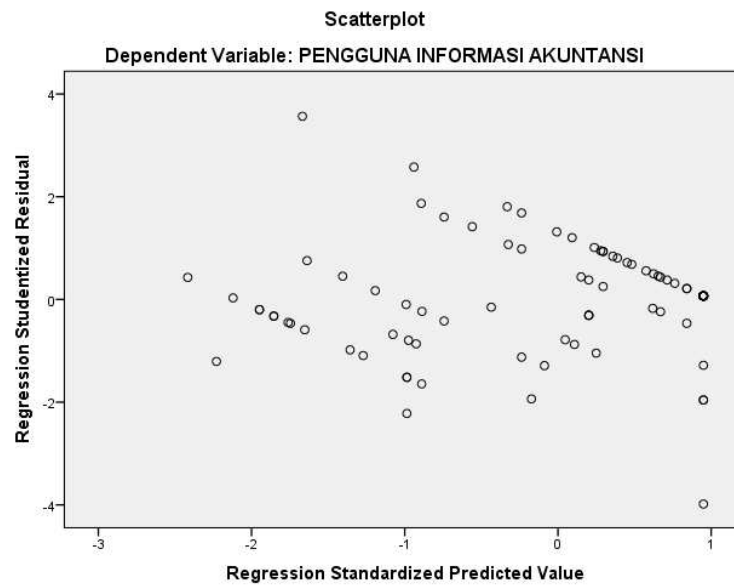


Figure 2
Heteroscedasticity Test Chart

Source: Data Processing Results, 2025

Based on Figure 2, it can be seen that the points in the image are randomly scattered and do not form a certain pattern. So it can be concluded in this regression model, no heteroscedasticity occurs.

Multiple Linear Regression Analysis

Table 4
Multiple Linear Regression Analysis
Coefficients^a

Model	Unstandardized Coefficients		Standardized t	Sig.
	B	Std. Error	Beta	
	3.670	2.031	1.807	.074
(Constant)				
1	.210	.071	.256	.004
Education Level (X1)				
Business Age (X2)	.459	.090	.400	.000
Business Turnover (X3)	.181	.048	.293	.000

a. Dependent Variable: USERS OF ACCOUNTING INFORMATION

Source: Data Processing Results, 2025

From the multiple linear regression equation, it can be concluded:

1. Constant ($\alpha = 3,670$):
If all independent variables (education level, business age, and business turnover) are zero, then the use of accounting information is worth 3,670.
2. Education level ($\beta = 0.210$):

Has a positive influence on the use of accounting information. The higher the education level of UMKM owners, the use of accounting information tends to increase.

3. Business Age ($\beta = 0.459$):

Has a positive effect on the use of accounting information. Businesses that have been running longer tend to better understand the importance of accounting records.

4. Business Turnover ($\beta = 0.181$):

Provides the greatest positive influence. The higher the business turnover, the more likely it is that UMKM actors use accounting information to manage their business finances.

Coefficient Determination (R^2)

Table 5
Coefficient Determination Test Result
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
a. Predictors: ((Constant), X1, X2, X3)				
b. Dependent Variable: Y1				
1	.796 ^a	.633	.621	1.496

Source: Data Processing Results, 2025

Based on table 5, it can be seen that the R square value of 0.633 or 63.3% is the magnitude of the contribution of the independent variable to the dependent variable and 36.7% is explained by other variables outside the research model. while the R value is 0.796 or 79.6%, where the correlation of the independent variables (Education Level, Business Age, and Turnover), has a strong enough relationship to explain the dependent variable (accounting information users).

T Test

Table 6
T Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.670	2.031		1.807	.074
	Education Level	.210	.071	.256	2.959	.004
	Age of Business	.459	.090	.400	5.081	.000
	Business Turnover	.181	.048	.293	3.786	.000

a. Dependent Variable: USERS OF ACCOUNTING INFORMATION

Source: Data Processing Results, 2025

Based on table 6, it is explained about how much influence the independent variable has on the dependent variable. Then the hypothesis results can be described as follows:

1. Level of Education:
Significance value (Sig.) = 0.004 <0.05 → Means partial effect on the use of accounting information. Hypothesis accepted.
2. Business Age:
Significance value (Sig.) = 0.000 <0.05 → Means partial effect on the use of accounting information. Hypothesis accepted.
3. Business Turnover:
Significance value (Sig.) = 0.000 <0.05 → Means partial effect on the use of accounting information. Hypothesis accepted.

F Test

Tabel 7
F Test Result
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	370.686	3	123.562	55.184	.000 ^b
	Residual	214.954	96	2.239		
	Total	585.640	99			

Source: Data Processing Results, 2025

Based on table 7 it can be seen that the F value is 55.184 with a Sig level. 0,000 < 0,05. So it can be concluded that the fourth hypothesis which states that the variables of education level, business age, and turnover simultaneously affect accounting information users is accepted..

DISCUSSION

The Effect of Owner's Education Level on the Use of Accounting Information

The results of the t-test indicate that the education level of MSME owners has a positive and significant effect on the use of accounting information ($\beta = 0.210$; Sig. = 0.004 < 0.05). This suggests that MSME owners with higher educational attainment are more likely to adopt and utilize accounting information effectively in managing their businesses.

These findings are consistent with Technology Readiness Theory (Parasuraman, 2000), particularly the optimism and innovativeness dimensions, which explain that individuals with better education levels tend to have higher readiness to adopt technological and informational tools. This result also aligns with previous studies by Syaadah et al. (2023) and Siregar (2023), which demonstrated that higher education equips business owners with stronger analytical skills and better financial literacy, enabling them to integrate accounting information into decision-making processes.

From a practical perspective, this implies that policymakers and local governments should emphasize providing training and educational programs to enhance accounting literacy among MSME owners, especially those with lower formal education levels.

The Effect of Business Age on the Use of Accounting Information

The findings show that business age also has a positive and significant influence on the use of accounting information ($\beta = 0.459$; Sig. = 0.000 < 0.05). This implies that MSMEs that have been operating longer tend to develop better organizational structures and adopt systematic accounting practices.

This result supports Gaol and Sitohang (2020), who argue that older businesses are more resilient and have accumulated experience that allows them to manage financial data more effectively. Similarly, Aisy and Sa'dani (2024) highlight that the longevity of a business often correlates with higher awareness of the importance of accurate accounting information in sustaining operations.

However, the relatively high coefficient value compared to other variables indicates that business experience plays a more dominant role than education level in determining accounting information usage. This finding also suggests that business owners tend to learn and adapt over time, even without extensive formal education.

The Effect of Business Turnover on the Use of Accounting Information

The regression results reveal that business turnover exerts the strongest positive influence among all independent variables ($\beta = 0.181$; Sig. = $0.000 < 0.05$). This suggests that businesses with higher revenues are more likely to adopt accounting information systems to manage their finances effectively.

This finding aligns with Swastha (2005), who emphasized that turnover reflects the business scale and operational complexity, thus necessitating more sophisticated financial management tools. Additionally, studies by Firmansyah (2023) and Ambiya & Pratiwi (2024) confirmed that MSMEs with higher revenues are better positioned to invest in technology and accounting systems, which enhance decision-making and reporting quality.

In practice, this indicates that local economic development policies should encourage UMKM with growing turnovers to adopt standardized accounting systems, enabling better financial planning and access to external financing.

Simultaneous Influence of Education Level, Business Age, and Business Turnover

The F-test results indicate that the variables of education level, business age, and business turnover simultaneously have a significant effect on the use of accounting information ($F = 55.184$; Sig. = $0.000 < 0.05$). This demonstrates that these factors are interrelated and collectively enhance the likelihood of MSME owners adopting accounting practices.

The R^2 value of 0.633 further indicates that 63.3% of the variance in accounting information usage can be explained by these three variables, while the remaining 36.7% is influenced by other factors such as technological readiness, government support, and owner's financial literacy.

5. CONCLUSION

Based on the explanation that has been described in the previous chapter, it can be concluded as follows:

- a. The results of the first hypothesis test indicate that the level of education has a significant partial effect on the utilization of accounting information among UMKM owners in Lamongan Regency.
- b. The results of the second hypothesis test show that business age partially affects the utilization of accounting information among UMKMs in Lamongan Regency.
- c. The results of the third hypothesis test reveal that business turnover has a significant partial influence on the use of accounting information among UMKMs in Lamongan Regency.
- d. The fourth hypothesis confirms that education level, business age, and business turnover simultaneously have a significant effect on the utilization of accounting information among UMKM owners in Lamongan Regency.

Suggestions

Based on the conclusions stated above, the researcher will submit suggestions that can be responded to for consideration as input material, as well as for further researchers who will conduct related research, as follows:

- a. UMKM owners in Lamongan Regency are expected to evaluate and further enhance the utilization of accounting information by systematically recording financial transactions in accordance with applicable accounting standards. This will ensure accurate and reliable decision-making.
- b. Agencies overseeing UMKMs, particularly in Lamongan Regency, are encouraged to provide training and technical assistance regarding the importance of utilizing financial information as the basis for making strategic business decisions.
- c. There is a need to expand awareness of financial management systems among UMKM actors, considering that effective financial information plays a crucial role in business sustainability and competitiveness.

Suggestions for future researchers are as follows:

- a. Future research is encouraged to conduct case studies on UMKMs outside the Lamongan Regency area, such as in Surabaya, Malang, or other urban areas, to enable comparative analysis with the findings of this study.
- b. Future studies should consider using larger and more diverse populations and samples to improve the generalizability and reliability of research results.
- c. It is also recommended that future researchers explore additional influencing factors that may enhance the utilization of accounting information, such as business scale, owner experience, technological readiness, and financial literacy.

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