The Failure of Accounting Information Systems as an Intervening Variable on the Performance of SMEs' Factors

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Abstract: This study aims to examine and analyze the effect of accounting knowledge and education level on MSME performance with the application of accounting information systems as an intervening variable. The sample in this study is 189 respondents, who are SMEs in the area around DKI Jakarta, especially North Jakarta. The adequacy of the number of respondents is based on the approach used by Hair. The data collection technique used simple random sampling by distributing a questionnaire in the form of a google form and then distributing it to MSME actors through social media. The data processing method in this study uses Smart PLS (Partial Least Square) software which is used to test the hypothesis. The results f this study indicate that accounting knowledge has a significant effect on the application of accounting information systems and education level has a significant effect on MSME performance. The results of this study recommend to MSME actors if they want to improve the performance of the MSMEs they run, then MSME actors must study accounting science to be able to apply accounting information systems to their businesses.

1 INTRODUCTION

Micro, Small, and Medium-sized Enterprises (MSMEs) are increasingly experiencing development and more and more MSME actors are found from year to year in various regions. In the first two years of the Covid-19 pandemic, it is 2020-2021, the condition of MSMEs experienced a decline. At that time more than 48% of MSMEs experienced problems with raw materials, 77% of their income decreased, 88% of MSMEs experienced a decline in product demand, and even 97% of MSMEs experienced a decline in asset value. According to data from the Indonesian Joint Funding Fintech Association (AFPI), in 2020 there are around 46.6 million of the 64 million MSMEs in Indonesia that do not have access to capital from banks or non-bank financial institutions.

According to Ministry of Union and MSMEs data, the number of Micro, Small, and Medium Enterprises (MSMEs) currently reaches 64.2 million with a contribution to GDP of 61.07% or Rp. 8,573.89 trillion. MSMEs contributed 61.97% to the national economy. MSMEs can be quite a job opportunity to help reduce poverty and unemployment which is certainly beneficial for local income. The government makes MSMEs one of the strategies for building the country's economy. Labor absorption from this sector reached 97% in 2020 this is because MSMEs consist of trade, services, and home industries (Samantha & Almalik, 2019).

Accounting can be a means to help manage financial reports for SMEs. As is the case in the preparation of financial reports, many of the MSME actors around are still doing the system of recording financial statements manually. this problem occurs because the MSME actors still lack knowledge about Accounting Information Systems. Manual recording of financial statements using books or records can cause errors when entering or when adding up financial statements (Meylani & Ismunawan, 2022). There are still many MSME managers who do not know what accounting information is and the benefits that can be obtained from its use. Accounting information can provide benefits such as operating information, financial reports, and management accounting that can be used for success in running MSMEs.

The level of education becomes a benchmark in influencing understanding in decision-making because the higher a person's education level, the more knowledge and insight he has can help in the work process. (Fahiroh, 2022). The various levels of

education that have been taken by MSME actors, from elementary to undergraduate cannot be used as a guarantee that MSMEs are run successfully. In addition to the level of education, MSME actors must also understand accounting knowledge. Understanding accounting will be useful for MSME actors in every decision-making (Ramadhan & Astuning Saharsini, 2022). The more knowledge and experience MSME actors have regarding accounting information, the better their ability to manage the business they run (Sovia, 2022).

Based on previous research on accounting knowledge on MSME performance, the researchers stated that accounting information systems affected MSME performance, many MSME actors still lacked an understanding of accounting knowledge so when making financial reports it was still done simply and made manually according to understanding. owned by the maker of financial statements, where the level of education is very influential because the lower the level of education possessed, the less understanding of accounting is owned so the financial statements presented are also limited to the entry and exit of money in the business being undertaken. (Rosyidah & Achyani, 2022) . There are still many MSME actors who do not understand the importance of understanding accounting information systems and there are still many who have not implemented accounting information systems in running their businesses. They still find it difficult to use accounting information system software. They do not understand that applying accounting information system software when running their business can help them to improve the results of the financial statements presented (Ermawati & ArumsariI, 2021). So this shows that the higher the level of education taken by MSME actors, the better the effectiveness of the use of accounting information systems (Gustina, 2021). Based on the opinion of previous researchers, the researchers are interested in further analyzing the understanding of accounting and education level on the performance of MSMEs with the application of accounting information systems as an intervening variable. The superiority of this research is it includes the Accounting Information System as an intervening variable on the effect of education level and accounting understanding on MSME performance. This research will be the new evidence to complement the results of previous studies.

2 LITERATUR REVIEW

2.1 Human Capital Theory

The Grand Theory used in this research is the Human Capital Theory developed by Becker in 1965. Human Capital is composed of two basic words, namely human and capital (capital). Capital here is defined as a factor of production to create goods or services without consuming them during the production process (Ritonga, 2019). As this theory develops, Human Capital can be defined into three concepts. The first concept is human capital as an individual aspect, where this concept explains that human capital is an ability that exists in humans, such as knowledge and skills. The second concept states that human capital is knowledge and skills acquired through educational activities such as schools, courses, and training. While the third concept views human capital through a production orientation perspective. Based on the above arguments, it can be seen from the results of previous research form a research hypothesis.

2.2 The Effect of Accounting Knowledge on MSME Performance

The better the level of knowledge possessed by MSME actors, the better the performance generated by the business they run (Indriasari, 2022). Because the resulting performance is good, it will help increase profits on MSME activities that are carried out. Accounting knowledge is something that cannot be ignored in MSME activities. This is because accounting knowledge is needed when managing financial affairs, if MSME actors do not understand accounting, they will have difficulty managing financial reports that occur in their business activities. (Lestari & Rustiana, 2019). The learning process regarding accounting understanding will increase the knowledge and understanding of MSME actors regarding accounting science which they can then apply in running their businesses (Kaligis & Lumempouw, 2021). Thus it can be concluded that accounting knowledge affects the performance of MSMEs. Following the statements of previous research and the arguments above, a hypothesis can be established:

H1: Accounting knowledge has a significant effect on MSME performance.

2.3 The Effect of Accounting Knowledge on the Implementation of Accounting Information Systems

If accounting knowledge increases, the application of accounting information systems in the business being run will also increase. Accounting knowledge will influence business owners in making optimal decisions to solve problems that occur in their business (Andarist, 2021). Accounting knowledge is one aspect for MSME owners in the use of accounting information systems in the business they run. Learning about accounting science needs to be done to increase knowledge and the application of accounting information systems to increase even more (Fithoriah & Pranaditya, 2017). Understanding accounting has a big influence on the progress of the business being managed. The accounting knowledge possessed by MSME actors will be useful in the application of information systems for the businesses they run. One of the benefits is that business owners can see financial ratios through financial statements so that business owners can find out whether the financial condition of their business is in good health or not (Pondawa dan Dewi, 2020). Thus it can be concluded that accounting knowledge has an impact on the application of accounting information systems. Following previous research statements and arguments above, the hypothesis is set

H2: Accounting knowledge has a significant effect on the Implementation of Accounting Information Systems.

2.4 The Effect of Education Level on MSME Performance

Educational background and accounting knowledge have a great effect on the use of accounting information. A business activity run by highly educated people will help to increase sales and large profits, absorb a lot of labor, and be able to compete in the market. This success can occur because the business owner has a history of high education so that he can apply the knowledge he has learned and apply it to the business he runs (Syafi'i et al., 2021). High educational background can influence MSME actors to manage their business by producing quality products and being able to compete in the market, to increase the productivity and performance of the MSMEs they run (Muliyanti & Kaukab, 2020). The average business person has a high level of education, because starting a business is not easy, with a lot of knowledge and knowledge gained during his education, business owners have a good or strategic plan for the sustainability of the business they will run. (Solikha, 2020). Thus it can be concluded that the level of education has an impact on the performance of MSMEs. Following the statements of previous research and the arguments above, the hypothesis is set

H3: The level of education has a significant effect on the performance of MSMEs.

2.5 The Effect of Education Level on the Implementation of Accounting Information Systems

In mastering accounting information system technology, the more often you study, the wider your thoughts and knowledge will be to analyze something better, especially when making decisions related to accounting information systems which will increase the effectiveness of the application of accounting information systems. Because they are expected to be able to contribute to the progress of their business (Sutrepti et al., 2022). If the business actor has a good education regarding accounting information and knows the benefits that will be obtained, then of course he will apply it to his business (Dewantoro, 2019). The level of education can be said to be related to accounting information systems if the use of accounting information systems in their business is also high. This is because accounting knowledge is only obtained at a higher level of education as well. People who have a high level of education are considered to have a better understanding of what an accounting information system is and can apply what they have learned to their business. Because the use of accounting information can provide information about the problems that exist in the business and can assist in making the right decisions (Novianti et al., 2018). Thus it can be concluded that the level of education has an impact on the application of accounting information systems. Following the statements of previous research and the arguments above, the hypothesis is set

H4: Education level has a significant effect on the implementation of accounting information systems.

2.6 The Effects of the Application of Information Systems on the Performance of SMEs

The application of an accounting information system greatly facilitates business actors in making decisions. The application of accounting information systems can be seen from the existence of software and internet networks. The accounting process can be

supported using software on the business actor's computer (Maisur & Umar, 2019). The use of information systems is a process that involves resources such as humans and software used to convert data into information that can be used for business continuity (Riyani, 2021). The application of accounting information systems for micro, small and medium enterprises can simplify and accelerate the completion of the tasks of business actors. And also the application of an accounting information system to MSMEs should have been done to make it easier for MSME actors to get fresh funds from the government through banks or investors because one of the requirements to get these funds is that MSME activities must have good financial reports and following financial reporting standards. Implementing an accounting information system will make it easier for MSME actors to compile reports according to established standards. Accounting information can also help show the development of MSMEs that they live in, such as assisting in making decisions, knowing the ups and downs of profits, knowing income and expenses, and showing sales and production charts every month from the business being run. (Saraswati, 2021). Thus it can be concluded that the application of accounting information systems has an impact on the performance of SMEs. Per the statements of previous research and the arguments above, the hypothesis is set:

H5: The application of the Accounting Information System has a significant effect on the performance of MSMEs.

2.7 Accounting Knowledge Affects MSME Performance Through the Application of Accounting Information Systems

Accounting knowledge possessed by MSME actors who are already good can affect the performance of MSMEs to improve the application of accounting information systems in the continuity of their business. The higher the level of use of accounting information systems, the higher the influence of accounting knowledge on the performance of SMEs (Sovia, 2022). Accounting information can be used properly if MSME actors have sufficient knowledge of accounting science. The more accounting knowledge that SMEs have, the better they will be at the use of accounting information in the business they run. Accounting knowledge contains knowledge of steps that can help when doing tasks. The purpose of this accounting knowledge is to organize the

recording of financial statements in a more structured manner using an accounting information system (Karsiati & Maskudi, 2022). But according to Zakiah (2020), accounting knowledge does not affect the application of accounting information systems to the performance of MSMEs, this is because there are still many MSME actors who do not understand accounting science. Accounting knowledge of MSME actors is still relatively low so it does not affect the application of accounting information systems. Thus, it can be concluded that accounting knowledge affects the performance of MSMEs indirectly through the application of accounting information systems. Following the statements of previous research and the arguments above, a hypothesis can be established:

H6: Accounting knowledge affects MSME performance indirectly through the application of accounting information systems

2.8 Education Level affects MSME Performance Through the Application of Accounting Information Systems

The level of education has a goal so that MSME actors understand the accounting information system which will later help in the sustainability of the business they run (Zakiah, 2020). The low level of education possessed by a business actor affects the preparation and use of an accounting information system in the business being run. The sustainability of the business being run depends on good managerial management. And good managerial management can be seen from the results of good financial report management because good financial report management will make it easier to implement accounting information systems in the business being run (Wiska & Colin, 2021). But according to Hanifah et al. (2020) level of education does not affect the performance of SMEs. This is because not all MSME actors have a history of high levels of education and study accounting information systems at the level of formal education they take. However, this can be developed by holding socialization and training for MSME actors to improve their performance in running their businesses. Thus, it can be concluded that the level of education affects the performance of MSMEs indirectly through the application of accounting information systems. In accordance with the previous statement and the arguments above, a hypothesis can be established:

H7: The level of education affects the performance of MSMEs indirectly through the application of an accounting information system.

3 METHODS

This study uses quantity research, which is to analyze the quality relationship (cause and effect) between research variables according to the hypothesis that has been prepared. This type of research is used because the purpose of this study is to explain the relationship and influence that occurs between the variables studied. This study uses research samples from MSME actors from various regions. The number of samples taken is approximately 5 to 10 times the number of existing indicators (Hair & Brunsveld, 2019). The number of indicators studied is 23, so the minimum number of respondents that must be obtained is 115 but if more it will be better. This study has four variables studied. The first is accounting knowledge. Accounting knowledge is needed by micro business actors in the use of accounting information, accounting knowledge can be used as a source of information to determine the financial condition of their business and as a basis for decision-making. The indicators used to measure accounting knowledge are divided into two, namely declarative knowledge and procedural knowledge (Nursanti, 2019). Second, the variable level of education. Education level is a condition of the level of education possessed by a person through formal education and approved by the Ministry of Education as an effort to develop his potential to have a spiritual religious state, self-control, personality, intelligence, noble character, and skills needed by himself, society, nation, and state. country (Faizi et al., 2017). The measurement is based on the level of education, suitability of majors, and competence (Emelia Rahmadany, 2018). Third, the variable of the application of accounting information systems. An accounting information system is a collection of resources, people, and tools designed to input financial transaction data or financial reports into valuable information to assist companies in making decisions. (Darwis, D., Wahyuni, D., & Dartono, 2020). The variable of accounting information system implementation consists of six indicators, namely hardware, software, Brainware, procedure, database, and communication network (Puspitawati & Wisdayanti, 2020). Fourth, the SME's performance variable. The performance of MSMEs (Micro, Small, and Medium Enterprises) is the work achieved as a whole and compared with the work results, targets, targets or criteria that have been determined in advance and have been mutually agreed upon in a business entity with asset and turnover criteria that have been determined in the law. – law (Novianti et al., 2018). This variable is measured by four indicators consisting of an increase in the number of goods produced, an increase in sales, an increase in income, and an increase in profit/profit. Research data were collected using a questionnaire using a Likert scale of 1 to 5. Questions or statements made on the questionnaire were based on indicators of each variable studied. Respondents' answers were collected and then recapitulated for analysis. This study uses Partial Least Square (PLS) analysis, which is a Structural Equation Modeling (SEM) equation model with an approach based on variance or component-based structural equation modeling. The software that will be used is SmartPLS to prove the research hypothesis. SmartPLS uses the bootstrapping method or random procurement. PLS-SEM analysis consists of two sub-models, namely the measurement model, or the outer, and the structural model, or the inner model. The measurement model test or the outer model uses the MTMM (MultiTrait-MultiMethod) approach by testing the convergent and discriminant validity. While the reliability test is carried out in two ways, namely with Cronbach's Alpha and Composite Reliability (Marliana, 2019). Convergent Validity > 70 (high), loading 0.5 to 0.6 (still acceptable). Discriminant validity compares the square root of the average extracted ($\sqrt{AVE}$), AVE > 0.5 (good). Reliability test: The construct is declared reliable if the composite reliability value and Cronbach alpha > 0.7 (Nugroho, 2014). The test of the structural model or inner model shows the relationship or strength of estimates between latent variables or constructs based on substantive theory. Measured using 3 criteria, namely R-Square, F-Square, and Estimate for Path Coefficients. R-Square which is the goodness-fit test of the model, if the R-Square values are 0.75, 0.50, and 0.25, it can be concluded that the model is strong, moderate, and weak. (Nugroho, 2014). F-Square, if the F-Square value is 0.02, 0.15, and 0.35 it can be interpreted whether the latent variable predictor has a weak, medium, or large influence on the structural level (Marliana, 2019). Estimate For Path Coefficients looks at the significant effect between variables by looking at the parameter coefficient values and the significant value of T statistics, namely through the bootstrapping method (Rodliyah, 2016).

4 RESULT AND DISCUSSION

Respondents in this study were 189 respondents from MSME actors in various areas around DKI Jakarta, especially North Jakarta. Respondents consisted of 12.7% male or as many as 24 respondents and 87.3% female or 165 respondents. With 4 groupings, namely <25 years as many as 11.1% or as many as 21 respondents, 26-30 years as many as 18.5% or as many as 35 respondents, 31-40 years as many as 46.6% as many as 88 respondents and the remaining> 41 years as many as 23,8% or as many as 45 respondents. And the respondents in this study have differences in the level of education they have taken. There are 2 educational groupings taken, namely SMA/SMK as many as 55.6% or as many as 105 respondents, and Strata 1 (S1) as many as 44.4% or as many as 84 respondents. Test the quality of the data in this study using PLS-SEM analysis. With an approach based on variance or component-based structural equation modeling. The software used is SmartPLS.
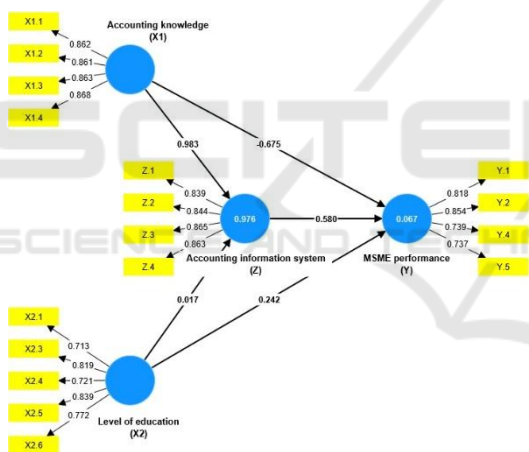

Figure 1: Loading Factor.

Outer model validity test (Outer relation or measurement model) defines how each indicator relates to its latent variable. The measurement model or outer model with reflexive indicators is evaluated with convergent and discriminant validity of the indicators and composite reliability for block indicators. Starting by looking at the reliability unit indicated by a factor > 0.5 then it has good validity. For research in the early stages of developing a measurement scale, a loading value of 0.5 to 0.60 is considered sufficient. A significant loading factor test can be done with the t-statistic or p-value, if the t-statistic value > 1.96 and the value < 0.05 then it has significant validity. Judging from the picture above,

the loading factor gives a value as suggested. It means that the indicators used in this study are valid or can be said to have met convergent validity.

Table 1: Construct Validity and Reliability.

Hypothesis	Cronbach's alpha	(rho_a)	(rho_c)	(AVE)
Accounting Knowledge (X1)	0,886	0,886	0,921	0,746
Level Of Education (X2)	0,832	0,844	0,882	0,599
Accounting Information System (Z)	0,875	0,876	0,914	0,727
MSME Performance (Y)	0,814	0,864	0,868	0,622
AK (X1) → AIS (Z) → MP (Y)	1,000	1,000	1,000	1,000
LOE (X2) → AIS (Z) → MP (Y)	1,000	1,000	1,000	1,000

Source: Modified Data SmartPLS

The results of the reliability test conducted with Cronbach's Alpha, Rho, and Composite Reliability for all variables have results > 0.70, meaning that the reliability test for all variables is declared reliable and meets the criteria. The results of the validity test conducted by comparing the square root of the AVE had > 0.50 meaning that the validity test had met the criteria and was declared good. The structural model test or the inner model shows the relationship or the strength of estimation between variables measured using 3 criteria, namely R-Square, F-Square, and Path Coefficients. The following are the results of testing the research hypotheses:

Table 2: Hypothesis Test

HP		O	M	STDEV	T	P	Decision
H_1	AK → MP	-0.675	-0.739	0,362	1.862	0,064	Rejected
H_2	AK → AIS	0,983	0,983	0.007	141.435	0.000	Accepted
H_3	LOE → MP	0,242	0,256	0.090	2.685	0,008	Accepted
H_4	LOE → AIS	0.017	0.016	0.012	1.410	0,160	Rejected
H_5	AIS → MP	0,580	0,650	0,372	1.561	0,120	Rejected
H_6	AK → MP → AIS	0,570	0,639	0,366	1.556	0,121	Rejected
H_7	LOE → MP → AIS	0.010	0.009	0.010	1.026	0,306	Rejected

Source: Modified Data SmartPLS

Based on the results of the hypothesis test above, it can be described as follows. Proving the first hypothesis, accounting knowledge does not affect the performance of MSMEs. This result is probably because not many MSME actors know and even learn about accounting science that can be applied to their business. Thus, the results of this study weaken the previous research conducted by Indriasari, (2022), Lestari & Rustiana, (2019), and Kaligis & Lumempouw, (2021). Proving the second hypothesis, accounting knowledge has a positive and significant effect on the application of accounting information systems. This is because if an MSME actor has good accounting knowledge, they will implement an accounting information system in running their business. MSME actors who understand accounting knowledge will understand the benefits they can feel when implementing accounting information systems. As is the case in financial management, which, if

based on an accounting information system, in addition to facilitating the process of preparing financial statements, the resulting financial statements are also very helpful when making decisions for business continuity. Thus, the evidence of this research can support and complement the research that has been done previously by Andarist, (2021), Fithoriah & Pranaditya, (2017), and Pondawa dan Dewi, (2020). Proving the third hypothesis, the level of education proved to have a positive and significant effect on the performance of MSMEs. This is because if an MSME actor has a high educational background, the readiness to run his business is also getting better. Such as when preparing strategic plans and making decisions. Thus, the results of this study can support and complement the research that has been done previously by Syafi'i et al., (2021), Muliyanti & Kaukab, (2020), and Solikha, (2020). Proving the fourth hypothesis, the level of education proved to not affect the application of accounting information systems. This is because accounting knowledge can be obtained only at a higher level of education. However, from the respondent's data in this study, it is evident that many MSME actors have educational backgrounds only up to SMA/SMK. Thus, the results of this study weaken the previous research that has been carried out by Sutrepti et al., (2022), Dewantoro, (2019), and Novianti et al., (2018). Proving the fifth hypothesis, the application of accounting information systems does not affect the performance of MSMEs. This is because there are still many MSME actors who do not understand and understand accounting information systems. So there are still many of them who have not implemented an accounting information system in running their business. Thus, the results of this study weaken the previous research that has been carried out by Maisur & Umar, (2019), Riyani, (2021), Saraswati, (2021). Proving the sixth hypothesis, accounting knowledge is proven not to affect the performance of MSMEs indirectly through the application of accounting information systems. This is due to the low accounting knowledge possessed by MSME actors so that it does not affect the application of accounting information systems. Accounting information can be used properly if MSME actors have knowledge of accounting. Thus, the results of this study are in line with research that has been carried out by Zakiah, (2020). However, the results of this study can also weaken the previous research that has been done by Sovia, (2022) dan Karsiati & Maskudi, (2022) which states that accounting knowledge has an indirect effect on the performance of MSMEs through the application of accounting

information systems. Proving the seventh hypothesis, the level of education is proven not to affect the performance of MSMEs indirectly through the application of an accounting information system. This is because not all MSME actors have a high educational background and study accounting information systems at the level of education they have taken. Thus, the results of this study are in line with the research that has been done by Hanifah et al., (2020). However, the results of this study are contrary to previous research conducted by Zakiah, (2020) dan Wiska & Colin, (2021) which states that the level of education has an indirect effect on the performance of MSMEs through the application of accounting information systems. The results of this study should be discussed related to the results of the coefficient of determination. The coefficient of determination is usually used as the basis for determining the effect of the independent variable on the dependent variable. The formula used is: KD = R2 X 100%. Based on the data processing in this study, the R-Square value for MSME performance was 0.067, while for the application of accounting information systems was 0.976. This shows that 6.7% of MSME performance variables are influenced by accounting knowledge, education level, and the application of accounting information systems. Meanwhile, 97.6% of the accounting information system implementation variables, are influenced by accounting knowledge variables and education level.

Based on the results of this coefficient of determination, it can be concluded that the three variables, namely accounting knowledge, education level, and the application of AIS have not become determinant variables that can affect the performance of MSMEs because there are still many MSME owners who think that to start a business does not require knowledge of accounting and accounting information systems, as most of the respondents are high school graduates. They assume that many other things affect the performance of MSMEs more.

5 CONCLUSION

This study provides empirical evidence regarding the Effect of Accounting Knowledge and Education Level on MSME Performance with the Application of Accounting Information Systems as an Intervening variable. The results of this study indicate that accounting knowledge has no effect on the performance of MSMEs, the level of education has a significant effect on the performance of MSMEs, accounting knowledge has a significant effect on the

application of accounting information systems, the level of education does not affect the application of accounting information systems. accounting information system proved to not affect the performance of MSMEs, accounting knowledge was proven not to affect the performance of MSMEs indirectly through the application of accounting information systems, and education level was proven not to affect the performance of MSMEs indirectly through the application of accounting information systems. This study recommends that MSME actors if they want to improve the performance of the MSMEs they run, MSME actors must study accounting to be able to apply accounting information systems to their business continuity. For further research can add the number of respondents and add the variable use of technology as an independent variable. Because the use of technology is a tool that can help SMEs implement accounting information systems in managing their business finances. With the addition of this variable, it is hoped that it will produce research that can provide a more significant influence on the application of accounting information systems.

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