

THE USE OF ACCOUNTING INFORMATION: WHAT ARE THINGS THAT INFLUENCE IT?

Ditya Permatasari, Nawirah, Adinda Putri Aprilianti

Faculty of Economics, Universitas Islam Negeri Maulana Malik Ibrahim Malang
Jl. Gajayana, No.50, Malang City, East Java, 65144, Indonesia
ditya@uin-malang.ac.id

ABSTRACT

The widespread growth of online shops, which are sales conducted through the internet, can contribute to the emergence of a digital economy, providing evidence of the advancement of information technology. In Indonesia, online shop businesses have witnessed remarkable growth in the digital service sector, surpassing the convenience offered by traditional stores. This research aims to examine the impact of Business Owner's Perception, Accounting Knowledge, and Business Scale on the utilization of Accounting Information among students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang, who operate online shop businesses. The research methodology employed in this study is quantitative in nature, employing a descriptive approach. Data collection is carried out through the distribution of questionnaires. The population of this study consists of all students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang. The sample size of 48 respondents is selected using non-probability sampling, specifically the purposive sampling method. The collected data will be analyzed using validity and reliability tests, classical assumption tests, and multiple linear regression tests. The findings of this study indicate that owner's perception and business scale significantly influence the utilization of accounting information in online shop businesses. However, the variable of accounting knowledge does not have a significant effect on the utilization of accounting information in online shop businesses. In conclusion, higher owner perception and business scale positively impact the utilization of accounting information among online shop business owners.

Keywords: accounting information, accounting knowledge, business scale, online shop, owner perception

INTRODUCTION

Economic dynamics cannot be separated from the progress and development of information technology in digital form. A higher level of information technology development can positively impact a country's economy (Latifah, 2019). Advances in information technology can encourage the creation of an economy in a digital direction. Indonesia is one of the countries with great potential for developing digital economic activities marked by a large number of internet users.

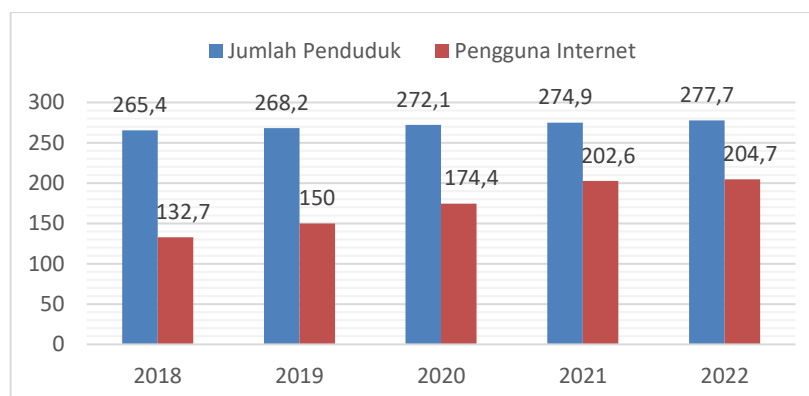


Figure 1. Growth of Internet Users in the Last 5 Years in Indonesia
Source: Hootsuite (We are Social): Indonesian Digital Report, 2022

Figure 1. shows the number of Indonesians who have become active internet users in the last five years. This proves that advances in internet technology provide new alternatives in various aspects of life (Pratama Afrianto & Irwansyah, 2021) including as a material for business considerations to be utilized in communicating and expanding marketing networks (Rohman & Maryati, 2021). The development of digital economic activities can produce a new business model, a combination of business sectors, and modifications to the current sector business model (Latifah, 2019). One of the modifications to the business model that has occurred in the economic sector is the emergence of platforms in the field of buying and selling online or what is generally referred to as online business.

The results of their research, Google, Temasek, and Bain & Company (2022) stated that all digital service sectors in Indonesia experienced a strong increase. This increase was supported by the growth of e-commerce or online business by 89%. Indonesia continues to be one of the most dynamic digital financial services markets and is showing rapid growth across fintech and digital platforms. The peak of online business growth in Indonesia was affected by the Covid-19 pandemic. The pandemic has provided a digital impetus to adopt online services and increase the frequency of use. This is evidenced by data from Hootsuite and We Are Social (2022), out of 10% of internet users in Indonesia, around 9.9% have shopped online.

Various kinds of conveniences are offered to the online shop business. It is necessary to emphasize that every online business must have the main goal of surviving for a long time, so it is necessary to use accounting information (Alvianti & Rochayatun, 2021). Using the right accounting information makes the business survive in the long term. Research (Gaskill et al., 2018), explains that the lack of practice of business owners in using accounting information is evidence that many businesses fail. This is because business owners do not use accounting information continuously but only on a need basis.

The lack of practice of using accounting information often occurs due to several aspects including the owner's perception, accounting knowledge, and business scale. Often business owners do not use accounting information because of the assumption or perception of the owner that the business is run is only a small business, it is difficult to study accounting, and they think accounting records will be time-consuming and expensive, and business people lack enough funds to buy bookkeeping software or rent accounting services (Astiani & Sagoro, 2018). Research conducted by (Astiani and Sagoro, 2018) demonstrates that the variable of owner's perception influences the utilization of accounting information. However, contrasting results are presented by (Kustina & Utami, 2022), who assert that it has no impact on the utilization of accounting information.

The establishment of an assumption by business individuals regarding the significance of accounting information is insufficient without the support of accounting knowledge. In fact, the lack of discipline and thoroughness in recording accounting transactions and preparing financial reports serves as evidence that the general understanding of business owners regarding accounting is still inaccurate (Astiani & Sagoro, 2018). Business individuals require strong accounting knowledge to avoid making poor decisions and experiencing failures in their endeavors. The findings of the research conducted by (Sunaryo et al., 2021) indicate that accounting knowledge does influence the utilization of accounting information. However, this differs from the research conducted by (Afrianti & Halim, 2021), who state that accounting knowledge has no effect on the utilization of accounting information.

Another factor that can impact the utilization of accounting information is the business scale, which refers to a measure used to represent the size of a business. Generally, as the scale of the business increases, the complexity of business processes also increases, and accounting becomes increasingly necessary for business continuity. Consequently, accounting information can serve as a decision-making tool (Nirwana & Purnama, 2019). However, in practical terms, there are still numerous large-scale businesses that fail to appropriately utilize accounting information. This is evident through the persistence of improper financial management practices, as business finances continue to be mixed with personal finances (Astiani & Sagoro, 2018). The research conducted by (Astiani & Sagoro,

2018) reveals that business scale does influence the utilization of accounting information. Conversely, the results presented by (Kustina & Utami, 2022) indicate that there is no effect on the utilization of accounting information.

These previous studies demonstrate inconsistencies. Based on the findings of these studies, researchers will retest using previously employed variables, namely the owner's perception, accounting knowledge, and business scale variables, with the dependent variable being the utilization of accounting information. This research will be conducted on students at Maulana Malik Ibrahim State Islamic University, Malang. The convenience and opportunities offered by online businesses have led to the establishment of numerous online shops, including among students at Maulana Malik Ibrahim State Islamic University, Malang. However, not all students who engage in online shop businesses at the university comprehend the advantages of utilizing accounting information for their business's sustainability. According to the survey data from the LP2M of Maulana Malik Ibrahim State Islamic University, Malang for the year 2021 (Alvianti & Rochayatun, 2021), there are 603 students from the 2017-2019 cohorts who have both online and offline shops.

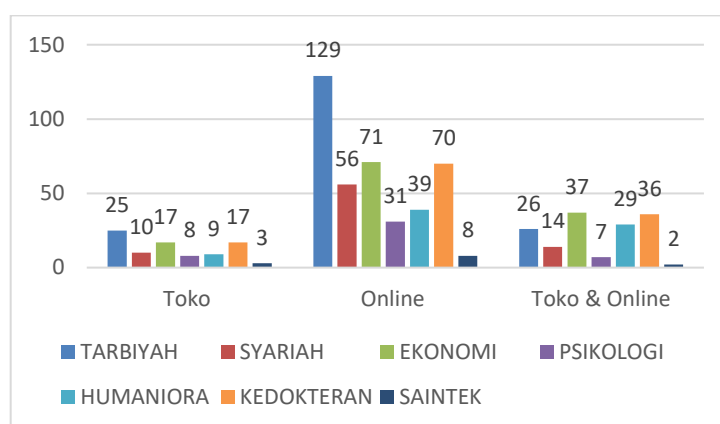


Figure 2. Student Data of Maulana Malik Ibrahim State Islamic University Malang class of 2017-2019

Source: UIN Malang LP2M Survey Data, 2021

The data indicates that students from the class of 2017-2019 at Maulana Malik Ibrahim State Islamic University, Malang are engaged in online businesses. The majority of these students running online businesses belong to the Faculty of Tarbiyah, with a total of 129 students, followed by the Faculty of Economics with a total of 71 students. In this article, the researchers specifically focused on students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang, who belong to the batches of 2019, 2020, and 2021. These students possess relevant business knowledge and belong to the Generation Z group.

Based on the identified research gaps, the researchers are interested in conducting a retest using the same variables. However, the object of this research differs from previous studies, as it focuses on the online shop businesses operated by students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang. Students who are the object of this research are the Z generation group which is a digital generation who are proficient in information technology and various computer applications. They will access information needed for educational or personal purposes quickly and easily. Members of Generation Z don't know a world without smartphones or social media. So that researchers are motivated to conduct research on The Use Of Accounting Information: What Are Things That Influence It?

LITERATURE REVIEW

Owner Perception

Classical psychology explains human perception as a physical and mechanical process, in which the senses or other organs function like cameras and tape recorders that take pictures, view or record external events and then connect these responses to the brain to make a recording called perception (Liliwari, 2017). Based on the explanation of perception that has been presented, the researcher interprets perception as giving meaning and explaining objects, events, and people using their various senses with the aim of getting benefits.

Perception indicators according to (Liliwari, 2017), include: (1) Absorption and selection of accounting by online shop business owners. The online shop business owner manages and focuses on accounting through observation. (2) Providing meaning and understanding of accounting by online shop business owners. After the online shop business owner makes observations, from these observations the online shop business owner identifies and recognizes accounting by classifying information with consideration so as to create something meaningful. (3) Interpreting and evaluating accounting by online shop business owners. The ability of online shop business owners to provide meaning related to accounting and utilize it as a technique used to obtain research objectives.

Accounting Knowledge

Accounting knowledge is knowledge related to recording, categorizing, and summarizing transactions of an economic event that produces information for use by internal parties or external parties of the company as material for making decisions and for assessing business conditions during certain periods (Wahyuni, 2020).

Indicators as a tool for measuring accounting knowledge according to Prize in (Lia Dwi Martika, 2018), namely: (1) Declarative knowledge is individual knowledge of information based on truth. As an illustration of declarative knowledge, namely knowledge of accounting equation formulas. (2) Procedural knowledge is knowledge when doing something. Systematic stages in a procedure, among others: (a) Input (input), is the first procedure in the form of transaction data, (b) Systematic process of accounting, there are activities of identification, communication, and recording of economic events, (c) Output (output), in the form of financial reports for various parties that serve as the basis for decision-making.

Business Scale

Holmes and Nicholls explained in (Astiani & Sagoro, 2018) that business scale refers to the capacity of a business to manage its business operations by taking into account total assets, workforce employed, and annual income.

Indicators for measuring business scale are based on (Mubarokah & Srimindarti, 2022), which include: (1) A large number of employees has made online shop business owners dependent on accounting information, (2) Accounting information has been used as a basis for making financial decisions in the online shop business.

Use of Accounting Information

Accounting information is utilized as a manager's tool in fighting business competition. Accounting information is used for planning, making control decisions, and evaluating performance because it produces timely and relevant information (Nirwana & Purnama, 2019).

Munawir (2002) provides indicators of the utilization of accounting information, which encompass management, operations, and finance. Similarly, (Wibowo & Kurniawati, 2016) identify relevant indicators for utilizing accounting information specifically in the context of online shop businesses. These indicators are as follows: (1) Utilization of Management Accounting Information, (2) Utilization of Operational Accounting Information, (3) Utilization of Financial Accounting Information

Online Shop

Online shops are an alternative means of purchasing products or services (Rohman & Maryati, 2021). An online shop is a place for someone to make product buying and selling transactions through the internet network (Praditya, 2019).

Online shopping is becoming more and more popular because it has many advantages. The following are the benefits of the online shop feature, which includes each of the following: (1) Does not require relatively large business capital, (2) Has a wider market reach than offline stores, (3) Compared to offline stores, operational costs tend to be lower or more affordable, (4) Providing real advantages, such as keeping the level of competition with offline stores.

As well as offering intangible benefits such as growing market networks that are easy to get.

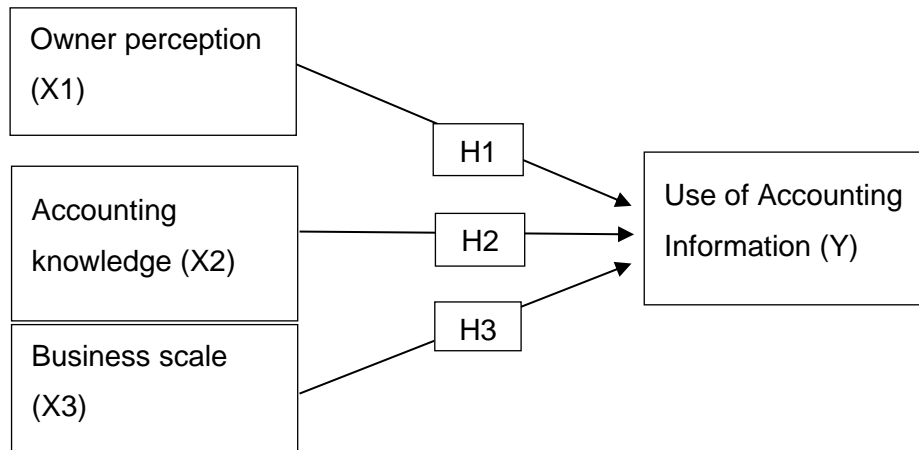


Figure 3. Conceptual Framework
Source: Data Processed, 2023

HYPOTHESIS

Effect of Owner Perception on the Use of Accounting Information

Defined as a presumption of events or experiences related to relationships obtained through inferring information and interpretation of certain meanings that can be applied to decision-making. Business owners should have the notion that accounting has great benefits in the business world, including providing accounting information for making decisions and explaining business conditions in certain periods (Sunaryo et al., 2021)

Research conducted by (Astiani & Sagoro, 2018), (Sunaryo et al., 2021), and Ni Made Intan Piliandani et al. (2020) elucidate that the variable of owner's perception significantly influences the utilization of accounting information. Conversely, the results presented by (Kustina & Utami, 2022) and (Afrianti & Halim, 2021) suggest that owner's perception does not have an impact on the utilization of accounting information. Based on the aforementioned description, the hypotheses to be tested in this study are as follows:

H1: Owner's perception has a significant effect on the utilization of accounting information.

The Effect of Accounting Knowledge on the Use of Accounting Information

In general, accounting knowledge is the art of recording, classifying, and summarizing which in the process of recording comes from financial transactions and then summarizing these transactions to create financial reports that are useful to those who need them in determining company policies in the future (Sastroatmodjo & Purnairawan, 2021). A business person must have good accounting knowledge to avoid making bad business decisions.

Based on the research conducted by (Sunaryo et al., 2021), (Kustina & Utami, 2022), (Astiani & Sagoro, 2018), and (Piliandani et al., 2020), it is revealed that accounting knowledge has a significant influence on the utilization of accounting information. However, the results presented by (Afrianti & Halim, 2021) differ, indicating that there is no relationship between accounting knowledge and the use of accounting information. Based on the provided information, the hypotheses to be tested in this study are as follows:

H2: Accounting knowledge has a significant effect on the utilization of accounting information.

Effect of Business Scale on the Use of Accounting Information

Business scale refers to the capacity of a business to manage its business operations taking into account total assets, workforce employed, and annual income (Astiani & Sagoro, 2018). Along with the increase in business scale and the complexity of business operations, the accounting will become more necessary to ensure business continuity and make accounting information useful as a tool for decision-making (Astiani & Sagoro 2018).

Previous research conducted by (Kustina & Utami, 2022), (Afrianti & Halim, 2021), (Nirwana & Purnama, 2019), and (Intan Finisha & Suzan, 2019) elucidate that business scale influences the utilization of accounting information. However, the results presented by (Astiani & Sagoro, 2018), (Sunaryo et al., 2021), and (Dewi & Purwatiningsih, 2021) suggest that there is no significant relationship between business scale and the utilization of accounting information. Based on the provided description, the hypotheses to be tested in this study are as follows:

H3: Business scale has a significant effect on the utilization of accounting information.

METHODS

The type of research used in this study is quantitative research with a descriptive approach. The population in this study consists of students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang, who enrolled in the years 2019, 2020, and 2021. The sampling technique used for the population is non-probability sampling with a purposive sampling method. The sampling criteria include: (1) Respondents are students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang, enrolled in the years 2019, 2020, and 2021, (2) Respondents are owners of online shop businesses categorized as sellers, resellers, or drop shippers.

These criteria can be determined by conducting preliminary research or surveys using a questionnaire in the form of a Google Form, which is distributed to the WhatsApp groups of each batch, namely students from the Faculty of Economics at Maulana Malik Ibrahim State Islamic University, Malang, enrolled in the years 2019, 2020, and 2021. From the data obtained, the researcher can conclude that the owners of these online shop businesses will be used as research samples. The sample size used in the study is 50 respondents. The data collection technique in this study involves distributing questionnaires to respondents who own online shop businesses, providing them with a list of questions to be answered using the Likert scale technique. Data validity is tested using validity and reliability tests. The data analysis method used is multiple linear regression analysis.

RESULTS

Multiple linear regression analysis was conducted to assess the linear association between the variables of owner's perception, accounting knowledge, and business scale with the utilization of accounting information among online shop business owners. The following is the output value of multiple linear regression, namely:

Table 1. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-13,156	7,614		-1,728	0,091
	Owner Perception (X1)	0,695	0,152	0,486	4,579	0,000
	Accounting Knowledge (X2)	-0,020	0,149	-0,015	-1,132	0,895
	Business Scale (X3)	2,293	0,561	0,460	4,085	0,000

Source: Data Processed, 2023

Based on Table 1, the constant value in column B is -13.156, the owner's perceived value is 0.695, the value of accounting knowledge is -0.020, and the business scale is 2.293 so that the multiple linear regression equation can be made as follows:

$$Y = (-13,156) + 0,695X1 + (-0,020)X2 + 2,293X3$$

The results of the equation can be explained as follows: (1) The constant value (a) of -13.156 indicates that when all the values of the independent variables, including owner's perception, accounting knowledge, and business scale, are equal to 0, the constant or initial value of accounting information usage is -13.156, (2) The regression coefficient of the owner's perception variable (X1), which is 0.695, indicates that the owner's perception variable has a positive coefficient value. This means that for every one unit increase in owner's perception, there will be a 0.695 increase in the usage of accounting information for online shop owners, assuming the other independent variables remain constant, (3) The regression coefficient of the accounting knowledge variable (X2) is -0.020, indicating that the accounting knowledge variable has a negative coefficient value. This means that the accounting knowledge variable does not have an effect on the usage of accounting information in online shop businesses. The reason for the lack of influence of the accounting knowledge variable is based on the theory of planned behavior, which states that individual behavior depends on the perception of whether the behavior is positive or negative. Even though online shop owners have taken accounting courses, if they have a negative or unfavorable perception of accounting, their accounting knowledge will not have an influence on the usage of accounting information in online shop businesses, (4) The regression coefficient of the business scale variable (X3) is 2.293, indicating that the business scale variable has a positive coefficient value. This means that a one-unit increase in business scale can result in a 2.293 increase in the usage of accounting information for online shop owners, assuming the other independent variables remain constant.

Hypothesis testing

Partial Test (t-test)

A different test t-test is used to test the extent to which the influence of the independent variables in this study partially explains the dependent variable partially. This method is to determine the partial effect of the variable owner's perception (X1), accounting knowledge (X2), and business scale (X3) on the use of accounting information (Y). If the significance of the t-test > 0.05, then the hypothesis is rejected, but if the significance of the t-test ≤ 0.05, then the hypothesis is accepted. The following is the partial test results:

Based on Table 2, the results of the different t-tests are listed as follows: (1) The t-test significance value for the owner's perception variable (X1) is 0.000. Since the t-test significance value is below 0.05, it indicates that the owner's perception variable has a significant influence on the utilization of accounting information. Therefore, the first hypothesis (H1) stating that the owner's perception has an influence on the utilization of accounting information is accepted, (2) The t-test significance value for the accounting knowledge variable (X2) is 0.895. Since the t-test significance value is above 0.05, it suggests that the accounting knowledge variable does not have an influence on the

utilization of accounting information. As a result, the second hypothesis (H2) stating that accounting knowledge has an influence on the utilization of accounting information is rejected, (3) The t-test significance value for the business scale variable (X3) is 0.000. Since the t-test significance value is below 0.05, it indicates that the business scale variable has a significant influence on the utilization of accounting information. Thus, the third hypothesis (H3) stating that business scale has an influence on the utilization of accounting information is accepted.

Table 2. Partial Test Results (t-test)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-13,156	7,614		-1,728	0,091
	Owner Perception (X1)	0,695	0,152	0,486	4,579	0,000
	Accounting Knowledge (X2)	-0,020	0,149	-0,015	-1,132	0,895
	Business Scale (X3)	2,293	0,561	0,460	4,085	0,000

Source: Data Processed, 2023

Determination Coefficient Test (R²)

Testing the coefficient of determination (R²) serves the purpose of assessing the extent to which the independent variables, including owner perceptions (X1), accounting knowledge (X2), and business scale (X3), explain the dependent variable, which is the utilization of accounting information (Y). The result of this test indicates the proportion of the dependent variable's variation that can be accounted for by the independent variables.

Table 3. Test Results of The Coefficient of Determination (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,814 ^a	0,662	0,639	8,616

Source: Data Processed, 2023

Based on table 3, shows that the coefficient of determination is 0.639 or 63.9%, meaning that the use of accounting information for students who own an online shop business is influenced by the owner's perception, accounting knowledge, and the business scale of 63.9% and the remaining 36.1% influenced by other variables outside of this study.

DISCUSSION

Effect of Owner Perception on the Use of Accounting Information

Based on the statistical analysis of the first hypothesis, it is explained that the significance value of $0.000 < 0.05$. This result indicates that the owner's perception variable has a significant influence on the usage of accounting information in online shop businesses by students. Therefore, it can be concluded that the first hypothesis (H1) in this study is accepted. Thus, the higher the owner's perception of accounting in online shop businesses, the more likely they are to use accounting information.

Based on the theory of planned behavior, the owner's perception in business, when linked to perceived behavioral control, can influence attitudes and behaviors (Mahyarni, 2013). If an individual perceives that a result shows positive behavior, then that perception will result in a positive attitude towards the behavior, and it can be expressed negatively if the action is perceived negatively. This can reduce the importance of using accounting information for online shop owners. Therefore, negative perceptions of accounting from online shop owners do not have an influence on the usage of accounting information in online shop businesses.

These research findings are supported by previous studies conducted by (Priliandani, 2020) which found that the owner's perception has a significant influence on the usage of accounting information. Priliandani stated that accounting information is a crucial part of an organization, and therefore, the successful implementation of accounting information requires a positive perception. Similar results were obtained by (Astiani & Sagoro, 2018) and (Sunaryo et al., 2021), who found that the owner's perception has a significant influence on the usage of accounting information. However, contrasting findings were reported by (Kustina & Utami, 2022), (Afrianti & Halim, 2021), and (Heriston Sianturi & Nurul Fathiyah, 2016), who stated that there is no significant influence between the owner's perception and the usage of accounting information.

The Effect of Accounting Knowledge on the Use of Accounting Information

The results of the statistical analysis on the second hypothesis test indicate a significance value of 0.852, which is greater than 0.05. Therefore, it suggests that the accounting knowledge variable does not have an effect on the utilization of accounting information in online shop businesses by students. As a result, the second hypothesis (H2) is rejected.

This finding is supported by previous research conducted by (Afrianti & Halim, 2021) and (Riyadi dan Rismawandi, 2016), which also concluded that there is no relationship between accounting knowledge and the use of accounting information. However, it differs from the results of studies by (Sunaryo et al., 2021), (Kustina & Utami, 2022), (Astiani & Sagoro, 2018), (Priliandani et al., 2020), (Heriston Sianturi & Nurul Fathiyah, 2016), and (Lia Dwi Martika, 2018), which demonstrated that accounting knowledge does influence the utilization of accounting information.

Accounting knowledge in this study has no effect on the use of accounting information on online shop business owners, things that may indicate the reasons for not having an effect on accounting knowledge on the use of accounting information are back to the perceptions of online shop business owners about accounting. Based on the theory of planned behavior which is associated with perceived behavioral control, a person's attitude and behavior depends on the perception of behavior whether it is positive or negative. Even though the online shop business owners are students of the Faculty of Economics which based on the results of the questionnaire data concludes that the average online shop business owner has taken accounting courses, if the online shop business owner has a bad or negative perception of accounting then accounting knowledge is not able to cause influence on the use of accounting information in the online shop business.

Effect of Business Scale on the Use of Accounting Information

The results of the statistical analysis on the H3 test indicate a significance value of 0.000, which is less than 0.05. This suggests that the business scale variable has a significant influence on the utilization of accounting information in online shop businesses by students. Therefore, it can be concluded that the third hypothesis (H3) of this study is accepted.

Business scale is a measure used to reflect the size of a business. In this study, the business scale refers to the capacity of a business to manage its operations, taking into account factors such as total assets, workforce employed, and annual income (Astiani & Sagoro, 2018). The online shop businesses run by students from the Faculty of Economics, State Islamic University of Maulana Malik Ibrahim Malang, are classified as small businesses. However, even though their businesses are small, the owners still have the potential to utilize accounting information in running their businesses.

This finding is consistent with the concept of subjective norms, where business owners can understand and develop their businesses by considering the scale of their operations. As the business scale increases, there is a greater need for business owners to utilize accounting information for future financial planning decisions, considering factors such as income and the number of employees.

The results of previous research support the findings of this study. (Kustina & Utami, 2022) found a significant effect of business scale on the use of accounting information. Kustina stated that as the business scale grows, micro, small, and medium-sized enterprise (MSME) owners are more likely to utilize accounting information in their future financial planning decisions. Similar results were obtained in the research conducted by (Afrianti & Halim, 2021), (Lia Dwi Martika, 2018), (Intan Finisha & Suzan, 2019), and (Nirwana & Purnama, 2019), all of which concluded that the business scale variable influences the utilization of accounting information. However, these findings contradict the research conducted by (Astiani & Sagoro, 2018), (Sunaryo et al., 2021), and (Dewi & Purwatiningsih, 2021), which found no significant effect of the business scale variable on the use of accounting information.

CONCLUSION

The owner's perception significantly influences the utilization of accounting information. Based on the preceding discussion, it is evident that online shop business owners hold a positive perception regarding the use of accounting information. This positive perception motivates online shop business owners to incorporate accounting information into their business operations. However, accounting knowledge does not have an impact on the utilization of accounting information. As explained earlier, even though online shop business owners who are students of the Faculty of Economics at the State Islamic University of Maulana Malik Ibrahim Malang possess a high level of accounting knowledge, it does not guarantee the correct usage of accounting information. The usage of accounting information depends on the owner's perception. If online shop business owners have a negative or unfavorable perception of accounting, it can diminish the significance of utilizing accounting information. Consequently, negative perceptions regarding accounting among online shop business owners do not influence the utilization of accounting information in their business activities. On the other hand, the scale of the business has a significant impact on the utilization of accounting information. This implies that even though the online shop businesses operated by students of the Faculty of Economics at the State Islamic University of Maulana Malik Ibrahim Malang are categorized as small-scale businesses, the owners still have the potential to utilize accounting information. As the business scale expands, business owners tend to utilize accounting information more extensively as part of their financial planning and decision-making processes for future business endeavors.

REFERENCES

- Afrianti, R., & Halim, C. (2021). Pengaruh Persepsi Pelaku Umkm Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Di Kelurahan Jalan Baru Kecamatan Pariaman Tengah Kota Pariaman Sumatera Barat Tahun 2015-2019. *MABIS: Jurnal Manajemen Bisnis Syariah*, 1(1), 41–47. <https://doi.org/10.31958/mabis.v1i1.3079>
- Alvianti, A. D., & Rochayatun, S. (2021). Menngungkap Makna Pengelolaan Keuangan Untuk Kelangsungan Usaha Online Shop mahasiswa UIN Maulana Malik Ibrahim Malang. *Jurnal Ekonomi, Bisnis Dan Akuntansi (JEBA)*, 23(3), 99–105. <http://jp.feb.unsoed.ac.id/index.php/jeba/article/view/2865>
- Astiani, Y., & Sagoro, E. M. (2018). Pengaruh Persepsi Pelaku Usaha Mikro Kecil Dan Menengah Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi. *Jurnal Profita: Kajian Ilmu Akuntansi*, 6(2).
- Dewi, E. kusuma, & Purwatiningsih, P. (2021). Pengaruh Jenjang Pendidikan Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Pada Umkm Kecamatan Pamulang Kota Tangerang Selatan. *Jurnal Akuntansi Barelang*, 5(2), 30–48. <https://doi.org/10.33884/jab.v5i2.4466>
- Gaskill, R., Auken, H. E. Van, Manning, R. A., Silva, A. R. B. C., & Oktaviani.J. (2018). A Factor Analytic Study of the Perceived Causes of Small Business Failure-apparel accessory stores. *Cemi.Com.Au*, 51(1), 1–91. [https://cemi.com.au/sites/all/publications/Gaskill van Auken and Manning](https://cemi.com.au/sites/all/publications/Gaskill%20van%20Auken%20and%20Manning)

- Heriston Sianturi, & Nurul Fathiyah. (2016). Pengaruh Persepsi Pemilik Dan Pengetahuan Akuntansi Pelaku Usaha Kecil Dan Menengah Terhadap Penggunaan Informasi Akuntansi. *Jurnal Liabilitas*, 1(2), 95–106. <https://doi.org/10.54964/liabilitas.v1i2.14>
- Intan Finisha, D. M., & Suzan, L. (2019). Analisis Pengaruh Skala Usaha, Umur Perusahaan dan Latar Belakang Pendidikan Terhadap Penggunaan Akuntansi. *E-Proceeding of Management*, 6(1), 584–590.
- Kustina, K. T., & Utami, L. P. S. (2022). Pengaruh Persepsi Pelaku Usaha Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Pada Usaha Mikro Kecil Dan Menengah. *Journal of Financial and Tax*, 2(1), 13–31. <https://doi.org/10.52421/fintax.v2i1.194>
- Latifah, E. (2019). Perkembangan Ekonomi Digital di. *Jurnal Ekonomi Digital*, 3(2), 21–27.
- Lia Dwi Martika, E. N. (2018). Pengaruh Pengetahuan Akuntansi Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi Pada Usaha Kecil Menengah (Ukm) Di Kabupaten Kuningan. *Jurnal Riset Keuangan Dan Akuntansi*, 1(01), 29–35. <https://doi.org/10.25134/jrka.v1i01.674>
- Liliweri, A. (2017). *Komunikasi antar personal*. Prenada Media.
- Mahyarni, M. (2013). Theory Of Reasoned Action Dan Theory Of Planned Behavior. *Jurnal EL-RIYASAH*, 4(1), 13. <http://ejournal.uin-suska.ac.id/index.php/elriyasaah/article/view/17>
- Mubarakah, I. H., & Srimindarti, C. (2022). Pengaruh Tingkat Pendidikan, Skala Usaha Dan Pengalaman Usaha Terhadap Penggunaan Informasi Akuntansi. *Jurnal Akuntansi Profesi*, 13(1), 163–171.
- Munawir, S. (2002). Akuntansi Keuangan dan Manajemen. *Edisi Revisi*. Penerbit BPFE. Yogyakarta.
- Nirwana, A., & Purnama, D. (2019). Pengaruh Jenjang Pendidikan, Skala Usaha Dan Lama Usaha Terhadap Penggunaan Informasi Akuntansi Pada Umkm Di Kecamatan Ciawigebang. *Jurnal Riset Keuangan Dan Akuntansi*, 5(1), 55–65. <https://doi.org/10.25134/jrka.v5i1.1881>
- Praditya, A. (2019). Pengaruh Media Sosial Dan Komunikasi Bisnis Terhadap Perkembangan Bisnis Online Shop. *JURNAL SeMaRaK*, 2(1). <https://doi.org/10.32493/smk.v2i1.2664>
- Pratama Afrianto, A., & Irwansyah, I. (2021). Eksplorasi Kondisi Masyarakat Dalam Memilih Belanja Online Melalui Shopee Selama Masa Pandemi Covid-19 Di Indonesia. *Jurnal Teknologi Dan Sistem Informasi Bisnis*, 3(1), 10–29. <https://doi.org/10.47233/jteksis.v3i1.181>
- Prihandani, N. M. I., Pradnyanitasari, P. D., & Saputra, K. A. K. (2020). Pengaruh persepsi dan pengetahuan akuntansi pelaku usaha mikro kecil dan menengah terhadap penggunaan informasi akuntansi. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 8(1), 67–73.
- Riyadi dan Rismawandi. (2016). Motivasi, Pengetahuan Akuntansi Dan Penerapan Akuntansi Terhadap Penggunaan Informasi Akuntansi. *Akuntansi Dan Keuangan*, 5(1), 80–95.
- Rohman, A., & Maryati, Y. S. (2021). Pengaruh Pemahaman Dihubungkan Dengan Keberhasilan Bisnis Online Pada Mahasiswa Stebismu Sumedang. *REVENUE: Jurnal Manajemen Bisnis Islam*, 2(2), 113–126. <https://doi.org/10.24042/revenue.v2i2.9260>
- Sastroatmodjo, S., & Purnairawan, E. (2021). *Pengantar Akuntansi*. Media Sains Indonesia.
- Sri Wahyuni Nur, & S.E, M. A. (2020). *Akuntansi Dasar: teori dan teknik penyusunan laporan keuangan*. cendekia Publisher.
- Sunaryo, D., Dadang, D., & Erdawati, L. (2021). Pengaruh Persepsi Pelaku Usaha Mikro Kecil Dan Menengah Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi. *COMPETITIVE Jurnal Akuntansi Dan Keuangan*, 5(1), 47. <https://doi.org/10.31000/competitive.v5i1.4049>
- Wibowo, A., & Kurniawati, E. P. (2016). Pengaruh Penggunaan Informasi Akuntansi Terhadap Keberhasilan Usaha Kecil Menengah (Studi Pada Sentra Konveksi di Kecamatan Tingkir Kota Salatiga). *Jurnal Ekonomi Dan Bisnis*, 18(2), 107. <https://doi.org/10.24914/jeb.v18i2.269>



*Accounting,
Auditing, and
Taxation*