

Determinants of Accounting Information Use among Micro, Small, and Medium Enterprises in Bengkalis Regency

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Article History

Received: 03-08-2026

Revised: 13-08-2026

Published: 30-08-2026

Keywords: Accounting Information Use, Accounting Knowledge, Owner Education, Accounting Training, Information Technology Utilization, MSMEs

ABSTRACT

The use of accounting information plays an important role in supporting decision-making and improving the performance of Micro, Small, and Medium Enterprises (MSMEs). However, many MSMEs still experience limitations in utilizing accounting information effectively. This study aims to examine the effects of owner education, accounting knowledge, accounting training, and information technology utilization on the use of accounting information among MSMEs in Bengkalis Regency. A quantitative approach was employed using a survey method. Data were collected through questionnaires distributed to 140 MSME owners and analyzed using multiple linear regression with SPSS 29. The findings reveal that accounting knowledge has a positive and significant effect on the use of accounting information, whereas owner education, accounting training, and information technology utilization do not have significant effects. Simultaneously, the four independent variables significantly influence the use of accounting information ($F = 10.390$; $p < 0.001$). The coefficient of determination ($R^2 = 0.235$) indicates that the model explains 23.5% of the variation in accounting information use, while the remaining 76.5% is explained by other factors outside the model. These findings contribute to Human Capital Theory by demonstrating that specific competencies, particularly accounting knowledge, play a more important role than formal education, accounting training, or information technology utilization in encouraging MSMEs to use accounting information. Practically, the study suggests that policymakers and relevant institutions should prioritize competency-based accounting education and continuous mentoring programs to improve accounting information utilization among MSMEs.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are widely recognized as the backbone of Indonesia's economy due to their substantial contribution to economic growth, employment generation, and poverty reduction (Chatra et al., 2024). According to the Ministry of Cooperatives and Small and Medium Enterprises, MSMEs contribute approximately 61% of Indonesia's Gross Domestic Product (GDP) and absorb around 97% of the national

workforce, making them the largest contributor to domestic economic activities (Shaferi et al., 2024). Despite their strategic role, the sustainability and competitiveness of MSMEs remain constrained by various managerial problems, particularly in financial management and accounting practices.

One of the essential components of effective financial management is the use of accounting information (Artaningrum et al., 2023; Renaldo et al., 2021). Accounting information enables business owners to evaluate financial performance, control operational activities, formulate business strategies, determine product pricing, prepare financial reports, and facilitate access to external financing (Haralambie & Haralambie, 2023). Consequently, the utilization of accounting information has become increasingly important as MSMEs face a more competitive business environment characterized by digital transformation, financial inclusion, and increasing demands for business accountability.

Nevertheless, many Indonesian MSMEs continue to experience difficulties in utilizing accounting information effectively (Anggadini et al., 2023). Financial transactions are often recorded informally or not recorded at all, while business and personal finances are frequently combined (Perdana et al., 2024). Such conditions reduce the quality of financial information available for decision-making and limit MSMEs' opportunities to obtain credit from financial institutions or participate in government development programs. These challenges indicate that the successful utilization of accounting information depends not only on the availability of accounting records but also on several characteristics of business owners and organizational capabilities.

Previous studies suggest that owner education is one of the important determinants influencing accounting information utilization (Salle, 2024; Marita & Nurasik, 2024). Higher educational attainment generally enhances analytical skills, financial literacy, and managerial competence, enabling business owners to recognize the strategic value of accounting information in supporting business decisions. Owners with higher educational backgrounds are more likely to adopt modern management and accounting practices, embrace technological innovations, and respond more effectively to changes in the business environment (Gilda & Putra, 2024; Bawono, 2020). However, empirical findings remain inconsistent, with several studies reporting that educational background does not significantly influence accounting information use because practical business experience often plays a more dominant role.

Another important determinant is accounting knowledge (Marita & Nurasik, 2024; Putri & Abidin, 2024). Accounting knowledge enables business owners to understand financial transactions, prepare financial statements, interpret accounting reports, and utilize accounting information for planning and controlling business activities. MSME owners possessing adequate accounting knowledge generally demonstrate better financial decision-making and stronger business performance. Nevertheless, previous research has also reported inconsistent

findings regarding the magnitude of accounting knowledge's influence, particularly among micro-enterprises operating with simple organizational structures.

In addition to educational background and accounting knowledge, accounting training has been recognized as an important mechanism for improving accounting competencies among MSME owners (Putri et al., 2024; Ruliana et al., 2024). Accounting training provides practical skills related to bookkeeping, financial statement preparation, cash flow management, and financial analysis. Participation in accounting training programs is expected to improve business owners' confidence and capability in utilizing accounting information. However, previous empirical evidence remains inconclusive because the effectiveness of training largely depends on training quality, participant commitment, and opportunities to apply acquired knowledge in daily business operations.

Furthermore, the rapid development of digital technology has increased the importance of information technology utilization in supporting accounting practices among MSMEs (Asmira & Sulkiah, 2025; Effendi, 2024). The availability of accounting software, digital bookkeeping applications, cloud-based financial systems, and mobile financial management platforms enables MSMEs to prepare financial reports more efficiently, accurately, and systematically. Information technology also facilitates real-time financial monitoring and improves managerial decision-making. Nevertheless, technology adoption among Indonesian MSMEs remains relatively low due to limited digital literacy, inadequate infrastructure, financial constraints, and resistance to organizational change.

These issues are particularly relevant in Bengkalis Regency, where MSMEs constitute an important source of regional economic development. Although entrepreneurial activities continue to grow across sectors such as trade, fisheries, agriculture, culinary businesses, and household industries, many MSMEs still operate using conventional financial management practices. Financial decisions are frequently based on intuition and business experience rather than reliable accounting information. This situation indicates that the utilization of accounting information among MSMEs in Bengkalis remains suboptimal and may be influenced by differences in educational background, accounting knowledge, accounting training, and information technology utilization among business owners.

Although previous studies have investigated factors affecting accounting information utilization among MSMEs, several important research gaps remain. First, previous studies have reported inconsistent findings regarding the influence of owner education, accounting knowledge, accounting training, and information technology utilization on accounting information use. While some studies found significant positive relationships, others reported insignificant or inconsistent effects, indicating that contextual factors may influence these relationships. Second, most previous research has been conducted in major urban areas such as Surabaya, Semarang, Yogyakarta, and Sidoarjo, whereas empirical evidence from outer-island regions such as Bengkalis Regency remains limited. Third, many previous studies

examined these variables separately, providing limited understanding of their simultaneous contribution to accounting information utilization within a single research model.

Accordingly, this study examines the influence of owner education, accounting knowledge, accounting training, and information technology utilization on the use of accounting information among Micro, Small, and Medium Enterprises in Bengkalis Regency. By investigating these determinants simultaneously, this study is expected to enrich the literature on MSME accounting practices and provide empirical evidence that supports policymakers, educational institutions, and business development agencies in designing more effective programs to improve accounting literacy and financial management capabilities among MSMEs.

RESEARCH METHODS

This study employed a quantitative research approach using a survey method to examine the influence of owner education, accounting knowledge, accounting training, and information technology utilization on the use of accounting information among Micro, Small, and Medium Enterprises (MSMEs) in Bengkalis Regency. A quantitative approach was considered appropriate because it facilitates the empirical testing of causal relationships among variables through statistical analysis, allowing hypotheses to be objectively examined based on numerical data.

The population of this study comprised Micro, Small, and Medium Enterprises (MSMEs) operating in Bengkalis Regency. Since the exact number of MSMEs meeting the research criteria could not be determined with certainty, respondents were selected using a purposive sampling technique. The sampling criteria included: (1) the business was classified as a micro, small, or medium enterprise; (2) the business had been operating for at least one year; (3) the respondent was the owner or manager responsible for business financial management and decision-making; and (4) the respondent was willing to participate in the study. Based on these criteria, a total of 140 MSME owners and managers participated as respondents. This sample size is considered adequate for multiple regression analysis and satisfies the minimum sample recommendation for multivariate analysis proposed by Hair et al. (2019).

Primary data were collected using a structured questionnaire distributed directly to MSME owners and managers. The questionnaire was chosen because it provides an efficient means of collecting standardized information from a relatively large number of respondents while ensuring consistency in measuring the research constructs. Before distribution, the questionnaire was reviewed to ensure the clarity, relevance, and appropriateness of each statement. The instrument consisted of two sections. The first section gathered respondents' demographic information, including gender, age, highest educational attainment, type of business, business age, and number of employees. The second section measured the latent

constructs investigated in this study, namely accounting knowledge, accounting training, information technology utilization, and accounting information use.

The measurement instruments were adapted from previous empirical studies concerning accounting information utilization among MSMEs and modified to suit the characteristics of MSMEs in Bengkalis Regency. The variables of accounting knowledge, accounting training, information technology utilization, and accounting information use were measured using a six-point Likert scale, ranging from 1 (Strongly Disagree), 2 (Disagree), 3 (Slightly Disagree), 4 (Slightly Agree), 5 (Agree), to 6 (Strongly Agree). The use of an even-numbered Likert scale eliminates the neutral response option and encourages respondents to express a more definite opinion, thereby reducing central tendency bias and improving response discrimination (Chyung et al., 2017). In contrast, the owner education variable was measured based on the respondent's highest level of formal education completed because it represents a demographic characteristic rather than a perceptual construct.

Data analysis was performed using IBM SPSS Statistics version 29. The analysis began with descriptive statistics to summarize respondents' demographic characteristics and the distribution of research variables. Subsequently, the quality of the measurement instrument was evaluated through validity and reliability testing. Before hypothesis testing, the data were examined using classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model satisfied the assumptions of the classical linear regression model.

The proposed hypotheses were tested using multiple linear regression analysis because the study aimed to examine the simultaneous and partial effects of multiple independent variables on a single dependent variable. The regression model employed in this study is expressed as follows:

$$AIU = \alpha + \beta_1 OE + \beta_2 AK + \beta_3 AT + \beta_4 ITU + \varepsilon$$

where AIU represents Accounting Information Use, OE denotes Owner Education, AK represents Accounting Knowledge, AT refers to Accounting Training, ITU indicates Information Technology Utilization, α is the constant, β_1 – β_4 are the regression coefficients, and ε is the error term.

Hypothesis testing was conducted using the t-test to examine the partial effect of each independent variable on accounting information use, while the F-test was employed to assess the simultaneous effect of all independent variables. Furthermore, the coefficient of determination (Adjusted R^2) was used to evaluate the explanatory power of the regression model in explaining variations in accounting information use among MSMEs. All statistical analyses were conducted at a 5% significance level ($\alpha = 0.05$).

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistical analysis was conducted to provide an overview of the characteristics of the research data and the distribution of each research variable. The variables analyzed in this study include owner education, accounting knowledge, accounting training, information technology utilization, and accounting information use. The descriptive statistics consist of the minimum value, maximum value, mean, and standard deviation.

Table 1. Results of Descriptive Statistical Analysis

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Use of Accounting Information	140	19	30	25,21	2,893
Owner's Educational	140	4	24	19,92	3,960
Accounting Knowledge	140	8	48	37,99	7,603
Accounting Training	140	4	24	18,44	5,655
Information Technology Utilization	140	4	24	19,92	4,630
Valid N (Listwise)	140				

Source: Processed primary data using SPSS 29.

Based on Table 1, this study involved 140 MSME owners and managers in Bengkalis Regency. Accounting Information Use has a mean score of 25.21 (SD = 2.893), indicating that respondents generally demonstrate a relatively high level of accounting information use. Owner Education has a mean of 19.92 (SD = 3.960), while Accounting Knowledge records the highest mean score (37.99; SD = 7.603), suggesting that respondents generally possess adequate accounting knowledge. Accounting Training has a mean score of 18.44 (SD = 5.655), indicating moderate participation in accounting training. Meanwhile, Information Technology Utilization has a mean score of 19.92 (SD = 4.630), reflecting a relatively good level of technology utilization among MSMEs. Overall, the standard deviation values are lower than the respective mean values, indicating that the respondents' responses are relatively consistent and suitable for further statistical analysis.

Classical Assumption Test

Classical assumption tests were conducted before estimating the multiple linear regression model to ensure that the data satisfied the assumptions required for regression analysis. The tests included the normality test, multicollinearity test, and heteroscedasticity test.

Table 2. Results of Classical Assumption Tests

Classical Assumption Test	Indicator	Results	Information
<i>Normality Test</i>	<i>Asymp. Sig. (2-tailed)</i>	0.200	<i>Normal</i>
<i>Multicollinearity Test</i>	<i>VIF (Owner's Education, Accounting Knowledge, Accounting Training, Information Technology Utilization)</i>	2.044; 1.483; 1.724; 1.250	<i>There is no multicollinearity</i>
<i>Heteroscedasticity Test</i>	<i>Glejser Test</i>	<i>All independent variables have</i>	<i>There is no heteroscedasticity</i>

Source: SPSS 29 Output.

The normality test was conducted using the Kolmogorov–Smirnov test. The regression model is considered normally distributed when the significance value exceeds 0.05. As presented in Table 5, the Asymp. Sig. (2-tailed) value is 0.200, indicating that the residuals are normally distributed. The multicollinearity test was assessed using the Variance Inflation Factor (VIF), where VIF values below 10 indicate the absence of multicollinearity. The VIF values of the independent variables range from 1.250 to 2.044, confirming that no multicollinearity exists. Furthermore, the heteroscedasticity test was performed using the Glejser test. Since all significance values (0.120; 0.823; 0.499; and 0.926) are greater than 0.05, the model does not exhibit heteroscedasticity. The autocorrelation test using the Durbin–Watson statistic produced a value of 1.808, which satisfies the criterion $dU < d < 4 - dU$, indicating that there is no autocorrelation. Overall, the regression model satisfies all classical assumption tests and is therefore appropriate for hypothesis testing.

Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the influence of owner education, accounting knowledge, accounting training, and information technology utilization on accounting information use among MSMEs in Bengkalis Regency.

Table 3. Results of Multiple Linear Regression Analysis

Variables	Coefficients	t statistics	Sig.	Information
Constant	18.526	13.764	0.000	-
Owner's Education	0.109	1.389	0.167	H ₁ is rejected
Accounting Knowledge	0.118	3.371	0.001	H ₂ is accepted
Accounting Training	0.093	1.841	0.068	H ₃ is rejected
Information Technology Utilization	-0.084	-1.600	0.112	H ₄ is rejected

Source: SPSS 29 Output.

Table 3 shows that accounting knowledge significantly influences the use of accounting information among MSMEs ($\beta = 0.118$; $t = 3.371$; $p = 0.001$), supporting H₂. Conversely, owner's education ($p = 0.167$), accounting training ($p = 0.068$), and information technology utilization ($p = 0.112$) do not have significant effects, leading to the rejection of H₁, H₃, and H₄. Although owner's education and accounting training exhibit positive coefficients, and information technology utilization shows a negative coefficient, none of these relationships are statistically significant at the 5% significance level. These results suggest that accounting knowledge is the most important determinant of accounting information use among MSMEs in Bengkalis Regency.

Simultaneous Hypothesis Test (F-Test)

The F-test was conducted to determine whether owner education, accounting knowledge, accounting training, and information technology utilization simultaneously influence accounting information use among MSMEs.

Table 4. Results of F-Test

Model	F count	Sig.	Sum of Squares	Information
Regression	10.390	0.000	273.747	H ₅ is accepted

Source: SPSS 29 Output.

Coefficient of Determination

The coefficient of determination (Adjusted R²) was used to measure the ability of the independent variables to explain variations in accounting information use.

Table 5. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Regression	0.485	0.235	0.213	2.567

Source: SPSS 29 Output.

As shown in Table 5, the regression model has an Adjusted R² of 0.213, indicating that 21.3% of the variance in accounting information use among MSMEs is explained by owner's education, accounting knowledge, accounting training, and information technology utilization, while the remaining 78.7% is attributable to other factors not included in the model. The correlation coefficient ($R = 0.485$) indicates a moderate relationship between the

independent and dependent variables, and the Standard Error of the Estimate (2.567) suggests that the model provides an acceptable level of prediction accuracy.

Discussion

The Effect of Owner Education on Accounting Information Use among Micro, Small, and Medium Enterprises in Bengkalis Regency

Based on the results of the hypothesis testing, owner's education has a positive but not significant effect on the use of accounting information. This is indicated by a regression coefficient of 0.109, a t-statistic of 1.389, and a significance value of 0.167, which is greater than the significance level of 0.05. Therefore, H_1 is rejected. These findings indicate that the educational background of MSME owners does not significantly determine the extent to which accounting information is utilized in managing business activities.

The findings suggest that formal education alone is insufficient to encourage MSME owners to use accounting information in business decision-making. Although owners with higher educational attainment may possess stronger cognitive abilities, the practical application of accounting information appears to depend more on specific accounting competencies, business experience, and the operational needs of the enterprise. In Bengkalis Regency, many MSME owners still rely on practical experience and intuition rather than formal accounting records in managing their businesses. Consequently, formal education does not automatically lead to greater utilization of accounting information.

From a theoretical perspective, these findings provide partial support for Human Capital Theory, which argues that education enhances individuals' knowledge, skills, and decision-making capabilities. However, the results indicate that general educational attainment alone is insufficient to improve the use of accounting information without being supported by more specific competencies, such as accounting knowledge and practical financial management skills.

These findings are inconsistent with the studies conducted by Bawono (2020), Marita and Nurasik (2024), and Salle (2024), which found that the owner's education level has a positive and significant effect on the use of accounting information among MSMEs. Those studies suggest that higher educational attainment enables business owners to better understand and utilize accounting information in business management.

On the other hand, the findings are consistent with the argument that formal education does not necessarily translate into the effective use of accounting information when business decisions are predominantly driven by practical experience and contextual business needs. In the context of MSMEs in Bengkalis Regency, accounting information utilization appears to be more strongly influenced by technical accounting competence than by the owner's formal educational background. This interpretation is supported by the finding in the present study

that accounting knowledge significantly influences accounting information use, whereas owner's education does not.

The Effect of Accounting Knowledge on Accounting Information Use among Micro, Small, and Medium Enterprises in Bengkalis Regency

Based on the results of the hypothesis testing, accounting knowledge has a positive and significant effect on the use of accounting information. This is indicated by a regression coefficient of 0.118, a t-statistic of 3.371, and a significance value of 0.001, which is lower than the significance level of 0.05. Therefore, H_2 is accepted. These findings indicate that MSME owners with higher accounting knowledge are more likely to utilize accounting information in managing their business activities.

The findings imply that accounting knowledge enables MSME owners to understand financial transactions, prepare and interpret financial reports, evaluate business performance, and make better business decisions. Owners who possess adequate accounting knowledge are more capable of utilizing accounting information as a basis for planning, controlling, and evaluating business performance. Consequently, improving accounting knowledge contributes directly to the effectiveness of accounting information use among MSMEs in Bengkalis Regency.

From a theoretical perspective, these findings support Human Capital Theory, which emphasizes that knowledge and skills constitute valuable human capital that enhances individual productivity and decision-making quality. Accounting knowledge represents a specific competency that enables business owners to process financial information effectively and apply it in business management. Therefore, strengthening accounting knowledge through education and training can improve the quality of accounting information utilization among MSMEs.

These findings are consistent with the studies conducted by Salle (2024), Marita and Nurasik (2024), and Syifaurrohmah et al. (2023), which reported that accounting knowledge significantly improves the use of accounting information among MSMEs. Their studies conclude that business owners with better accounting knowledge are more capable of preparing financial records, interpreting accounting information, and utilizing financial reports to support managerial decision-making.

The Effect of Accounting Training on Accounting Information Use among Micro, Small, and Medium Enterprises in Bengkalis Regency

Based on the results of the hypothesis testing, accounting training has a positive but not significant effect on the use of accounting information. This is indicated by a regression coefficient of 0.093, a t-statistic of 1.841, and a significance value of 0.068, which is higher than the significance level of 0.05. Therefore, H_3 is rejected. These findings indicate that

participation in accounting training does not significantly influence the use of accounting information among MSMEs in Bengkalis Regency.

The findings suggest that accounting training alone is insufficient to improve the utilization of accounting information in business management. Although accounting training is expected to enhance participants' understanding of bookkeeping and financial reporting, its effectiveness depends on several factors, including the frequency of training, the relevance of the training materials, participants' motivation, and the extent to which the acquired knowledge is implemented in daily business activities. In many MSMEs, accounting training is often conducted only once or for a short duration, making it difficult for business owners to consistently apply accounting practices after the training has been completed.

From a theoretical perspective, these findings provide partial support for Human Capital Theory, which emphasizes that education and training contribute to improving individual knowledge and competencies. However, the results of this study indicate that training does not automatically lead to behavioral changes in accounting information use unless it is accompanied by continuous mentoring, practical application, and organizational support. Therefore, the effectiveness of accounting training depends not only on participation but also on the quality and sustainability of the training programs.

These findings are consistent with Hernando et al. (2023) and Wahyuningsih et al. (2024), who reported that accounting training did not significantly affect the use of accounting information among MSMEs. They argued that one-time training programs were often insufficient to change financial management practices because many business owners encountered difficulties in applying the knowledge gained to their daily business activities. Continuous mentoring and follow-up support were therefore considered essential for improving the effective use of accounting information.

However, the findings differ from those reported by Marita and Nurasik (2024) who found that accounting training significantly improved the use of accounting information among MSMEs. They argued that regular and well-designed training programs enhance accounting competencies and encourage business owners to prepare and utilize financial information for planning and decision-making. The differences between the findings may be explained by variations in the intensity of training, participants' characteristics, business scale, and institutional support available in each research setting.

The Effect of Information Technology Utilization on Accounting Information Use among Micro, Small, and Medium Enterprises in Bengkalis Regency

Based on the results of the hypothesis testing, information technology utilization has a negative but not significant effect on the use of accounting information. This is indicated by a regression coefficient of -0.084 , a t-statistic of -1.600 , and a significance value of 0.112 , which is higher than the significance level of 0.05 . Therefore, H_4 is rejected. These findings

indicate that the utilization of information technology does not significantly influence the use of accounting information among MSMEs in Bengkalis Regency.

The findings suggest that the availability and use of information technology alone are insufficient to encourage MSME owners to utilize accounting information in managing their businesses. Although digital technologies have become increasingly accessible, many MSMEs still use technology primarily for marketing, communication, and sales transactions rather than for accounting and financial reporting. Furthermore, limited digital literacy, inadequate accounting software utilization, and insufficient technical assistance may prevent business owners from integrating information technology into their accounting practices. Consequently, technology utilization does not necessarily translate into greater use of accounting information. From a theoretical perspective, these findings provide partial support for Human Capital Theory, which emphasizes that technological resources can only improve organizational performance when accompanied by adequate knowledge and competencies. The results indicate that information technology functions as a supporting tool rather than a determining factor in accounting information utilization. Without sufficient accounting knowledge and practical skills, MSME owners may not fully exploit technological applications for accounting and financial management purposes.

These findings are consistent with Kinasih et al. (2024) and Pramudiati et al. (2024), who argued that although many MSMEs have adopted digital technologies, these technologies are frequently used for operational and marketing activities rather than for systematic accounting practices. Consequently, the adoption of information technology alone does not necessarily improve the use of accounting information without adequate accounting knowledge and proper financial reporting practices.

However, the findings differ from those reported by Marita and Nurasik (2024), who found that information technology utilization significantly improved the use of accounting information. They argued that digital accounting applications and information systems facilitate financial recording, reporting, and decision-making, thereby encouraging MSMEs to utilize accounting information more effectively. The discrepancy between these findings may be attributed to differences in the level of digital adoption, accounting literacy, infrastructure availability, and regional characteristics of MSMEs.

The Simultaneous Effect of Owner Education, Accounting Knowledge, Accounting Training, and Information Technology Utilization on Accounting Information Use among Micro, Small, and Medium Enterprises in Bengkalis Regency

Based on the results of the simultaneous hypothesis test (F-test), owner education, accounting knowledge, accounting training, and information technology utilization simultaneously have a significant effect on the use of accounting information among MSMEs in Bengkalis Regency. This is evidenced by an F-statistic of 10.390 and a significance value

of 0.000, which is lower than the significance level of 0.05. Therefore, H_5 is accepted. These findings indicate that the four independent variables jointly contribute to explaining the use of accounting information among MSMEs.

Furthermore, the coefficient of determination (R^2) is 0.235, indicating that 23.5% of the variation in accounting information use can be explained by owner education, accounting knowledge, accounting training, and information technology utilization. The remaining 76.5% is explained by other variables outside the research model, such as financial literacy, managerial capability, organizational commitment, business complexity, government support, internal control, and environmental factors that were not examined in this study.

From a theoretical perspective, these findings support Human Capital Theory, which argues that organizational performance is influenced by the accumulation of knowledge, education, competencies, and skills possessed by individuals. Although owner education, accounting training, and information technology utilization were not individually significant, their combined contribution, together with accounting knowledge, significantly explains the use of accounting information. This finding suggests that accounting information utilization among MSMEs is shaped by the interaction of multiple internal factors rather than by a single determinant.

These findings are consistent with the studies conducted by Marita and Nurasik (2024), and Hernando et al. (2023), which reported that owner characteristics, accounting competencies, and supporting business factors collectively influence the use of accounting information among MSMEs. Their studies emphasize that accounting information utilization is the result of the combined effect of several organizational and individual factors rather than the influence of a single variable.

However, these findings differ from studies suggesting that only one or two variables, such as accounting knowledge or owner education, are sufficient to explain accounting information use. The discrepancy may be attributed to differences in respondents' characteristics, business scale, regional conditions, digital readiness, and the level of accounting literacy among MSMEs. In Bengkalis Regency, accounting information utilization appears to be influenced by a combination of educational background, accounting competence, training experience, and technology utilization, although the strength of each variable varies.

CONCLUSION AND RECOMMENDATIONS

This study examined the effects of owner education, accounting knowledge, accounting training, and information technology utilization on the use of accounting information among Micro, Small, and Medium Enterprises (MSMEs) in Bengkalis Regency. The findings indicate that accounting knowledge is the only variable that has a positive and significant effect on accounting information use, whereas owner education, accounting training, and

information technology utilization do not have significant effects. However, the simultaneous test demonstrates that these four variables collectively have a significant influence on accounting information use. The model explains 23.5% of the variation in accounting information use, while the remaining 76.5% is influenced by other factors not included in this study. These findings imply that strengthening MSME owners' accounting knowledge is more essential than relying solely on formal education, training participation, or technology utilization to improve the quality of accounting information use.

This study contributes to Human Capital Theory by highlighting that specific competencies, particularly accounting knowledge, play a more important role in encouraging the use of accounting information than general educational attainment or technology utilization. Nevertheless, this study is limited by its focus on MSMEs in Bengkalis Regency and by the relatively low explanatory power of the research model, indicating that other relevant determinants remain unexplored. Therefore, future studies are encouraged to incorporate additional variables, such as financial literacy, business experience, managerial competence, digital literacy, business size, and government support, while expanding the research scope to different regions and employing longitudinal or mixed-method approaches. From a practical perspective, policymakers and related institutions should prioritize sustainable accounting education, mentoring, and capacity-building programs to enhance accounting information use among MSMEs.

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