

# Determinants Of The Quality Financial Information Small And Medium Enterprises Sector

Aris Eddy Sarwono<sup>1\*</sup>, Asih Handayani<sup>2</sup>

<sup>1,2</sup> Universitas Slamet Riyadi Surakarta, Indonesia.

\* Corresponding author:

Email: [aris\\_sarnur@yahoo.co.id](mailto:aris_sarnur@yahoo.co.id)

---

## **Abstract.**

*This study aims to determine the effect of owner support, personal technical skills, training and education programs, age, gender, length of business and formal education on the performance of accounting information systems. This research was conducted on Small and Medium Enterprises (SMEs) in the Solo Raya area. The type of data used is quantitative data. The data source used is primary data. Data collection techniques using a questionnaire. The population in this study is SMEs in the Solo Raya area. The sampling technique used purposive sampling method with the number of samples determined with a specific purpose as many as 56 SMEs. The results showed that the variables of owner support, personal technical ability, training and education programs had an effect on the performance of the accounting information system, while variables of age, gender, length of business and formal education had no effect on the performance of the accounting information system.*

**Keywords:** *SMEs, Information Systems, training and skills, Administration and finance.*

---

## **I. INTRODUCTION**

The existence of Small and Medium Enterprises (SMEs) in Indonesia is a business unit managed by community groups. The form of business that is classified as an SME has criteria, namely the net assets owned by more than 50,000,000.00 (fifty million rupiah) up to a maximum of 500,000,000.00 (five hundred million rupiah) business and have annual sales of more than 300,000,000.00 (three hundred million rupiah) up to a maximum of 2,500,000,000.00 (two billion five hundred million rupiah) [1]. From an economic point of view, SMEs are a very strategic potential for the national economy, because of the existence of SMEs in remote areas and there are many of them. On the other hand, the condition of SMEs has complex problems in all fields. The problem of good financial management in the SME sector is very necessary because it can provide information for business actors in making a decision.

Information systems produce information needed by the organization to support decisions in solving problems. Information systems are defined as human and capital resources in an organization in preparing financial information and information obtained from an activity of collecting and processing business transactions [2]. Accounting information systems in organizations can provide opportunities for business managers to improve efficiency and effectiveness in decision making so as to enable organizations to gain excellence. The success of implementing a system can be

seen through the use and user satisfaction of the system implemented in the organization [3].

The most decisive step in determining the success of implementing the system is getting full support from the organization's leadership. In the SME sector, owner support plays an important role in determining all activities including the implementation of accounting information systems. According to research that management support has an effect on the performance of accounting information systems [4], but according to other studies it is stated that management support has no effect on the performance of accounting information systems [5].

The ability of personal techniques in doing good bookkeeping will encourage users to use accounting information systems so that the performance of information systems will be better. The ability of users of accounting information systems is measured by using the average level of education of users of accounting information systems. Personal technical skills in the use of information systems are very useful and play an important role in the development of information systems to be able to produce information to produce better planning.

The application of information systems within the organization will be more useful in assisting operational activities within the organization supported by the ability to operate the information system. The results of research on personal engineering skills show that personal engineering skills affect the performance of accounting information systems [6], while other researchers state that personal engineering skills do not affect the performance of accounting information systems [5].

In addition, the education and training of system users can have an impact on information system performance. Education and training activities are aimed at training and developing the capabilities of system users. The results of research on education and training factors state that training and education programs affect the performance of accounting information systems [7], while other research results state that training and education programs have no effect on accounting information system performance [8].

## **II. METHODS**

This research is a survey research with users and stakeholders of accounting information systems in SMEs. The type of data used in this study uses quantitative data types, while the data sources of this study use primary data. The source of this data was obtained from a questionnaire given to the owner or management of SMEs and the finance department. The population in this study are SMEs in the Solo Raya area. The sampling technique in this study uses purposive sampling with the following criteria: 1) Respondents are SME owners and respondents are finance or administration departments. 2). SMEs have implemented information system technology for financial management. The number of samples used in this study were 56 respondents.

Data collection techniques in this study using a questionnaire. The scale used in this research questionnaire is a 5-point Likert scale by giving a score of 1 to 5. The 5-point Likert scale consists of Strongly Agree (SA) is given a score of 5, Agree (A) is given a score of 4, Neutral (N) is given a score 3, Disagree (DS) was given a score of 2, Strongly Disagree (SDA) was given a score of 1. This data analysis uses the application of the Statistical Package for the Social Sciences (SPSS), which consists of; validity test, reliability test, classical assumption test (normality, multicollinearity), multiple linear regression analysis, partial test (t), model accuracy test (F), coefficient of determination test ( $R^2$ ).

Analysis with t test is used to show how much influence one independent variable individually in explaining the variation of the independent variable. The test is carried out by measuring the significance probability value, while the F test is used for the accuracy of the model of the influence of the independent variable partially on the dependent variable.

### III. RESULT AND DISCUSSION

Analysis of the quality of the data is carried out first before the analysis is carried out by testing regression analysis. The results of the data quality analysis (validity and reliability tests) that were carried out showed that the questionnaire items used were both for the dependent variable (accounting information system performance) and independent variables (owner support, personal technical skills, training and education programs, age, gender), length of effort and formal education) are valid and reliable, therefore the classical assumption test can be done.

**Table 1.**  
Multicolinieritas Test

| Variable       | Tolerance Value | Criteria | VIF   | Criteria |
|----------------|-----------------|----------|-------|----------|
| X <sub>1</sub> | 0,925           | 0,10     | 1,081 | 10       |
| X <sub>2</sub> | 0,835           | 0,10     | 1,198 | 10       |
| X <sub>3</sub> | 0,925           | 0,10     | 1,081 | 10       |
| X <sub>4</sub> | 0,835           | 0,10     | 1,298 | 10       |
| X <sub>5</sub> | 0,811           | 0,10     | 1,138 | 10       |
| X <sub>6</sub> | 0,834           | 0,10     | 1,213 | 10       |

The results of the analysis in table 1 show all the independent variables, namely that there is no multicollinearity due to the magnitude of the error rate that is justified in the statistics with a tolerance value > 0.10 and a standard inflation factor value of  $VIF < 10$ . Based on the Kolmogrov-Simirnov test (KS) presented in table 2 obtained p-value  $0.200 > 0.05$ . This shows an insignificant situation, meaning that the residual data is normally distributed and the distribution of the data that has been collected and taken from the population is normal.

**Table 2.**  
Normality Test

| <b>One-Sample Kolmogorov-Smirnov Test</b> |                                  |
|---|----------------------------------|
| N   | <i>Unstandardized Residual</i>   |
|   | 92                               |
|   | <i>Mean</i> ,0000000             |
|   | <i>Std. Deviation</i> 2,66914043 |
| <i>Normal Parameters<sup>a,b</sup></i>    | <i>Absolute</i> ,053             |
|   | <i>Positive</i> ,053             |
|   | <i>Negative</i> -,042            |
| <i>Kolmogorov-Smirnov Z</i>               | ,053                             |
| <i>Asymp. Sig. (2-tailed)</i>             | ,200                             |

**Table 3.**  
Regression Analysis

| Variabel                             | Equation      |        |       |
|--------------------------------------|---------------|--------|-------|
|                                      | Coefficient t | t-test | Sig.  |
| <b><u>Variabel Independen:</u></b>   |               |        |       |
| Owner Support (X1)                   | 0,457         | 3,956  | 0,000 |
| Personal Engineering Ability (X2)    | 0,380         | 2,996  | 0,004 |
| Training and Education Programs (X3) | 0,319         | 2,590  | 0,011 |
| Gender (X4)                          | 0,613         | 0,845  | 0,400 |
| Age (X5)                             | 0,257         | 0,428  | 0,670 |
| Business Length (X6)                 | 0,402         | 0,695  | 0,489 |
| Last education (X7)                  | 0,158         | 0,770  | 0,443 |
| R <sup>2</sup>                       | 0,417         |        |       |
| Adj. R <sup>2</sup>                  | 0,368         |        |       |
| F-test                               | 8.583         |        | 0,000 |

The results of the analysis in table 3 show the owner's support variable (X1), personal technical ability (X2), training and education programs (X3) affect the performance of accounting information systems (Y), this is indicated by a significance probability value of 0.05, while other variables (age, gender, length of business and formal education) have no significant effect on the performance of accounting information systems.

Based on the results in table 3, it shows that the owner's support has a significant positive effect on the performance of the accounting information system in SMEs, meaning that the higher the owner's support, the better the performance of the accounting information system. Owner support is needed to achieve good accounting information system performance. If the owner's support is low, it will hamper the performance of the accounting information system. The results of this study are supported by previous research which states that owner support has a positive effect on the performance of accounting information systems [4].

The results of the subsequent analysis in table 3 show that there is a significant influence between the variables of personal technical ability (X2) on the performance

of accounting information systems. The higher the personal technical ability, the performance of the accounting information system will increase. Therefore, personal technical skills are needed to achieve good accounting information system performance. If the ability of personal engineering is low, it will affect the performance of accounting information systems, because the ability of personal engineering is one part of achieving the goals that have been set in an organization. These results are supported by previous research which states that the ability of personal techniques has a positive effect on the performance of accounting information systems [6].

Further analysis in table 3 shows that training and education programs have a significant positive effect on the performance of accounting information systems in SMEs, meaning that the higher the training and education programs, the better the performance of accounting information systems. Therefore, training and education programs are needed to achieve good accounting information system performance. If training and education programs are low, it can result in obstacles in the performance of accounting information systems, because training and education programs are one way to achieve the goals that have been set in an organization. The results of this study are supported by previous research which states that training and education programs have a positive effect on the performance of accounting information systems [7].

The results of the analysis for the F test (table 3) states that the effect of the independent variable on the dependent variable (accounting information system performance) with the test criteria if the p-value 0.05 and  $H_0$  is rejected if the p-value 0.05. The results of the analysis of equation 1 obtained that the calculated F value is 20,080 with a p-value of  $0.000 < 0.05$ , then  $H_0$  is rejected, meaning that the model is right in predicting the influence of the independent variable. Meanwhile, table 3 also shows that the adjusted R square value of 0.386 means that it can be seen that the influence of the independent variable on the dependent variable, namely the performance of the accounting information system (Y) has a significant effect of 36.8% while 61.4% is influenced by factors -other factors outside the variables studied, such as user involvement, formalization of system development, organizational size.

#### **IV. CONCLUSION**

SMEs are a form of business that exists in Indonesia which has a very large number and can absorb a large number of workers. The existence of SMEs is very supportive of the economy in Indonesia. One of the main problems that often arise in the SME sector is the problem of accounting information systems. There are several factors that can affect the performance of accounting information systems in SMEs.

The results of the analysis carried out in the study show that the owner's support factor, personal technical skills, training and education programs have an impact on the performance of information systems in SMEs. Although this influence is not yet dominant, the results of this study can provide an overview for owners and

management in SMEs. The results of this analysis also show that there are still many factors that can be investigated for further research related to the performance of accounting information systems, especially in the SME sector.

The results of the analysis also show that the independent variables used in this study have not been able to produce a strong influence on the dependent variable (information system performance). Therefore, further research needs to consider other factors other than the variables studied in this study such as the quality of information systems and user involvement.

## V. ACKNOWLEDGMENTS

The author would like to thank the Department of Cooperatives and SMEs for providing data on SMEs and SMEs in the Solo Raya area who are willing to be respondents so that this research can be carried out. In addition, the authors would also like to thank the Institute for Research and Community Service, Slamet Riyadi University, Surakarta, which has facilitated this research activity, both substantially in revising the results and funding of this research.

## REFERENCES

- [1] Republic of Indonesia, **Law No. 20 of 2008**
- [2] Baridwan, Zaki. *Accounting information system. Ninth Print. Yogyakarta: BPFE-Yogyakarta, 2015.*
- [3] DeLone, W.H., dan McLean, E.R. "Information Systems Success : The Quest for the Dependent Variable". *Information Systems Research*, pp. 60-95.2003.
- [4] Endaryati, Eni, T Sumarlin dan Efendi. Factors Affecting the Performance of Accounting Information Systems in Small and Medium Enterprises in Semarang. *National Seminar on Applied Information and Communication Technology*, 2015.
- [5] Prabowo, G. Rahadian, A. Mahmud dan H. Murtini. Factors Affecting the Performance of Accounting Information Systems (Case Study in the Temanggung Regency Government) *Accounting Analysis Journal*. 2014.
- [6] Abhimantra, Wayan Purwa dan I Ketut Suryanawa. Analysis of Factors Affecting Accounting Information System Performance. *E-Jurnal Akuntansi Universitas Udayana*. 2016, Hal 1782-1809.
- [7] Ardiwinata, I Gusti N dan I Ketut S. The Influence of Personal Engineering Ability, User Involvement, Training And Education On Accounting Information System Performance. Udayana *University Accounting E-Journal* Vol 27.3. 2019. Hal 1867-1896.
- [8] Kharisma, Ida Ayu Mira dan Gede Juliarsa. The Influence of User Involvement, User Ability, User Training and Education on Accounting Information System Performance. Udayana *University Accounting E-Journal*, 2017, Vol 19.3. Hal 2527-2555.