
Accounting Knowledge as a Mediator of the Relationship Between Business Experience and the Use of Accounting Information Reports in MSME Actors

Sri Lestari Yuli Prastyatini*

Accounting, Sarjanawiyata Tamansiswa University, Indonesia

Agatha Mutiara Gabriella

Accounting, Sarjanawiyata Tamansiswa University, Indonesia

***Corresponding Author**

Sri Lestari Yuli Prastyatini

arum.anggita0202@gmail.com

ARTICLE INFO

Article history :

Received:

18 March 2025

Revised:

30 April 2025

Accepted:

30 May 2025

ABSTRACT

This study examines the effect of business experience on accounting knowledge, the effect of accounting knowledge on the use of accounting information reports, the effect of business experience on the use of accounting information reports through accounting knowledge, the effect of business experience on the use of accounting information reports. The population in this study included Micro, Small and Medium Enterprises (MSMEs) in Bakpia Pathok Yogyakarta with a sample of 58 people. Data analysis using multiple linear regression analysis. The results of hypothesis testing show that business experience has a significant effect on accounting knowledge, accounting knowledge has a significant positive effect on the use of accounting information reports, business experience has a positive effect on the use of accounting information reports through accounting knowledge, business experience has a significant effect on accounting knowledge.

Keywords: Accounting Knowledge; Business Experience; Use of Accounting Information Reports

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



INTRODUCTION

Accounting knowledge serves as an important tool in the management of financial information and decision-making (Purnamasari 2025). Accounting information reports, such as balance sheets and income statements, provide the data needed to analyze the financial health of businesses (Hastiwi et al., 2022). Therefore, it is important to improve accounting knowledge among MSME actors (Kurniawan, 2024). With a better understanding of accounting principles, businesses can manage their finances more effectively and improve their competitiveness in the market (Mardiana, 2019).

Business experience also plays an important role in the relationship between accounting knowledge and the use of accounting information reports. MSME actors with more experience usually have better skills in interpreting financial statements (Tambunan, 2019). This skill is critical, as financial statements not only reflect business performance, but also help actors in planning future strategies and identifying areas that require improvement (Sormin et al., 2024). In contrast, MSMEs that are just starting out often have difficulty understanding financial data. They may not be familiar with accounting terms or how financial statements are presented, which can lead to confusion and errors in decision-making (Mardiana, 2019). This lack of understanding can prevent them from optimally utilizing their financial statements, thus missing opportunities to make necessary improvements in their business operations (Kurniawan, 2024).

The use of accounting information in MSMEs is an effort to anticipate a business failure (Marlyna, 2021). In addition, accounting information can present and provide important information that is relevant to be able to find out whether the performance of the business being run is in accordance with expectations or not, it can be specifically explained that the use of accounting information in small companies can assist management in making policies, planning and evaluating performance in the company (Hani & Fazlianda, 2021).

The difference between this research and previous research in this study discusses the role of accounting knowledge in linking experience with the use of financial statements, more specifically the use of financial statements while research conducted by (Tambunan, 2019) discusses the direct effect of knowledge and experience on business development, as well as the role of financial statements as a mediator, which includes the impact on overall business development.

RESEARCH METHODS

Stakeholder Theory

Stakeholder theory is a theory that explains the role of interested parties in influencing company behavior. In this stakeholder theory explains that a company is not an entity that only operates for its own interests, but to provide benefits to its parties (Lindawati & Puspita, 2015). Interested parties for the company are the government, creditors, shareholders, consumers, suppliers, and the general public. Stakeholder theory is classified in two main perspectives, namely the normative perspective and the positive

perspective (Muhsin, 2017). In the normative perspective, must be treated equally and companies must be ethical and responsible to all stakeholders. The relationship between stakeholder theory and the use of accounting information in MSMEs has the right to obtain information related to the activities of companies that affect them. The stronger the stakeholder relationship, the better the company's business will be.

Business Experience

Business experience is the learning gained by individuals when carrying out their operational activities within the company, both current and past. business experience is a process to form insights and skills related to the methods of work performed because employees themselves must be able to complete their work (Jamil & Hidayat, 2022). The experience of a business actor will affect the abilities and skills possessed (Ramadhan & Saharsini, 2022). In business management, leaders or owners will gain a lot of experience from various parties both from within MSME actors and from outside MSME actors, and will increase along with their tenure, the need for accounting information that will be used by MSME actors will be felt if the owner requires more information (Fuhrotun et al., 2022). Indicators of business experience cited in Dewi & Restika's research (2018) are as follows:

- A. Length of business
- B. Level of knowledge
- C. Mastery of equipment

Accounting Knowledge

Accounting knowledge is the accounting knowledge possessed by an individual. accounting activity process that explains the process of identifying, measuring, recording, and communicating information needed to assess and be used for several parties in making the best decisions (Jamil & Hidayat, 2022).

Indicators of accounting knowledge cited in research (Dayanti & Putra, 2022) are as follows:

- A. Declarative accounting knowledge
- B. Procedural accounting knowledge

Use of Accounting Information Reports

The use of accounting information reports is a way, a process of using important information to help organize a company from various kinds of problems related to economic activities. Indicators of the use of accounting information reports cited in research (Umami et al., 2020) are as follows:

- A. Use of financial accounting information
- B. Use of management accounting information
- C. Use of operational accounting information
- D. Use of tax accounting information

HYPOTHESIS

Business Experience on Accounting Knowledge

Business experience is a measure of a person's mastery and ability that can be measured from his working period (Bagus Arie Susandya, 2023). A good understanding of the relationship between stakeholder theory, business experience, and accounting knowledge has a significant practical relationship, namely accounting education must not only include theory, but also practice and relevant case studies. In addition to technical knowledge, accounting professionals also need to have good communication, negotiation, and leadership skills to interact with various stakeholders. H1: Business Experience Has a Positive Effect on Accounting Knowledge

Accounting Knowledge on the Use of Accounting Information Reports

Low accounting knowledge will cause the business being run to experience management failure so that it is very difficult for business people to determine what policies to take (Rustiana, 2019). The more accounting information obtained, the greater the understanding of the importance of this information. accounting information has a positive and significant effect on the use of accounting information reports. Accounting information by MSME actors (Nirmalasari, 2020). Accounting knowledge has a positive effect on accounting usage (Trihudyatmanto, 2021). The increasing awareness of MSME actors of accounting knowledge makes them aware and makes accounting information systems an important part of future business development.

H2: Accounting Knowledge Has a Positive Effect on the Use of Accounting Information Reports

Business Experience on the Use of Accounting Information Reports Through Accounting Knowledge

Work experience has a significant influence on the use of accounting information (Nurhikmah et al., 2024). Business experience has a positive effect on the use of accounting information on MSME actors (Nurdiansyah & Nurodin, 2024). Business actors will experience management failure due to difficulties in making decisions if their accounting knowledge is low (Ramadhan & Saharsini, 2022). Someone who has extensive experience is easier to interact with in carrying out a job

H3: Business Experience Has a Positive Effect on the Use of Accounting Information Reports Through Accounting Knowledge

Business Experience on the Use of Accounting Information Reports

The longer the business, the more accounting information is needed and the more complex the business, the greater the need for accounting information (Jamil & Hidayat, 2022). Business experience or length of business means the ability of economic actors to coordinate all business activities in such a way that the company can continue to survive for a long time (Yasa, 2017). Business experience is a process that can shape knowledge

and skills through employee participation. The period during which someone works to apply their expertise in society can be learned from their experience (Kurniawan & Susanto, 2021). From

business experience, MSME actors know how to solve the problems they face (Najmi & Muttaqin, 2022).

H4: Business Experience Has a Positive Effect on the Use of Accounting Information Reports

RESEARCH METHODS

The type of research used is quantitative research. This research focuses on hypothesis testing to analyze variables, using measured data (Ghozali, 2018). The source of data collection in this study is primary data. Primary data was obtained by distributing questionnaires to Bakpia Pathok MSME players in Yogyakarta (Sugiyono, 2018). The questionnaire is a data collection technique that is carried out by giving a set of written questions to respondents, namely MSME players in Yogyakarta City. By distributing questionnaires to respondents, researchers will easily obtain information about the variables under study. The sample determination in this study used purposive sampling, in which the sampling technique was carried out with certain considerations and criteria (Retnawati, 2019).

Questions in the questionnaire were pilot tested and tested for reliability and validity before being distributed to respondents. Before conducting research, researchers distributed questionnaires to respondents, the questionnaire was first tested using a pilot test to 35 representatives of respondents. This is intended to determine whether the research results meet the quality. Valid data depends on how the research instrument is used. A good instrument is an instrument that meets two requirements, namely valid and reliable.

RESULTS AND DISCUSSIONS

Some of the data tests used in this study are as follows:

1. Classical Assumption Test

The normality test can be seen that Asymp. Sig. (2-tailed) of 0.147, it can be concluded that the data distribution in this study is normally distributed because the asymp sig value > 0.05 and in table 4.6 shows normal data because asymp.sig. (2-tailed) is greater than 0.05 or 0.080 > 0.05. To see whether heteroscedasticity occurs or not, it can be seen in the Sig column. Based on the Glacier test, it can be seen that the significance value of all dependent variables is above or more than 0.05. Therefore, it can be said that the data variables in this study are homogeneous or pass the heteroscedasticity test.

The test results show that all independent variables used in this study have a tolerance value of more than 0.10 and have a VIF value of less than 10. It means that the independent variables used in this study do not occur multicollinearity.

Table 1.
Classical Assumption Test

	Ketentuan	Hasil	Keterangan
Normalitas	Sig.>0,05	0,147	Data berdistribusi normal
Heterokedastisitas	Plot residual membentuk pola tertentu	>0,05	Variansi error tidak konstan (heteroskedastisitas)
Multikolinearitas	Nilai VIF_> dan Tolerance < 0,1	>0,10	Tidak ada multikolinearitas

Source:

2. Multiple Linear Regression

Based on Table 1, it can be explained as follows:

The business experience variable has a beta value of 1.142 indicating a positive direction and a significance smaller than 0.05 or $0.000 < 0.05$, it can be concluded that business experience has a significant positive effect on the use of accounting information reports. The more experienced a person is in doing business, the higher it is to use financial reports in decision making.

The accounting knowledge variable has a beta value of 0.435, indicating a positive direction and its significance is less than 0.05 or $0.000 < 0.05$, it can be concluded that accounting knowledge has a significant positive effect on the utilization of accounting information reports. The higher a person's accounting knowledge, the higher the tendency to utilize financial reports.

Uji Hipotesis

Uji F

Coefficients^a					
	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
<i>Model</i>	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>T</i>	<i>Sig.</i>
(Constant)	,858	1,247		,688	,493
Pengalaman usaha	1,142	,056	,808	20,296	,000
Pengetahuan akuntansi	,435	,083	,209	5,239	,000

a. Dependent Variable: penggunaan laporan

The results of the F test can be explained by the significant value of $0.000 < 0.05$, so H_a is accepted. It can be seen that there is an effect of accounting knowledge, business experience on the use of accounting information reports on bakpia pathok MSMEs in Yogyakarta.

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
(Constant)	,858	1,247		,688	,493
Pengalaman usaha	1,142	,056	,808	20,296	,000
Pengetahuan akuntansi	,435	,083	,209	5,239	,000

a. Dependent Variable: penggunaan laporan

The value of $t_{count} > t_{table}$ or $8.448 > 0.2050$, beta 0,451 shows a positive direction and its significance is less than 0.05 or $0.000 < 0.05$ so it can be concluded that business experience has a significant positive effect on accounting knowledge.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,960 ^a	,921	,919	1,58881

a. Predictors: (Constant), pengetahuan, Pengalaman

Based on table 3.3, it is known that the coefficient of determination (Adjusted R Square) obtained is 0.919. This means that 91.9% can be explained by the variables of accounting knowledge, business experience on the use of accounting information reports on bakpia pathok MSME players in Yogyakarta, while 8.1% is explained by other variables that are not included.

Business experience on accounting knowledge

The results of hypothesis testing in table 1 can be seen that the business experience variable has a $t_{count} > t_{table}$ value or $8.448 > 0.2050$, the beta value of 0.665 shows a positive direction and its significance is less than 0.05 or $0.000 < 0.05$ so it can be concluded that business experience has a significant influence on the accounting knowledge of MSME actors. This means that the more experienced an MSME actor is in running their business, the more likely they will use financial reports as a tool in decision making. In line with stakeholder theory, where MSME actors who have accounting knowledge will improve

their business performance more than those who lack accounting knowledge. Through accounting knowledge, business actors can make financial records that will be used as a source of information in decision making by interested parties. When the decisions taken are right, the performance will improve and stakeholders will be more interested and trust by seeing the results of their business performance.

Accounting knowledge on the use of accounting information reports

The results of hypothesis testing in table 1 the accounting knowledge variable has a t value $> t$ table or $5.239 > 0.2050$, a beta value of 0.209 indicates a positive direction and its significance is less than 0.05 or $0.000 < 0.05$, it can be concluded that accounting knowledge has a significant positive effect on the use of accounting information reports. This means that the higher one's accounting knowledge, the more MSME actors will use financial reports as a tool in making business decisions.

In line with stakeholder theory, MSME actors who have accounting knowledge will further increase the use of information reports. Through accounting knowledge, MSME actors can carry out financial records which will later be used as a source of information in decision making by interested parties. The results of this study are in line with research conducted by (Jamil & Hidayat, 2022; Lestari, 2023; Syafitri & Safrida, 2022) showing that accounting knowledge affects the use of accounting information.

Accounting knowledge as a mediator of business experience on the use of accounting information reports

The results of hypothesis testing show that the sobel test statistic value is 4.46248277 with a one-tailed probability of 0.00000405 and a two-tailed probability of 0.00000810 , the p value (probability) is much smaller than 0.05 so that accounting knowledge is very appropriate to be used as a mediating relationship. In line with stakeholder theory which emphasizes the importance of relationships between companies and various interested parties, such as owners, employees, customers and the community. The results of this study are in line with research conducted by (Astiani, 2017) (Iman & Wulandari, 2023) business experience affects the use of accounting information in MSME players in the city of Yogyakarta.

CONCLUSION

This quantitative study examines business experience, accounting knowledge and the use of accounting information reports. The population of this study were Bakpia Pathok MSME players in Yogyakarta. The sample was 92 respondents who were taken by convenience sampling. Data was obtained through distributing questionnaires. The results of hypothesis testing show that business experience has a positive effect on accounting knowledge in MSME players in Yogyakarta. Accounting knowledge has a positive effect on users of accounting information reports on MSME actors in Yogyakarta. Business experience has a positive effect on users of accounting information reports through accounting knowledge in MSME players in Yogyakarta. Business experience has a

positive effect on the use of accounting information reports on MSME actors in Yogyakarta.

REFERENCES

- Astiani, Y. (2017). Pengaruh Persepsi Pelaku Usaha Mikro Kecil Dan Menengah Tentang Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi. *Jurnal Akuntansi*, 11.
- Dayanti, E., & Putra, R. R. (2022). Pengaruh Kemampuan Akuntansi dan Budaya Organisasi terhadap Kinerja Perusahaan dengan SIA sebagai Variabel Moderasi. *Owner*, 6(3), 1507–1516. <https://doi.org/10.33395/owner.v6i3.993>
- Hani, S., & Fazlianda, E. (2021). Analisis Kemampuan Menyusun Laporan Keuangan Pada Usaha Kecil Dan Menengah Di Kota Medan. *Seminar Nasional Teknologi Edukasi Dan Humaniora*, 1, 723–733.
- Hastiwi, M., Novilasari, E. D., & Nugroho, N. T. (2022). Pentingnya Laporan Keuangan Dalam Menilai Kinerja Keuangan Pada Perusahaan. *Prosiding Seminar Nasional Hukum, Bisnis, Sains Dan Teknologi*, 3(1), 16–24. <https://ojs.uadb.ac.id/index.php/HUBISINTEK/article/view/2630>
- Ikhsan Tabah Ramadhan, & Astuning Saharsini. (2022). Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Pelaku Umkm Rotan Desa Trangsan. *Juremi: Jurnal Riset Ekonomi*, 1(6), 611–620. <https://doi.org/10.53625/juremi.v1i6.2082>
- Iman, F. N., & Wulandari, H. K. (2023). Pengaruh Pengetahuan Akutansi, Pendidikan Pemilik, Dan Pengalaman Usaha Terhadap Penggunaan Informasi Akuntansi Pada Pelaku Umkm. *Jurnal Stie Semarang (Edisi Elektronik)*, 15(3), 1–11. <https://doi.org/10.33747/stiesmg.v15i3.638>
- Isyfa Fuhrotun, Fatchur Rohman, & Syelvi Puspitarani. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm (Studi Kasus Mebel Di Desa Mantingan, Tahunan, Jepara). *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, 2(3), 304–315. <https://doi.org/10.55606/jimek.v2i3.653>
- Jamil, S., & Hidayat, D. (2022). Pengaruh Pengetahuan Akuntansi, Pengalaman Usaha dan Motivasi Kerja terhadap Persepsi Penggunaan Informasi Akuntansi Pada Pelaku UMKM di Pekanbaru Sobrun. *Seminar Nasional Riset Ekonomi Dan Bisnis*, 454–467.
- Janah, U. R. N., & Tampubolon, F. R. S. (2024). Peran Usaha Mikro, Kecil, dan Menengah dalam Pertumbuhan Ekonomi: Analisis Kontribusi Sektor UMKM terhadap Pendapatan Nasional di Indonesia. *PENG: Jurnal Ekonomi Dan Manajemen*, 1(2), 739–746. <https://teewanjournal.com/index.php/peng/article/view/93>
- Astiani, Y. (2017). Pengaruh Persepsi Pelaku Usaha Mikro Kecil Dan Menengah Tentang

Akuntansi, Pengetahuan Akuntansi, Dan Skala Usaha Terhadap Penggunaan Informasi Akuntansi. *Jurnal Akuntansi*, 11.

- Dayanti, E., & Putra, R. R. (2022). Pengaruh Kemampuan Akuntansi dan Budaya Organisasi terhadap Kinerja Perusahaan dengan SIA sebagai Variabel Moderasi. *Owner*, 6(3), 1507–1516. <https://doi.org/10.33395/owner.v6i3.993>
- Hani, S., & Fazlianda, E. (2021). Analisis Kemampuan Menyusun Laporan Keuangan Pada Usaha Kecil Dan Menengah Di Kota Medan. *Seminar Nasional Teknologi Edukasi Dan Humaniora*, 1, 723–733.
- Hastiwi, M., Novilasari, E. D., & Nugroho, N. T. (2022). Pentingnya Laporan Keuangan Dalam Menilai Kinerja Keuangan Pada Perusahaan. *Prosiding Seminar Nasional Hukum, Bisnis, Sains Dan Teknologi*, 3(1), 16–24. <https://ojs.uadb.ac.id/index.php/HUBISINTEK/article/view/2630>
- Ikhsan Tabah Ramadhan, & Astuning Saharsini. (2022). Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Pelaku Umkm Rotan Desa Trangsan. *Juremi: Jurnal Riset Ekonomi*, 1(6), 611–620. <https://doi.org/10.53625/juremi.v1i6.2082>
- Iman, F. N., & Wulandari, H. K. (2023). Pengaruh Pengetahuan Akutansi, Pendidikan Pemilik, Dan Pengalaman Usaha Terhadap Penggunaan Informasi Akuntansi Pada Pelaku Umkm. *Jurnal Stie Semarang (Edisi Elektronik)*, 15(3), 1–11. <https://doi.org/10.33747/stiesmg.v15i3.638>
- Isyfa Fuhrotun, Fatchur Rohman, & Syelvi Puspitarani. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Umkm (Studi Kasus Mebel Di Desa Mantingan, Tahunan, Jepara). *Jurnal Ilmu Manajemen, Ekonomi Dan Kewirausahaan*, 2(3), 304–315. <https://doi.org/10.55606/jimek.v2i3.653>
- Jamil, S., & Hidayat, D. (2022). Pengaruh Pengetahuan Akuntansi, Pengalaman Usaha dan Motivasi Kerja terhadap Persepsi Penggunaan Informasi Akuntansi Pada Pelaku UMKM di Pekanbaru Sobrun. *Seminar Nasional Riset Ekonomi Dan Bisnis*, 454–467.
- Janah, U. R. N., & Tampubolon, F. R. S. (2024). Peran Usaha Mikro, Kecil, dan Menengah dalam Pertumbuhan Ekonomi: Analisis Kontribusi Sektor UMKM terhadap Pendapatan Nasional di Indonesia. *PENG: Jurnal Ekonomi Dan Manajemen*, 1(2), 739–746. <https://teewanjournal.com/index.php/peng/article/view/93>
- Kurniawan. (2024). Pengaruh Pengetahuan Akuntansi Terhadap Kemauan Pelaku Umkm Membuat Laporan Keuangan. *Jurnal Akuntansi Keuangan Dan Bisnis*, 2(2), 268–270.
- Lestari, T. (2023). Pengaruh Pengetahuan Akuntansi dan Pengalaman Usaha terhadap Informasi Akuntansi pada Pelaku UMKM Mitra Mandiri. *Journal of Student*

Research (JSR), 1(6), 1–11. <https://doi.org/10.55606/jsr.v1i6.1788>

- Lindawati, A. S. L., & Puspita, M. E. (2015). Corporate Social Responsibility: Implikasi Stakeholder dan Legitimacy Gap dalam Peningkatan Kinerja Perusahaan. *Jurnal Akuntansi Multiparadigma*, 157–174. <https://doi.org/10.18202/jamal.2015.04.6013>
- Mardiana, N. R. (2019). Analisa Pengaruh Brand Ambassador, Citra Merek Dan Kualitas Produk Terhadap Minat Beli Produk Kosmetik Emina. *Jurnal Online Internasional & Nasional Vol. 7 No.1, Januari – Juni 2019 Universitas 17 Agustus 1945 Jakarta*, 53(9), 1689–1699.
- Marlyna, D. (2021). Penggunaan Informasi Akuntansi Pada Usaha Mikro, Kecil, dan Menengah di Bandar Lampung. *Fakultas Ekonomi Dan Bisnis Universitas Teknokrat Indonesia*. <https://radarmadura.jawapos.com/sumenep/13/12/2021/penagihan-pbb-belum-maksimal/>
- Muhsin, M. (2017). Memahami Konflik Antaraktor Dalam Implementasi Sistem Informasi Perguruan Tinggi: Perspektif Teori Stakeholder. *Multitek Indonesia*, 10(2), 21. <https://doi.org/10.24269/mtkind.v10i2.340>
- Nurdiansyah, R., & Nurodin, I. (2024). Implementasi Sistem Informasi Akuntansi Dalam Pengelolaan Keuangan Pada Pelaku Usaha Mikro Kecil Menengah (UMKM) (Studi Kasus pada pelaku Usaha Mikro Kecil dan Menengah di Kecamatan Surade Kabupaten Sukabumi). *Jurnal Ilmiah Akuntansi*, 5(2828-7215), 470–478.
- Nurhikmah, N., Bambang, B., & Nurabiah, N. (2024). Pengaruh Pengetahuan Akuntansi, Tingkat Pendidikan, Latar Belakang Pendidikan Dan Motivasi Kerja Terhadap Penggunaan Informasi Akuntansi Pada Pelaku Umkm Di Kota Bima. *Ganec Swara*, 18(1), 303. <https://doi.org/10.35327/gara.v18i1.762>
- Retnawati, H. (2019). Teknik Pengambilan Sampel. *Ekp*, 13(3), 1576–1580.
- Sholihah, E., Nurhapsari, R., Ak, M., Rohmania, A. S., Ratnaningrum, M. M., Si, M., Susilowati, H., & Hargyatni, T. (2023). *Kinerja Umkm Dan Digitalisasi Keuangan*.
- Sormin, P., Arifin, A., Andoko, A., & ... (2024). Pentingnya Analisa Laporan Keuangan Pada Cv. Sumatra Abadi. *Community ...*, 5(4), 6859–6864. <http://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/31738%0Ahttp://journal.universitaspahlawan.ac.id/index.php/cdj/article/download/31738/21535>
- Syafitri, D., & Safrida, L. (2022). Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada UMKM Kecamatan Kalidoni. *Jurnal Ilmu Sosial, Manajemen, Akuntansi Dan Bisnis*, 3(4), 195–204. <https://doi.org/10.47747/jismab.v3i4.833>

- Tambunan, F. (2019). Pengaruh Pengetahuan Akuntansi Dan Pengalaman Usaha Terhadap Pengembangan Usaha Dan Penggunaan Informasi Akuntansi Sebagai Variabel Intervening (Kajian Empiris Pada Pelaku Usaha Kecil dan Menengah di Kelurahan Tanjung Rejo Kecamatan Medan Sunggal). *Jurnal Ekonomi Islam*, 4(371-394 Kata), 1–17.
- Umami, L., Kaukab, M. E., & Romandhon, R. (2020). Penggunaan Informasi Akuntansi Pada Umkm Industri Batik. *Journal of Economic, Business and Engineering (JEBE)*, 2(1), 66–75. <https://doi.org/10.32500/jebe.v2i1.1465>
- Purnamasari, Pupung. 2025. “The Role Of Business Strategy As A Mediating Influence Of Entrepreneurial Orientation On UMKM Business Performance.” *Jurnal Ekonomi dan Bisnis* 14(1): 243–57.