

The Effect of Use of Tax Accounting Information For The Success of Msmes in Deli Serdang Regency

Hafsah¹, Wan Raudhatul Jannah Syah Putri¹, Hashfi Siregar²

Universitas Muhammadiyah Sumatera Utara^{1,2}

Universitas Sumatera Utara²

Kapten Muchtar Basri Street Number 3, Medan 20238, Indonesia

Correspondence Email: hafsah@umsu.ac.id

ORCID ID:0000-0003-4694-0842

ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE

Hafsah, H., Syah Putri, W. R. J., & Siregar, H. (2025). The effect of use of tax accounting information for the success of MSMEs in Deli Serdang Regency. *Current Issues & Research in Social Sciences, Education and Management*, 3(1), 75-85.

Copyright © 2025 owned by Author(s).
Published by CIR-SSEM.



This is an open-access article.

License: Attribution-Noncommercial-Share Alike (CC BY-NC-SA)

Received: 20 April 2025

Accepted: 25 May 2025

Published: 30 June 2025

ABSTRACT

The purpose of this study was to determine the effect of the use of tax accounting information on the success of MSMEs Ramunia Village and to determine how much influence the use of tax accounting information has on the success of UMKM Perkebunan Ramunia Village. The population in this study were Micro, Small and Medium Enterprises (MSMEs) entrepreneurs. Ramunia Village, which were 100 MSMEs. The sample in the study was 73 MSMEs taken using saturated samples. The data collection technique used in this study was carried out by documentation and distributing questionnaires. The analysis technique used in this study was linear regression, simple linear regression analysis, t-statistical test and coefficient of determination. The results of the study showed that there was a positive and significant effect of the use of tax accounting information on the success of MSMEs Ramunia Village and for R Square of 0.573 which means that there is a relationship between tax accounting information and the success of MSMEs of 57.3%, while the remaining 42.7% other variables not examined by this study, such as financial literacy, experience, control and other variables.

Keywords: Use of Tax Accounting Information; Micro Small and Medium Enterprises.

INTRODUCTION

One of the pillars supporting the national economy is Micro, Small, and Medium Enterprises (MSMEs). MSMEs have a significant contribution to the national economy and can reduce unemployment and poverty levels. According to the statistical data presented, MSMEs are the largest number of business groups. MSMEs are one of the largest economic actors in the Indonesian economy and are the driving force of economic growth after the economic crisis. In addition to making a major contribution to national development, MSMEs can also be a significant job opportunity for workers in Indonesia who certainly need work amidst the difficulty of finding work in the current era of globalization. Therefore, our awareness is very much needed to develop MSME units to create prosperity for the community. The development of micro, small and medium enterprises is very important and strategic to anticipate the future economy, especially to strengthen the structure of the national economy. The current national economic crisis has greatly affected the economic and political stability of the country, its impact has worsened the operations of large companies, while large companies, micro, small and medium enterprises and cooperatives are still relatively able to maintain their activities

According to Saragih and Hafsa (2017), developing the competitiveness of Small Enterprises is an effort to improve people's welfare while narrowing economic disparities. However, MSMEs face various challenges, one of which is the lack of understanding regarding the use of tax accounting information. Based on research by Hani and Fauzi (2017), well-prepared financial reports can assist business actors in decision-making and more accurate tax calculations. This is reinforced by the Theory of Planned Behavior (TPB), which states that business actors with good accounting knowledge will be better able to utilize accounting information for their business advancement.

The phenomenon that occurs in MSMEs in Ramunia Plantation Village is that MSMEs do not always make financial reports for their businesses because of the obstacles or challenges faced by MSME actors themselves. These obstacles are related to fund management and preparation of financial reports. Good fund management is an important factor in the success of MSMEs. Thus, it can be stated that the use of tax accounting information in MSMEs in Ramunia Village is still low and the importance of using tax accounting information has not been understood by MSME entrepreneurs.

| No | Question | Yes | Percent % | No | Percent % |
|----|--|-----|-----------|----|-----------|
| 1. | Do business actors understand the use of Tax Accounting Information? | 2 | 20% | 8 | 80% |
| 2. | Has their business been running for more than 3 years? | 3 | 30% | 5 | 70% |
| 3. | Have business actors felt an increase in sales every month? | 4 | 40% | 6 | 60% |
| 4. | Do business actors understand taxes? | 2 | 20% | 8 | 80% |

Source: Processed primary data, 2024

Small business growth will face problems at the same stage because they do not have internal or external information. Among them is the use of accounting information that provides the necessary information, especially tax accounting information. In addition to the purpose of decision making, accounting information generated from financial statements helps to evaluate business performance. Financial accounting information is useful for presenting an assessment of the company's development

performance and for knowing the company's capital and profit structure in a certain period. Accounting constraints, especially the preparation of financial statements, are the main cause of business development problems and MSME failures. This means that MSMEs do not report their financial position periodically and only report on request.

LITERATURE REVIEW

Accounting Information

Accounting information is quantitative data useful for economic decision-making (Ningsih, 2016). According to AAOIFI, financial reporting is just one source of information needed by report users and should be considered alongside external factors such as economic conditions, politics, and industry expectations (ISRA, 2015). Accounting information aims to assist the complex planning, coordination, and control processes. Good quality accounting information will ultimately provide important input for management. So that it will determine the achievement of the expected financial performance. Accounting information is also useful in preparing various projections such as, projections of future cash needs, controlling costs, measuring productivity, increasing productivity, providing support for the production process. . Entrepreneurs who use accounting information are able to implement strategies, carry out operational activities, and evaluate company performance. Accounting information can be the basis for making decisions in managing small businesses, including market development decisions, pricing, increasing employees, increasing production and others.

Users of accounting information must obtain relevant data before a crisis develops or opportunities are lost, as information available after decisions are made loses its value (Nugraheni, 2017). High-quality accounting information contributes to achieving the company's financial performance (Haridhi, 2017). The use of accounting information is useful in order to prepare future cost needs, can control costs, measure productivity and provide support for the production process. Entrepreneurs who use accounting information are able to implement strategies, carry out operational activities, and evaluate company performance.

Utilization of Tax Accounting Information

The use of tax accounting information involves providing accounting data for tax-related decision-making. Smirat (2013) states that tax accounting information helps businesses manage economic and tax-related issues. The government really needs accounting information, especially in determining the amount of tax to be paid and the management really needs information about tax obligations to be able to fulfill these obligations properly and there will be no tax sanctions from the government. Therefore, tax accounting information needs to be arranged in such a way as to meet the needs of the government in managing and providing tax information. Taxes play an important role in national life, especially for development because state revenues are to finance all state expenditures. According to the Director of Public Relations and Tax Education (DJP, 2007), taxes serve as a primary revenue source for the state and must be paid according to regulations. However, challenges in tax compliance require improved evaluation of accounting information and technology.

Robert Leonard Marbun emphasizes that one of the challenges in taxation is the lack of taxpayer understanding regarding tax information. Thus, evaluating tax accounting usage is crucial. Taxes are the government's foundation in running the wheels of government where tax revenue is the largest source of state revenue at present and is one of the main pillars of state revenue as stated in the State Revenue and Expenditure Budget (APBN) (Hafsah 2024)

Micro, Small, and Medium Enterprises (MSMEs)

According to TAP MPR No. XVI/MPR/RI/1998, MSMEs are the main pillars of the national economy and should receive support and development. MSMEs are independent productive business units operated by individuals or business entities across various economic sectors.

The definition of MSMEs according to Law No. 20 of 2008 is as follows:

Micro Enterprises: Maximum assets of IDR 50 million and annual revenue of up to IDR 300 million.

Small Enterprises: Assets between IDR 50 million to IDR 500 million and annual revenue between IDR 300 million to IDR 2.5 billion.

Medium Enterprises: Assets between IDR 500 million to IDR 10 billion and annual revenue between IDR 2.5 billion to IDR 50 billion.

According to Tambunan (2002), MSMEs are a source of technological and production innovation, as well as a generator of skilled labor and flexible production processes to meet market demands.

RESEARCH METHOD

The research approach used by the researcher is associative quantitative research. Quantitative research methods are research methods based on experience and definite science, used to research certain populations or samples, sampling techniques are usually carried out randomly, data collection using instruments, data analysis research is carried out with statistics with the aim of testing predetermined hypotheses (Sugiyono, 2017)

RESULTS

Research Data Description

This study aims to determine the Use of Tax Accounting Information on the Success of MSMEs.

The data obtained from the questionnaire will be presented in quantitative form with 73 respondents. The data identification of the 73 respondents is presented by the author as follows.

Respondent characteristics based on gender can be shown in the following table:

Distribution Respondents Based on Type Sex

| No | Type Sex | Amount | Percentage (%) |
|----|----------|-----------|----------------|
| 1 | Woman | 35 person | 48% |
| 2 | Man | 38 person | 52% |
| | Amount | 73 person | 100% |

Source : data processed (2024)

1. Characteristics Based on Age

Characteristics Respondent based on age intended on table following This:

Distribution Respondents Based on Age

| No | Age Respondents | Amount | Percentage (%) |
|----|-----------------|--------|----------------|
|----|-----------------|--------|----------------|

| | | | |
|--------|---------------|--------------|------|
| 1 | 20 – 30 Year | 9 person | 12% |
| 2 | 31 – 40 Year | 32 person | 44 % |
| 3 | 41 – 50 Year | 27 person | 37% |
| 4 | In on 51 Year | 5 person | 7 % |
| Amount | | 73 person | 100% |

Source : processed data (2024)

Test Linearity

Linearity Test

| | Sum of Squar es | df | Mea n Squar e | F | Sig. |
|---|--------------------------|----|------------------------|-----------|----------|
| Success _ Between (Combined) Group | 2705.900 | 26 | 104,073 | 7,62 0 | .00 0 |
| MSMEs Linearity | 1911.412 | 1 | 1911.412 | 139,94 | .00 0 |
| * use of Deviation tax from accounti Linearity ng informati on | 794,488 | 25 | 31,780 | 2,327 | .10 6 |
| Within Groups | 628,264 | 46 | 13,658 | | |
| Total | 3334.164 | 72 | | | |

ANOVA Table

Based on Table on, mark significance variable use of information tax accounting is at a value of 0.000 and this value is lower than with mark significance 0.05 so that there is connection linear in a way significant between users of tax accounting information with the success of MSMEs.

Simple Regression

Regression Simple

Coefficients ^a

| Model | Unstandardized Coefficients | | Standardize d Coefficient s | t | Sig. |
|-------|--------------------------------|---------------|--------------------------------------|---|------|
| | B | Std. Error | Bet a | | |

| | | | | | |
|-----------------------------------|-------|-------|------|------|-----|
| 1 (Constant) | 9,889 | 1,980 | | 4.99 | .00 |
| Use of Tax Accounting Information | .648 | .066 | .757 | 5 | 0 |
| | | | | 9,76 | .00 |
| | | | | 7 | 0 |

a. Dependent Variables: Success of MSMEs

The constant value of 9.889 indicates that the success of MSMEs will be worth 9.889 if the tax accounting information is equal to zero.

t-test

Table- t-test

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|----------------------------|-----------------------------|------------|---------------------------|------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 9,889 | 1,980 | | 4.99 | .00 |
| Tax Accounting Information | .648 | .066 | .757 | 5 | 0 |
| | | | | 9,76 | .00 |
| | | | | 7 | 0 |

Coefficients^a

a. Dependent Variables: Success of MSMEs

Source : *Research Data Processed (2024)*

Based on the partial test results for the tax accounting information variable, it was obtained that t count (9.767) > t table (1.993) with a significance value of 0.000 < 0.05, so H_0 was rejected and H_a was accepted. This shows that partially there is a significant influence of tax accounting information on the success of UMKM Desa Perkebunan Ramunia

Coefficient Determination

Coefficient Determination

Model Summary

| | R | Adjusted R Square | Std. Error of the Estimate |
|---|-------------------|-------------------|----------------------------|
| 1 | .757 ^a | .573 | 4.47647 |

a. Predictors: (Constant), use of tax accounting information

Based on the table above, it can be seen that the R Square value is 0.573, which means that there is a relationship between the use of tax accounting information and the

success of MSMEs, while for R Square it is 0.573 or 57.3%, which means the influence of the use of tax accounting information on the success of MSMEs in Ramunia Plantation Village, while the remaining 42.7% are other variables that were not examined by this study, such as knowledge, experience, control and other variables.

Discussion

The research results indicate that all independent variables (the use of tax accounting information) have a positive coefficient (b), meaning they have a direct influence on the dependent variable (MSMEs success). The analysis and testing results can be explained as follows:

The Influence of Tax Accounting Information on the Success of MSMEs in Ramunia village. Based on the partial test results, the variable of tax accounting information usage shows a t-value (9.767) > t-table (1.993) with a significance level of $0.000 < 0.05$, leading to the rejection of H_0 and acceptance of H_a . This indicates that the use of tax accounting information has a significant influence on MSMEs success in Ramunia.village.

Tax accounting information involves various resources, such as tools and personnel, to transform data into meaningful information. It plays a crucial role in businesses, particularly in decision-making processes. Good information should adhere to principles that align with the objectives of tax accounting information usage.

This study aligns with Attribution Theory, which suggests that tax accounting information usage is an external factor influenced by technological advancements, requiring business actors to adapt. Additionally, external factors such as training and guidance from government agencies or organizations can facilitate financial record-keeping for business owners (Marina, Wahjono, Syaban, & Suarni, 2017).

The findings are supported by studies from Azzahrona, Susi, & Zuhrotul (2022), Prasetyo & Ambarwati (2021), and Cut Fajar Nita (2019), which concluded that the implementation of tax accounting information has a positive and significant relationship with MSMEs success. This implies that increasing the use of tax accounting information improves MSMEs success, and vice versa. However, these findings differ from Wahyuni, Nugroho, Purwantini, & Khikmah (2021), who found no significant impact of tax accounting information on MSMEs success.

The R Square value of 0.573 (57.3%) indicates that tax accounting information usage explains 57.3% of MSMEs success in Desa Perkebunan Ramunia, while the remaining 42.7% is influenced by other factors such as financial literacy, experience, control, and other variables not examined in this study.

Consistent and repeated use of tax accounting information suggests user satisfaction and contributes to business success, both directly and indirectly. The use of tax accounting information provides both positive and negative impacts, as it facilitates data processing, accessibility, and implementation, ultimately supporting business operations and improving MSMEs success (Prasetyo & Ambarwati, 2021).

CONCLUSION

The results of research conducted on Micro, Small and Medium Enterprises (MSMEs) entrepreneurs in Ramunia Village are as follows:

1. There is an influence of the use of tax accounting information on the success of MSMEs in Deli Serdang Regency, Pantai Labu District, Ramunia Plantation Village.
2. MSMEs actors, so that they can focus more on the implementation of the use of tax accounting information and understand the imposition of taxes on MSMEs in accordance with the accounting standards of micro, small and medium entities.

LIMITATION

This research has been attempted and carried out in accordance with science and procedures, but it still has limited problems in evaluating what factors influence taxpayer behavior in complying with their obligations as taxpayers.

ACKNOWLEDGMENT

Thank you to Muhammadiyah University of North Sumatra for funding participation in this International Conference.

DECLARATION OF CONFLICTING INTERESTS

The author has no conflict of interest in writing this article.

REFERENCES

- Afrianti, R. and 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), pp. 41–47. doi: 10.31958/mabis.v1i1.3079.
- Andarista Y. Pengaruh persepsi pelaku usaha mikro kecil dan menengah tentang akuntansi, pengetahuan akuntansi, dan skala usaha terhadap penggunaan informasi akuntansi: studi pada pelaku UMKM di Kecamatan Taman Kabupaten Sidoarjo. 2021; Available from: <http://digilib.uinsby.ac.id/id/eprint/50226>,
- Dahrani, D., Saragih, F. and Ritonga, P. (2022) 'Model Pengelolaan Keuangan Berbasis Literasi Keuangan dan Inklusi Keuangan : Studi pada UMKM di Kota Binjai', *Owner*, 6(2), pp. 1509–1518. doi: 10.33395/owner.v6i2.778.
- Donal E. Kieso, Jerry J. Weygandt, and Terry D. Warfield, 2007. *Akuntansi Intermediate*. Edisi Keduabelas, Jakarta : Erlangga.
- Fazira E. Persepsi Usaha Mikro Kecil Dan Menengah (Umkm) Tentang Akuntansi (Studi Pada Kasus Umkm Kec. Tanjung Balai Selatan). Repositori Universitas Muhammadiyah Sumatera Utara. 2020. 274–282 p.
- Febriyanti, G. A. and Wardhani, A. S. (2018) 'Pengaruh Persepsi, Tingkat Pendidikan, dan Sosialisasi Terhadap Penerapan SAK EMKM Pada UMKM Wilayah Kota Surabaya', *Jurnal Ilmiah ESAI*, 12(2), pp. 112–127. doi: 10.25181/esai.v12i2.1100.
- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate dengan Program IBM SPSS* 25. Badan Penerbit Universitas Diponegoro: Semarang
- Hafsah, Dahlia A, Hasan S, S. (2024). The Influence of Taxpayer Awareness and Tax Audit on Tax Revenue. *Journal of International Conference Proceedings, Current Issues & Research in Social Sciences, Education and Management*, 2(2), 101-111.
- Hafsah, H. dan Hanum, Z. (2021) 'Penggunaan Akuntansi Dalam Menjalankan Usaha Bagi Pelaku Usaha Mikro Kecil Menengah (Umkm) Di Kelurahan Gedung Johor Kecamatan Medan Johor', *Prosiding Seminar Nasional ...*, 2(1). Available at:

- Handayani rizki asrinda. Analisis Penerapan Sak Emkm Pada Usaha Mikro Kecil Dan Menengah Di Kab. Luwu Utara (Studi Kasus Umkm Farhan Cake'S). Skripsi. 2018;
- Hani, S. and Fauzi, Z. (2017) 'Persepsi Pelaku UKM Terhadap Penyelenggaraan Laporan Keuangan', *JAKPI - Jurnal Akuntansi, Keuangan & Perpajakan Indonesia*, 5(02). Available at:
<https://jurnal.unimed.ac.id/2012/index.php/eua/article/view/10505>.
- Hanum, Z. (2019) 'Pelatihan Penyusunan Laporan Keuangan Usaha Mikro Kecil Menengah (UMKM) Desa Pantai Labu Pekan Kabupaten Deli Serdang', *Liabilities (Jurnal Pendidikan Akuntansi)*, 2(3), pp. 237–242. doi: 10.30596/liabilities.v2i3.3990.
- Heriston Sianturi and Nurul Fathiyah (2016) 'Pengaruh Persepsi Pemilik Dan Pengetahuan Akuntansi Pelaku Usaha Kecil Dan Menengah Terhadap Penggunaan Informasi Akuntansi', *Jurnal Liabilitas*, 1(2), pp. 95–106. doi: 10.54964/liabilitas.v1i2.14.
- Ikatan Akuntan Indonesia. (2016). "*Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah*". Jakarta: Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia.
- Kartikahadi. (2012). *Akuntansi Keuangan Berdasarkan SAK Berbasis IFS*. Jakarta. Salemba empat .
- Lestari,Eka.(2008).Pengaruh Sistem Informasi Perpajakan dan Lama Masa Kerja Sebagai Pemeriksa Pajak Terhadap Kemampuan Pemeriksaan Pajak.*Jurnal Ekonomi dan Ilmu Sosia*.
- Marpaung AP, Hafiz MS, Koto M, Dari W. Strategi Peningkatan Kapasitas Usaha Pada Umkm Melalui Digital Marketing. Pros Semin Kewirausahaan. 2021;2(1):294–300.
- Majelis Permusyawaratan Rakyat RI (1998) 'Ketetapan Majelis Permusyawaratan Rakyat Republik Indonesia Nomor Xvi/Mpr/1998 Tentang Politik Ekonomi Dalam Rangka Demokrasi Ekonomi', pp. 49–58.
- Munawir. 2004. *Analisa Laporan Keuangan. Edisi empat*. Yogyakarta: Liberty.
- Mustaqhfiroh M. Faktor Penentu Penggunaan Informasi Akuntansi pada Usaha Kecil dan Menengah dengan Good Corporate Governance Sebagai Variabel Intervening. 2016.
- Mutiah, R. A. (2022). Penerapan Penyusunan Laporan Keuangan pada UMKM Berbasis SAK EMKM. *International Journal of Social Science and Business*, 3(3), 223-229.
- Natawibawa, I Wayan Yeremia (2020). "*Mengevaluasi Sistem Informasi Akuntansi Perpajakan DJP*". <https://news.ddtc.co.id/mengevaluasi-sistem-informasi-akuntansi-perpajakan-djp-25032>. Diakses 25 Oktober 2020.

- Ningtiyas JDA. Penyusunan Laporan Keuangan UMKM Berdasarkan Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah (SAK-EMKM) (Studi Kasus Di UMKM Bintang Malam Pekalongan). *Ris J Akunt.* 2017;2(1):11–7.
- Pinasti M. Pengaruh Penyelenggaraan Dan Penggunaan Informasi Akuntansi Terhadap Persepsi Pengusaha Kecil Atas Informasi. *J Chem Inf Model.* 2013;53(9):1689–99.
- Priliandani, 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.
- Putri, WHAS, Hafsah (2024) 'Pengaruh Persepsi Pelaku Usaha Mikro Kecil dan Menengah Tentang Penyusunan Laporan Keuangan UMKM Berdasarkan SAK – EMKM Terhadap Penggunaan Informasi akuntansi perpajakan (Studi Kasus Pelaku UMKM di Desa Perkebunan Ramunia.' *Owner : Riset Dan Jurnal Akuntansi*, 8(2), 1839-1848. <https://doi.org/10.33395/owner.v8i2.2072>
- Rosdiana. 2011. *Pengantar Ilmu Pajak Kebijakan dan Implementasi di Indonesia*. Jakarta. Visimedia.
- Safitri D. Analisis Persepsi Pelaku Usaha Mikro Kecil Dan Menengah (Umk) Atas Penyusunan Laporan Keuangan. RepositoryUmsuAcId [Internet]. 2019; Available from: <http://repository.umsu.ac.id/handle/123456789/563>.
- Saragih, Fitriani, dan Hafsah. "Analisis Persepsi Pelaku Usaha Kecil Dan Menengah Tentang Penerapan Akuntansi (Studi Kasus UKM Grosir Bahan Pokok di Medan Marelان)." *Kumpulan Jurnal Dosen Universitas MUUhammadiyah Sumatera Utara.* (2017).
- Sari RN. Persepsi pemilik dan pengetahuan akuntansi pelaku usaha kecil dan menengah atas penggunaan informasi akuntansi. *J Ris Akunt [Internet]*. 2015;(2001). Available from: <http://journals.ums.ac.id/index.php/reaksi/article/view/6629>.
- Sari PP. Persepsi Pengelola Usaha Mikro Kecil Dan Menengah (Umkm) Tentang Penyajian Laporan Keuangan Berbasis SAK EMKM. Skripsi. Universitas Muhammadiyah Sumatera Utara.(2018).
- Sariati. 2014. *Pelaporan dan Laporan Keuangan*. Yogyakarta. Graha ilmu.
- Sariningtyas P, Diah W T. Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik Pada Usaha Kecil dan Menengah. *Jaki [Internet]*. 2011;1(1):90–101. Available from: <http://www.upnjatim.ac.id>.
- Silvia B, Azmi F. Analisis Faktor-Faktor Yang Mempengaruhi Persepsi Pengusaha Umkm Terhadap Laporan Keuangan Berbasis Sak Emkm. *J Anal Bisnis Ekon.* 2019;17(1):57–73.
- Smirat DBYA. The use of accounting information by small and medium enterprises in south district of jordan ,(An empirical study). *Res J Financ Account.* 2013;4(6):169–75.

- Sofiah N, Murniati A. Persepsi pengusaha UMKM keramik dinoyo atas informasi akuntansi keuangan berbasis entitas tanpa akuntabilitas publik (SAK ETAP). J Jibeka. 2014;8(1):1–9.
- Srivastava P, Lognathan M. Impact of accounting information for management decision making. Int J Appl Res [Internet]. 2016;2(25):171–4. Available from: <https://www.allresearchjournal.com/archives/2016/vol2issue5/PartC/2-3-135-834.pdf>.
- Sugiono.(2017). *Metode Penelitian Kuantitatif Kualittif dan R&D*. Bandung: Alfabeta.
- Sunaryo D, Erdawati D dan L. Pengaruh Persepsi Pelaku Usaha Mikro Kecil dan Menengah tentang Akuntansi, Pengetahuan Akuntansi, dan Skala Usaha terhadap Penggunaan Informasi Akuntansi. J Akunt dan Keuang. 2015;5(1):47–56.
- Suryani,yani. Siregar, M & Ika,D.(2020).*Panduan Penyusunan Laporan Keuangan UMKM*.Yayasan Kita Menulis.
- Undang-Undang No. 20 Tahun 2008. Tentang Usaha Mikro, Kecil, dan Menengah.
- Walther. M, Christopher J. 2009. *Using Accounting Information*. London Business School
- Wibowo. 2013. *Perilaku dalam Organisasi*.Jakarta: PT. Raja Grafindo Persada.
- Yuli S, Sigit H. Persepsi Pemilik Dan Pengetahuan Akuntansipelaku Usaha Mikro Kecil Dan Menengah (Umkm)Atas Penyusunan Laporan Keuangan. Ris Akunt dan Keuang Indones. 2018;3–2(2):161–3.