

Factors Influence The Accounting Information Application in Suci T-Shirt Centre Bandung, West Java, Indonesia

Galuh Tresna Murti^{a*}, Teti Sumarni^a, Rakhmini Juwita^b

^aPoliteknik LP3I, Bandung 40123, West Java, Indonesia

^bUniversitas Terbuka, Serang 42124, Banten, Indonesia

Abstract

The objective of this research were to analyse factors influencing the accounting information application in Suci T-shirt Centre Bandung. As much as 60 Small & Medium-Enterprises were choised as sample based on simple random sampling method. Research method was emphirical study and the research design was verificative descriptive. Data analised using multiple regression analisys with hypothetical statistic of t-test and 5% error estimated. Primarily data were collected, and the data already tested in terms of their reliability and validity. The result based on the used of all of the independent variable shows that the company size, company age and owner's/manager's education positively influence the accounting information application in Small & Medium-Enterprises.

Keywords: Company Size, Company Age, Owner's/manager Education, Accounting Information Application

1. Introduction

Micro, small and medium-sized firms (MSMEs) are a key source of employment and economic growth in Indonesia. They contributed to the country's economic resilience during the 2008-09 financial crisis [23].

Study by Central Bank of Indonesia in 2008 to compare effects between the 1997 Asian Financial crisis and the global financial crisis on SME performance. In general, it appears that global crisis was more effect than the 1997 crisis to the negatively SMEs performance at the regional and national levels . By sector, it is known that sector of small-scale industry are relatively more resistant to (survive) the negative impact of the global crisis [11], even become the savior of the nation's economic recovery because of their ability to provide a significant contribution to the Gross Domestic Product (GDP) and employment.

SMEs have a proportion of 99.99% of the total businesses in Indonesia or as many as 52.76 million units (BPS.2013). Central Statistics Agency (BPS.2013) also shows that SMEs have proven to contribute 56.92% of the total Gross Domestic Product (GDP) of Indonesia, equivalent to Rp1.213,25 Trillion.

SMEs have been the main contributors to employment growth in Indonesia in recent years. This helps to sustain household income during the crisis and is one of the factors explaining the steady decline in the poverty rate. SMEs have contributed more to the growth of value-added than to large firms, with micro firms representing the bulk of SMEs contributions. One reason for this good performance may be the low reliance of micro and small firms on formal

markets and credits, which allow them to respond more quickly than large firms to sudden shocks [4].

Behind the brilliant achievement as indicated by the presence of SMEs, it is identified that there are several problems faced by SMEs, one of them is the low productivity of SMEs. In addition to low productivity, SMEs also face limited access of productive resources, especially related to capital, technology, information and markets, such as the inability or unaccessability for SMEs to trade in the financial institutions to obtain information on the capital, then the lack of knowledge about marketing strategy and intellectual property (beritasatu.com.2013).

The 15 obstacles are access to finance; access to land; business licensing and permits; corruption; courts; crime, theft and disorder; customs and trade regulations; electricity; inadequately educated workforce; labor regulations; political instability; practices of competitors in the informal sector; tax administration; tax rates and transport [10].

Labour productivity appears to have increased faster for larger firms than for their small counterparts since 2008, and the gap between the two groups has widened. Overall, small firms are found to be 80% less productive on average than large firms. This is consistent with what is observed in other developing economies and can be explained by the fact that small firms usually use manual modes of production [1, 3]. They are also lack inputs, such as skilled workers, new machinery and IT processes and the know-how to improve methods of production.

SMEs in Indonesia have major obstacles to workers who are not educated, as in Table 1. The percentage of workers who do not have the skills is in a fairly high number that is

* Corresponding author. Tel.: N/A; fax: N/A.
E-mail address: galuh.tresna@yahoo.com.

the company has 19.6% of small-scale and 23% of medium scale. Compared with some ASEAN countries, Indonesia in 2009 is still at the third level (20.4%) under the Philippines (7.8%) and Vietnam (10.5%) (World Bank Enterprise Survey: 2012).

Banking and other financial institutions are those who have the financial resources. The low quality of human resources in SMEs makes them difficult to enter the formal financial sectors. Consequently, SMEs in general only survive on informal sources of fundings. If this continues to happen, then such a promising potential in the business of SMEs will not be utilized. Considering the fact that the main constraints faced by the SMEs in addition to capital is the application of professional management. They are lack of understanding the importance and need to be equipped with the financial statements of a business. Though accurate financial reports and raw material will help them in running their business development efforts quantitatively as well as qualitatively.

Ability to provide and use of accounting information is one of the weaknesses of the management. This weakness is a major factor that led to the failure of SMEs in developing the business revealed that the ability to provide and use of accounting information depends on the ability of the owner to run technical accounting.

Accounting information is very useful for SMEs, because it is a tools used by users of information for decision-making [6]. Accounting information can be used to measure and communicate the company's financial information that is required by the management in formulating decisions to solve the problems faced. In addition, the accounting information is also useful in order to construct a variety of projection, i.e. the projection of cash needs in the future, control costs, measure and improving productivity and providing support for the production process [19].

The obligation to keep records of proper accounting for SMEs in Indonesia has actually been implied in the Law of Small and Medium Enterprises No. 9 in 1995 and the Taxation Act. Law of Small and Medium Enterprises No. 9 1995 as the replacement of the Law of Small and Medium Enterprises No. 20 in 2008 entitled "Development of Small and Medium Enterprises and Cooperatives".

Government and accounting community has stressed on the importance of recording and organizing accounting information for SMEs. But in reality, the majority of SMEs in Indonesia have not been organized and taken advantage of accounting in the management of their businesses. Nowadays most of the SMEs remain keeping their books with improper accounting and reporting. The implementation of accounting bookkeeping to provide informative financial statements remains difficult for SMEs.

Various studies about the use of accounting information on SMEs, namely; Philip (1977) in [5], revealed many weaknesses in accounting practices in SMEs due to several factors, among others, overload education and accounting standards.

While [6], who examine the factors that influence the application of accounting information in a small company that was conducted in Australia to 928 small firms, found that educational managers, business scale, lead time, industry and firm age have positive influence on the application of accounting information on SMEs. This finding is in line with the claim proposed by [18] which states that the problems in the application of accounting are due to the lack of knowledge of the company owners or managers about accounting.

In Indonesia, the study of the use of accounting information in small businesses is relatively fewer than other research. Several studies that have been conducted, among others; Suhairi, Yahya and Haron in [14] examined the relationship of accounting knowledge and entrepreneurial personality to the use of accounting information. The results showed that the accounting knowledge and entrepreneur have a positive influence on the use of accounting information. [14] found that the period of their leading the companies, the education background of the managers / owners, accounting training, firm age and scale have positive effect on the use of accounting information.

[14] examined the factors that influence the preparation and use of accounting information in small companies in Central Java with a sample of 283 small and medium entrepreneurs. It was found that the characteristics of the owners / managers (period of leading, formal education manager / owner, and accounting training attended by the manager / owner) and the characteristics of small and medium enterprises (age companies, industries, and size) significantly have positive effects on the preparation and use of accounting information in the company.

[22, 5] who examined the factors that influence the use of accounting information in a small firm, found that educated managers, business scale, long-period of leading experience and age of the companies have positive effect on the use of accounting information on SMEs

One of the SMEs that is interesting to study is the Suci t-shirts centre in Bandung, West Java, Indonesia. It is interesting to study as the presence of the t-shirt industry center is one of the industrial centers used as seed or signature of Bandung city based on the Decree of the Mayor of Bandung No. 530 / Kep.295-DISKUKM.PERINDAG / 2009.

Problems faced by Suci t-shirt center, are actually the same as the problems faced by SMEs in general. Along with it, the causes of various studies about the causes of the failure of SMEs have been carried out, among others; [17] which revealed that the lack of management is one of the contributing factors. One of the problems in the implementation of accounting management is that it is weak. A sit is understood that the existence of accounting is very beneficial for SMEs, because it is a tool that can help business-making decision. In addition, the accounting information is also useful in order to construct a variety of projection, ie the projection of cash needs in the future, control costs, measure and improve productivity and provide support to the production process

The low level of education is allegedly considered as one of SME owners' causes of weakness in capacity of SMEs owners' organization and use of accounting techniques. Another factor is that most t-shirts producers' awareness of the importance of the existence of accounting is still low. Most of the t-shirts manufacturers argue that accounting is something that is difficult and it becomes a burden.

This research refers to research conducted [17, 18] and encouraged the relatively few studies about the use of accounting information on SMEs. This study will replicate the study variables, education manager / owner, the scale of business, age of the company, to the use of accounting information on SMEs.

The difference in this study with previous research is the object of this research is do not have the same line.

The existence of the same characteristics of the object of study will minimize the emergence of other variables that influence the use of accounting information. While research conducted by [18, 14, 17] took the object of investigation varied. This condition causes the diverse characteristics of SMEs studied, so it is possible existence of other variables that affect the use of accounting information and the variables among the SMEs.

Based on the above research the title of this research is "Factors Influence The Accounting Information Application in Suci T-Shirt Centre Bandung West Java Indonesia".

2. Materials & Method

2.1 Sources and Data Collection Techniques

Source of data used in this research is the primary data while the data collection techniques used is through questionnaires on the respondent. The questionnaire was administered directly to the owner/managers of SMEs Suci t-shirt centers in Bandung..

2.2 Population and Sample

The population of this study is the manager or owner of small and medium-sized companies located in the Suci t-shirt centre in Bandung. Samples taken from the population carried out by simple random sampling (random) where samples used were as much as 60 SMEs Suci t-shirt centers in Bandung.

2.3 Operationalization of Variables

There are four variables In this study, Company size, Company age, Owner's/Manager education as independent variables and the application of accounting information as dependent variable. This operational research variables need to be defined in advance as a basis for the preparation of the questionnaire. The definition of each variable as follows:

2.3.1 Independent Variabel (X)

1. Company Size Variabel (X1)

Company Size in this study are based on the number of workers who work in the company. Kushnir, K., et al (2010) "MSMEs are defined as follows: micro enterprises: 1–9 employees; small: 10–49 employees; and medium: 50–249 employees".

Here are the questions and answer options to determine the size of the company:

A value 1 is given if the company has 1-9 employees, then the value 2 if the company has 10-49 employees, and a value 3 if the company has 50-99 employees, value 4 if the company has 100-149 employees, and a value 5 if the company has employees > 150

2. Company Age Variable (X2)

Company Age in this study are based on the length of the company's live, according to Poerwadarminta (2003: 1338).

A value 1 is given if the business is 1-5 years old, then the value 2 for live of the company between 6-10 years old up to 3 years, and a value 3 for live of the company between 11-15, value 4 for live of the company 16-20, and a score 5 for live of the company > 21 years

3. Owner's/Manager Education Variable (X3)

Education owner /manager of this research is based on formal education have been followed, the managers/owners of SMEs in the Suci t-shirts centre in Bandung.

A better understanding of the application of financial information can be affected from higher education. The measurement for this variable is that Value 1 if the owner/manager education's is lower than high school education/vocational, value 2 if the owner/manager's education is a high school education /vocational, value 3 if owner/manager's educational background is post graduate, value 4 if the owner/manager's education is have a master degree, value 5 if owner/manager's education is have a doctoral degree.

2.3.2 Dependent Variable (Y)

Sometimes called the dependent variable is a variable that is affected or which become due, because of the independent variables [21]. In this study, the dependent variable is as follows:

1 Accounting Information Application Variable (Y)

Accounting information is basically financial information and is mainly used for decision making.

The use of accounting information in this study is based on financial accounting information presented SMEs in Suci t-shirt centre in Bandung consisting of 5 types of reports which consist of: balance sheet, income statement and statement of changes in capital, cash flow statement and notes to the financial statements

Measurement for this variable is value of 1 if the SME's not present none of the five types of financial statements,

value of 2 if the SME's present one type of financial statements, Value of 3 if SME's present two types of financial statements, value of 4 if SME's present three types of financial statements, value of 5 if SME's present four until five types of financial statements

2.4 Data Analyse

The analysis of the data in this study use SPSS 20 multiple linear regression analysis.

2.5 Formulation of hypotheses

2.5.1 The Influence of Company Size Toward Accounting Information Application in Suci T-Shirt Centre Bandung

According to [2] definition of the size of the company is "the size of the firm views of the value of equity, the value of the sale or the total value of assets".

"SMEs are defined as follows: micro enterprises: 1–9 employees; small: 10–49 employees; and medium: 50–249 employees"[10].

The World Bank Enterprise Surveys dataset (2010), stated "firms are divided into the following categories: small (5 to 9 employees), medium (10 to 99 employees), and large (100 or more employees)".

According to [5, 6], the big company in terms of number of employees certainly tends to use a lot of proper accounting information than companies that smaller-scale efforts.

[15] found that the size of the business is a factor that is difficult to separate from the SMEs entrepreneurs environment. Size of business can affect thinking entrepreneurs associated with the complexity and the increasing levels of corporate transactions that are expected to increasingly large-size businesses can encourage someone to think and learn related solutions to deal with it. Large-size businesses have resource implications for the company bigger and better able to hire employees with better skills.

The size of the company is expected to have positive influence on the use of accounting information in Suci t-shirt Centre in Bandung, so that the first hypothesis in this study are as follows:

H1 : Company size suspected influence the accounting information application in Suci T-shirt Centre in Bandung

2.3.2 The Influence of Company Age Toward Accounting Information Application in Suci T-Shirt Centre Bandung

According to [16] definition of company age is a time of life the company (since birth or held). Meanwhile, according [7] the company age is "part of the documentation that shows what the middle and which will be achieved by the company".

From these two terms can be seen that the definition of the age of the company is a long time to live, or there is an

organization or establishment engaged in the business and have a gain or profit purposes, and is part of the documentation that indicates the purpose of the company.

The age of the company based on the length of the company's established criteria. According [12], the older companies have a more in-depth knowledge of the needs of his constituents for information about the company. Therefore, older company will tend to disclose more complete information, including accounting information, as detailed disclosure can provide added value to the company so as to attract the attention of the wider community. Older companies can demonstrate the ability of the company to be more exist and compete. Companies that have long existed generally have more experience and a higher ability to publish and disclose information relating to the company's activities.

H2 : Company Age Suspected influence the accounting information application in Suci T-shirt Centre in Bandung

2.5.3 The Influence of Owner's/Manager Education Toward Accounting Information Application in Suci T-Shirt Centre Bandung

According [5] stated education manager will be measured by formal education have been followed. Measurement of formal education which is intended, among others: Elementary School, High School, Diploma, Bachelor and Postgraduate. The higher the level of education that has been taken, the higher the knowledge gained, so that knowledge can be practiced well in business.

H3 : Owner's/Manager Education suspected influence the accounting information application in Suci T-shirt Centre in Bandung

3. Result and Discussion

3.1 Descriptive Statistics

Variable Description used to describe variables in this research : Company size, Company Age, Owner's/Manager Education.

Table 2 shows that company's size variable has minimum score of 5, and maximum Score of 67. Mean is 18.97 deviation from standard 14.002. Company Age variable has minimum score of 2 and maximum score about 45. Mean is 14.28 of the deviation standard of 9.426. Owner's/Manager's Education Variable has minimum score of 1, maximum score of 5. Mean of 2.52 with deviation standard of 1.142.

3.2 Analysis Method

Finalisation technique of this research used quantitative analysis technique, it's objective to generate doing the

statistical test and researcher's subjectivity free influenced. [20]. On this research the quantitative analysis doing by quantified datas research to result the information needed. Analytical tool is multiple linear regression analysis by SPSS 20 program. Multiple linear regression analysis is used in this research because this research is to examine the relation influenced, using ratio scale that matches for multiple linear regression analysis.

Steps in multiple linear regression analysis are as follow:

3.3 Classical Assumption Test

3.3.1 Multicollinearity Test

Multicollinearity test objectives are to tested variables in regression models has a correlation among independent variables. Regression models shouldn't have correlation between independent variables. Multicollinearity test done by VIF (*Variance Inflation Factors*) and tolerance score. If $VIF > 10$ and tolerance score < 0.10 it's means Multicollinearity.

Regression model should not have a correlation between independent variables [8]. The result of multicollinearity shows in table 3 tolerance score bigger than 0.10, it means there are no correlation between independent variables [8]. VIF Score less than 10 shows between independent variables there are no multicollinearity.

3.3.2 Heteroskedastisity Test

Heteroskedastisity test in model used Glejser test by regressed absolute residual (AbsUi) score to variabel independent variable.

The result of statistical test using SPSS on table 4 shows company size variable (Size), company age variable (Age), owner's/manager education (Educ) has sig score $> \alpha = 0.05$. it means there are no heterokedastisity in this model. On the other words, all the independent variable in this model has homogen varian spread.

3.3.3 Autokorelation Test

Autokorelation test aims to test wheater in this regression linear model has a correlation between error on t-1 period. Regression model shouldn't have autocorrelation, the autocorrelation test in this research used Durbin-Watson test

The result of statistical processing shows on table 5 Durbin-Watson score $1.826 < 4$, it means there are no autocorrelation in this model.

3.3.4 Normality Test

Normality test used Kolmogorov-Smirnov test to residual score on regression equation result If signification > 0.05 (two ways test ; $\alpha/2 = 2.5\%$), it means data is normal distributed.

The result of statistical processing shows on table 6 score test 0.207, probability (Sig) $0.207 > \alpha = 0.05$. it means data in this model distributed normally.

3.3.5 Linearity Test

Linearity test aims to know wheater two variables has linear relation or not. This test is the condition in regression analysis or linear regression. The test in this research uses Scatterplot.figure.

Fig. 1 shows the scatterplot form a random image. It means that this model can be used in the regression linear equation.

3.4 Regression Equation Model

To reveal the effect of the hypothesized variables in this study is done through multiple regression analysis Regression model consist of 3 independent variables, X_1 (Company size), X_2 (Company Age), and X_3 (Owner's/Manager educational background). Ordinary least square (OLS).method is used to known the regression coefficient and the result is done by SPSS as in Table 7.

Table 7 showed a direct relationship (proportional) between firm size variables with the dependent variable is the use of accounting information. It is seen from the obtained regression coefficient is positive. The estimated regression coefficients obtained can be written on the estimated regression equation that describes the influence of the independent variables / size companies (Size) on the dependent variable / application of accounting information (App) were studied as follows:

$$\text{Application information accounting (APP)} \hat{Y} = 0.174 + 0.014 \text{ SIZE} \quad (1)$$

From the estimated regression equation obtained can be explained on average indexes use accounting information at the time of the independent variables constant or equal to zero indicated by the value of the constants in the equation of 0.174. Regression coefficient on the independent variables explain the dependent variable changes if the value of the independent variable changes. The constant of 0.174 states that the independent variables are considered constant, then the average application of accounting information is low.

Regression coefficient for X_1 size of the company amounted to 0.014 means that any change in one unit the number of employees as a proxy of the size of the company will increase the index of the use of accounting information for 0.014 when the other does not change (*ceteris paribus*)

The results of the regression coefficients obtained in table 8 show a unidirectional relationship (proportional) between the variables age of the firm (Age) in the model with the dependent variable is the use of accounting information (App). It is seen from the obtained regression coefficient is positive.

From the estimated regression coefficients obtained can be written on the estimated regression equation that describes the influence of the independent variables / firm age (age) on the dependent variable / use of accounting information (App) were studied as follows:

$$\text{Accounting Information Application (APP)} \hat{Y} =$$

Scientific Journal of PPI-UKM
ISSN No. 2356 - 2536

$$0,167 + 0,066 \text{ AGE} \quad (2)$$

From the estimated regression equation obtained can be explained on average use of accounting information at the time of the independent variables constant or equal to zero indicated by the value of the constants in the equation of the regression coefficient 0.167 in the independent variable explaining the dependent variable changes if the value of the independent variable changes. The constant of 0.167 shows that if the independent variables were considered to be constant, so the average use of accounting information is low.

The age regression of the company regression coefficient amounted to 0.066 X2 means that each additional firm age as a proxy of the age of the company will increase the use of index information at the time accounting is for 0.066 equals to other things (*ceteris paribus*).

The results of the regression coefficients obtained in Table 9 shows the unidirectional relationship (proportional) between educational variables of owner / manager in the model with the dependent variable that is the use of accounting information. It is seen from the positive regression coefficient obtained.

The estimated regression coefficients obtained can be written on the estimated regression equation that describes the influence of the independent variables / education owner / manager (Educ) on the dependent variable / use of accounting information (app) were studied as follows:

$$\text{Application of information accounting (APP) } \hat{Y} \\ = 0,163 + 0,062 \text{ EDUC} \quad (3)$$

From the estimated regression equation obtained, it can be explained that on average indexes of accounting information at the time of the independent variables are constant or equal to zero, indicated by the value of the constants in the equation of 0.163. Regression coefficient on the independent variables explains that the dependent variable changes if the value of the independent variable changes. The constant of 0.163 shows that when the independent variables are considered constant, the average use of accounting information is also low.

Regression coefficient for X3 owner's / manager's education is 0.062. It means that any educational change owner / manager as a proxy of education owner / manager will increase the index of 0.062 using accounting information when the other does not change (*ceteris paribus*)

3.5 Coefficient of Determination

The accuracy of the sample regression functions to assess the actual value measured by the coefficient of determination (R2) and the value of the t statistic.

SPSS output Display Model Summary in Table 10 shows the magnitude of R2 of 0.390, this means that 39% variation in the use of accounting information can be explained by the variation of the independent variable of size companies.

SPSS output Display Model Summary in Table 11 shows the magnitude of R2 of 0.160. This means that 16% variation in the use of accounting information can be explained by the variation of the independent variables of age of the company.

SPSS output Display Model Summary in Table 12 shows the magnitude of R2 of 0.120 that means that 12% variation in the use of accounting information can be explained by the variation of the independent variables of background education of the owner / manager of the company.

3.6 Hypothesis test

3.6.1 Individual Parameter Significance Test (t-Test)

The first hypothesis until the third hypothesis is done by using the t-test. T test basically shows how far the influence of individual independent variables in explaining the variation in the dependent variable. Based on test results by using multiple linear regression analysis, the following results is obtained as shown in Table 13. All independent variables included in the model have significant value $< \alpha = 0:05$. All independent variables proved to have a significant partial effect, so it can be concluded that the variable of the use of accounting information is influenced by firm size, firm age and education owner / manager. The result of the above calculation can be summarized in Table 14.

Overall results of the hypothesis testing using multiple regression can be seen in Table 15, with the following explanation:

1. Hypothesis Testing on the Influence of Company Size Toward the Accounting Information Application

Testing the influence of the company size toward the application of accounting information using multiple regression has significant results. It can be seen on the significance value of 0.006 which is smaller than $\alpha = 0:05$. Based on the results of multiple regression testing on an individual basis, it can be concluded that the H1 hypothesis shows the size of the company affects the use of accounting information.

Results of the analysis using multiple linear regression shows that the size of the company significantly influences the accounting information application. The larger the company is, the greater the accounting information application will be. The results of this study support the hypothesis with a significant level of 0.006 so the hypothesis H1 is accepted.

2. Hypothesis Testing on the Influence of Company Age Toward the Accounting Information Application

Testing the influence of the company age toward accounting information application by using multiple regression shows significant results. It can be seen on the significance value of 0.046 which is smaller than $\alpha = 0:05$. Based on the results of multiple regression testing on an individual basis, it can be concluded that the hypothesis H2 states that the age of the company influences the accounting information application received.

Company age coefficient shows a positive correlation between company age with the accounting information application. The older the company age is, the higher the level of accounting information application will be.

3. Hypothesis Testing on The Influence of Owner's / Manager's Education Toward the Accounting Information Application

Testing the influence of Owner's / Manager's Education of the accounting information application by using multiple regression shows significant results. It can be seen on the significance value of 0.019 which is smaller than $\alpha = 0:05$. Based on the results of multiple regression testing on an individual basis, it can be concluded that the H3 hypothesis, which states that Owner's / Manager's Education influences the accounting information application received.

References

- [1] Ayyagari, M., A. Demirgüç-Kunt and V. Maksimovic, 2011. Small vs Young Firms across the World. Policy Research Working Paper, No. 5631, The World Bank, Washington, D.C.
- [2] Bambang Riyanto. 2001. Dasar-Dasar Pembelanjaan Perusahaan. Edisi ke 4. Jogjakarta. BPFE.
- [3] Banerjee, A. and E. Duflo, 2005. Growth Theory through the Lens of Development Economics, in P. Aghion and S. Durlauf (eds.), Handbook of Economic Growth. Vol. 1a, Elsevier. Amsterdam. pp. 473-552
- [4] Berry, A., E. Rodriguez and H. Sandee, 2001. Small and Medium Enterprise Dynamics in Indonesia. Bulletin of Indonesian Economic Studies. Vol. 37. No. 3. pp 363-384
- [5] Handayani Bestari Dwi, 2011. Faktor yang memengaruhi Penggunaan Informasi Akuntansi Usaha Kecil dan menengah. Jurnal Akuntansi Manajemen. September 2011. Vol. 11 No. 1
- [6] Holmes, Scot and Des Nicholas, 1989. An Analysis of The Use of Accounting By Australian Small Business. Journal of Small Business Management.
- [7] Ihyaul Ulum. 2009. Intellectual Capital: Konsep dan Kajian Empiris. Yogyakarta. Graha Ilmu.
- [8] Imam Ghozali. 2007. Aplikasi Analisis Multivariate dengan Program SPSS. Semarang. Penerbit Universitas Diponegoro
- [9] Jati, H., B. Bala, dan O. Nisoni. 2004. Menumbuhkan Kebiasaan Usaha Kecil Menyusun Laporan Keuangan. Jurnal Bisnis dan Usahawan, II (8), 210-218.
- [10] Kushnir, K., et al. 2010. Micro, Small and Medium Enterprises Around The World : How Many Are There And What Effects The Count ?. World Bank./IFC
- [11] Mappigau, P & Agus Salim. Human Capital and Survival Of Small Scale Food Processing Firms Under Economic Crisis In Central Java Indonesia. Australian Journal of Business And Management Research.. Vol 3 No. 01 (16-29). April 2013. ISSN : 1839-0846
- [12] Marwata. 2001. Hubungan Antara Karakteristik Perusahaan dan Kualitas Ungkapan Sukarela Dalam Laporan Tahunan Perusahaan Publik di Indonesia. SNA IV, 155-172.
- [13] Mourigane. Anabelle. 2012. Promoting SME Development in Indonesia Economics. Organisation for Economic co-operation & development. Eco/WKP(2012)72
- [14] Murniati. 2002. Analisis Faktor-Faktor yang Mempengaruhi Penyiapan dan Penggunaan Informasi Akuntansi pada Pengusaha Kecil dan Menengah di Jawa Tengah. Tesis, Universitas Diponegoro.
- [15] Pinasti, M. 2001. Penggunaan Informasi Akuntansi dalam Pengelolaan Usaha Para Pedagang Kecil di Pasar Tradisional Kabupaten Banyumas. Jurnal Ekonomi, Bisnis, dan Akuntansi, 1 (3).
- [16] Poerwadarminta, W. J. S. 2003. Kamus Umum Bahasa Indonesia. Jakarta. Balai Pustaka
- [17] Rida Prihatni dan Diena Noviarini. 2012. The Comprehension And Application Of Accounting Information System For The Small And Medium Enterprise. 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND ECONOMIC RESEARCH (3rd ICBER 2012) PROCEEDING. ISBN: 978-967-5705-05-2.
- [18] Rizki Rudiantoro dan Sylvia Veronoca S. 2012. Kualitas Laporan Keuangan UMKM serta Prospek Implementasi SAK Etap. Jurnal akuntansi dan Keuangan Indonesia. Volume 9 No. 1. Hal 1-21
- [19] Robert Kaplan and Johnson, Thomas (1987). The Rise and Fall of Management Accounting, Harvard Business School Press.
- [20] Sekaran, Uma. 2001. Penelitian untuk Bisnis Edisi 4 buku 1. Diterjemahkan oleh Kwan Men Yon. Salemba Empat. Jakarta
- [21] Sugiyono, 2008. Penelitian Untuk Bisnis. Bandung: Penerbit Alfabeta
- [22] Wahyudi, Muhammmad. (2009). Faktor-faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Kecil dan Menengah (UKM) di Yogyakarta, UNDIP, Semarang.
- [23] World Bank Enterprise Survey. 2012, Mourougane, A. (2012)
- [24] Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 Tentang Usaha Mikro, Kecil Dan Menengah
- [25] Surat Keputusan Walikota Bandung Nomor 530/Kep.295-DISKUKM.PERINDAG/2009

Table 1
Small firms' unskill workers in Indonesia and selected Asian economies

	Cambodia 2007	Malaysia 2007	Philippines 2009	Thailand 2006	Vietnam 2009	Indonesia 2009			
						Small	Medium	Large	All
Percent of unskill workers	25.8	63.6	7.8	79.7	10.5	19.6	23.0	36.2	20.4
Percent of firms identifying an inadequately educated workspace as a major constraint	12.8	13.2	10.0	27.3	5.6	4.5	3.7	6.3	4.5

Source : World Bank Enterprise Survey. 2012, Mourougane, A. (2012)

Table 2
Research Variable Descriptive Statistics

	Descriptive Statistics				
	N	Min	Max	Mean	Std Dev
Company Size	60	5	67	18,97	14,020
Company Age	60	2	45	14,28	9,426
Education	60	1	5	2,52	1,142
Valid N (Listwise)	60				

Source : Statistical computation Using SPSS 20

Table 3
Multikolinierity Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1							
	(Constant)	0,174	4,826		0,045	.000	
	SIZE	.014	.029	.030	4.467	.006	.934
	AGE	.066	.091	.047	4.727	.046	.949
	EDUC	.062	.047	.085	4.305	.019	.942

a. Dependent Variable: APP

Source : Statistical computation Using SPSS 20

Table 4
Heteroskedastisity Test
Coefficients^a

Model	Sig.
1	
	(Constant)
	SIZE
	AGE
	EDUC

a. Dependent Variable: SAE

Source : Statistical computation Using SPSS 20

Table 5
Autokorelation Model
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.854 ^a	.730	.701	.0044822	1,826

a. Predictors: (Constant), SIZE, AGE, EDUC

b. Dependent Variable: APP

Source : Statistical computation Using SPSS 20

Table 6
One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	5.34779384
	Absolute	.112
Most Extreme Differences	Positive	.112
	Negative	-.056
Kolmogorov-Smirnov Z		1.065
Asymp. Sig. (2-tailed)		.207

a. Test distribution is Normal.

b. Calculated from data.

Source : Statistical computation Using SPSS 2

Table 7
Company Size Variable Regression Correlation Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	0,174	4,826		0,045	.000		
1 SIZE	.014	.029	.030	4.467	.006	.934	1.070

a. Dependent

Variable:

APP

Source : Statistical computation Using SPSS 20

Table 8
Company Age Variable Regression Correlation Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	0,167	4,788		0,034	.000		
1 AGE	.066	.091	.047	4.727	.046	.949	1.054

a. Dependent

Variable: APP

Source : Statistical computation Using SPSS 20

Table 9
Owner's/Manager's Education Variable Regression Correlation Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	0,163	4,823		0,042	.000		
1 EDUC	.062	.047	.085	4.305	.019	.942	1.062

a. Dependent

Variable: APP

Source : Statistical computation Using SPSS 20

Table 10
Company Size Model Summary Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1 size	.625 ^a	.390	.361	.0042111

a. Predictors: (Constant), SIZE

b. Dependent Variable: APP

Source : Data Processed (2015)

Table 11
Company Age Model Summary
Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1 AGE	.401 ^a	.160	.161	.0000132

a. Predictors: (Constant), AGE

b. Dependent Variable: APP

Source : Data Processed (2015)

Table 12
Owner's/Manager's Education Model Summary
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1 EDUC	.347 ^a	.120	.110	.0000116

a. Predictors: (Constant), EDUC

b. Dependent Variable: APP

Source : Data Processed (2015)

Table 13
The Result of Significance test individual parameter (t-test)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	0,174	4,826		0,045	.000		
SIZE	.014	.029	.030	4.467	.006	.934	1.070
AGE	.066	.091	.047	4.727	.046	.949	1.054
EDUC	.062	.047	.085	4.305	.019	.942	1.062

a. Dependent Variable: APP

Source : Statistical computation Using SPSS (2015)

Table 14
The Summary of Significance test
individual parameter (t-test)

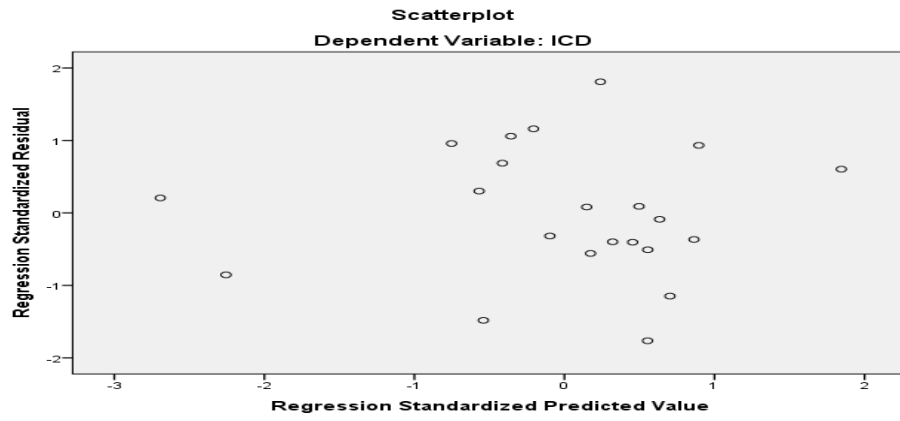
Variable	Result of t-test		
	B	t count	Sig
SIZE	0.014	4.467	0.006
AGE	0.066	4.727	0.046
EDUC	0.062	4.305	0.019
R Square	0.730		

Source : Data Processing (2015)

Table 15
The Summary of Hipotesys test

Code	Hipotesys	Result
H ₁	Company Size Influenced to Accounting Information Application	Accepted
H ₂	Company Age Influenced to Accounting Information Application	Accepted
H ₃	Owner's/Manager's Education Influenced to Accounting Information Application akuntansi	Accepted

Source : Data Processing (2015)



Source : Statistical computation Using SPSS 20

Fig. 1
Linearity Test