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**THE INFLUENCE OF ACCOUNTING KNOWLEDGE AND WORK MOTIVATION ON  
THE PERCEPTION OF ACCOUNTING INFORMATION USAGE (A STUDY ON  
SMALL BUSINESS OWNERS IN TERNATE CITY)**

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**ABSTRACT**

*This study aims to determine: (1) Whether accounting knowledge influences the perception of using accounting information among small business owners in Ternate City; (2) Whether work motivation influences the use of accounting information among small business owners in Ternate City. The method used is a quantitative approach. The population consists of 3,534 small businesses. Sampling was conducted using Slovin's formula with a 10% margin of error, resulting in a sample size of 99.97 or 100 respondents for this study. The sampling technique used in this study was purposive sampling. The analysis used was multiple linear regression analysis, validity and reliability testing, classical assumption testing, and hypothesis testing with the help of SPSS Statistics 30. The results of this study indicate that: (1) Accounting knowledge does not affect the perception of information usage among small business owners in Ternate City, as evidenced by a significance value of 0.249, which is greater than 0.05 or  $0.249 > 0.05$ . (2) Work motivation has a positive effect on the perception of accounting information usage among small business owners in Ternate City, with a significance value of 0.016, which is less than 0.05 or  $0.016 < 0.05$ . This study also shows that accounting knowledge and work motivation simultaneously influence the perception of accounting information usage, with a value  $F_{hitung}$  of 9.874 and a significance value of  $0.001 < 0.05$ .*

**Keywords:** Accounting Knowledge, Work Motivation, and Perceptions of Accounting Information Use

**BACKGROUND**

Indonesia is one of the developing countries, where a developing country focuses on development and economic growth toward a better direction. One business structure that contributes to Indonesia's economic growth and development is Micro, Small, and Medium Enterprises (MSMEs). MSMEs are the largest category of businesses. Except, this category has proven to be resilient to a wide range of economic crisis shocks (Darea et al., 2023). The use of accounting information in Small Businesses is one of the efforts to anticipate the failure of the business being run. As business competition becomes increasingly intense in the era of economic globalization, small business owners should use accounting information as a necessity in running their businesses (Priliandani et al., 2020).

According to (Kurniawansyah, 2016) the various limitations faced by small business owners include a lack of accounting knowledge, insufficient discipline and diligence in maintaining accounting records, minimal training provided by universities or government agencies, and a lack of funds to hire an accountant to facilitate accounting record-keeping. The main obstacle for small business owners is that they are not yet aware of the importance of using information (Suariedewi et al., 2021). The use of accounting information by small businesses is, in reality, still very weak. Many small businesses still do not use accounting information (Sudirman, 2016). This also makes it difficult for business owners to obtain additional capital funding from banks because

banks require financial statements to assess the development of the loan applicant's business (Putra & Khalisa, 2023).

The lack of work motivation among small business owners to improve financial management in order to grow their businesses is still low. A business owner needs work motivation to build their business and make it grow further. Good conditions reinforce the idea that a person's knowledge of accounting and high work motivation can be important aspects influencing their perception of applying accounting information to their businesses (Riyadi & Rismawandi, 2016).

Ternate City is one of the cities located in North Maluku Province, which can be said to have a relatively large number of MSMEs. For more details, please refer to the table below regarding data on the number of MSMEs in Ternate City.

**Table 1. MSME Data in Ternate City in 2022**

Number	Type of MSME	amount
1.	Medium-sized businesses	807
2.	Small businesses	3.534
3.	Micro-enterprises	10.351
Total		14.692

Source: Ternate City Cooperative and MSME Service (2022)

Based on initial observations conducted by the researcher thru interviews with several small business owners at the Barito Market in Ternate City, one of whom is Mrs. Asfa Hari, a clothing seller, and Mr. Abdul Muluk, a curtain seller, stated that the perception of using accounting information is not easy because it is not based on accounting knowledge. And the only work motivation they have is to help the family's economy. Therefore, work motivation does not affect the perception of accounting information usage.

## **LITERATURE REVIEW**

Accounting knowledge is a set of sciences concerning information systems that generate financial reports for interested parties regarding the economic and financial condition of a company (Sitorus, 2017). When small business owners have a high level of accounting knowledge, it becomes easier to record accounting transactions that generate accounting information (Wulandari, 2016). Indicators of accounting knowledge are knowledge of accounting and knowledge of the procedures for recording accounting entries.

Work motivation is the factor that drives a person to perform a specific activity, which is why motivation is often also defined as the driving force behind a person's behavior. The process of motivation arising is a combination of the concepts of needs, drives, goals, and rewards (Gitosudarmo & Sudita, 2008). According to (Amanda & Suwandi, 2024) in her research, there are several theories, including Maslow's theory. Maslow's theory posits that an individual's behavior is driven by a desire to improve their life, with the goal of fulfilling all their needs. Usually, a person will try to meet their basic needs.

According to the Great Indonesian Dictionary (KBBI), perception is the direct response (reception) to an object. While information is the result of data processing, not all processing results become information. Data processing results that do not provide

meaning or significance and are not useful to someone are not considered information for that person (Nisa et al., 2023).

## RESEARCH METHODS

This research uses a quantitative approach. The population consists of 3,534 small businesses. Sampling was done using Slovin's formula with a 10% margin of error, resulting in a sample size of 99.97 or 100 respondents for this study. The sampling technique used in this study is purposive sampling.

The analysis used is multiple linear regression analysis, which is used to examine and model the relationships between variables. Validity and reliability testing. Classical assumption testing consisting of normality test, multicollinearity test, and heteroscedasticity test (Santoso & Madiistriyatno, 2021). Hypothesis testing consisting of t-test (partial test), F-test (simultaneous test), and coefficient of determination test (Adjusted R Square) with the help of SPSS Statistics 30.

The types of data used are primary and secondary data. Primary data is the main data obtained directly by the researcher (firsthand). This primary data collection is done using questionnaires distributed to small businesses or respondents. Secondary data, on the other hand, is supporting data that does not directly provide data to the researcher. This secondary data was then taken from the Ternate City Cooperative and MSME Service

## RESULTS AND DISCUSSION

### Results

Table Validity Test for the Use of Accounting Information

Statement	$r_{hitung}$	$r_{tabel}$	Description
P1	0,683	0,196	Valid
P2	0,645	0,196	Valid
P3	0,645	0,196	Valid
P4	0,712	0,196	Valid
P5	0,712	0,196	Valid
P6	0,487	0,196	Valid

Source: Processed Data from SPSS Statistics 30.0

The table above shows that all values in the questionnaire statements on the Use of Accounting Information are greater than, so it can be stated that all questionnaire statements are valid.

Table Accounting Knowledge Validity Test

Statement	$r_{hitung}$	$r_{tabel}$	Description
P1	0,759	0,196	Valid
P2	0,746	0,196	Valid
P3	0,830	0,196	Valid
P4	0,857	0,196	Valid
P5	0,690	0,196	Valid
P6	0,395	0,196	Valid

Source: Processed Data from SPSS Statistics 30.0

The table above shows that all statements in the accounting knowledge questionnaire have values greater than, so it can be stated that all questionnaire statements are valid.

Table Work Motivation Validity Test

Statement	<i>r</i> <sub>hitung</sub>	<i>r</i> <sub>tabel</sub>	Description
P1	0,727	0,196	Valid
P2	0,732	0,196	Valid
P3	0,698	0,196	Valid
P4	0,771	0,196	Valid
P5	0,709	0,196	Valid
P6	0,345	0,196	Valid

Source: Processed Data from SPSS Statistics 30.0

The table above shows that all values in the work motivation questionnaire statements are greater than, so it can be stated that all questionnaire statements are valid.

Table Reliability Test Results

Questionnaire	Cronbach's Alpha	Comparison Value	Description
Use of Accounting Information	0,719	0,60	Reliable
Accounting Knowledge	0,816	0,60	Reliable
Work Motivation	0,748	0,60	Reliable

Source: Processed Data from SPSS Statistics 30.0

Based on the table above, the Cronbach's Alpha values for the Use of Accounting Information, Accounting Knowledge, and Work Motivation are all greater than 0.60. Therefore, it can be concluded that the questionnaires for the Use of Accounting Information, Accounting Knowledge, and Work Motivation are reliable or consistent, and thus are considered trustworthy for producing stable and usable data as a measurement tool.

Table Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		100	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	3.37338942	
Most Extreme Differences	Absolute	.066	
	Positive	.042	
	Negative	-.066	
Test Statistic		.066	
Asymp. Sig. (2-tailed) <sup>c</sup>		.200 <sup>d</sup>	
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.	.347	
	99% Confidence Interval	Lower Bound	.335
		Upper Bound	.359

a. Test distribution is Normal.

b. Calculated from data.

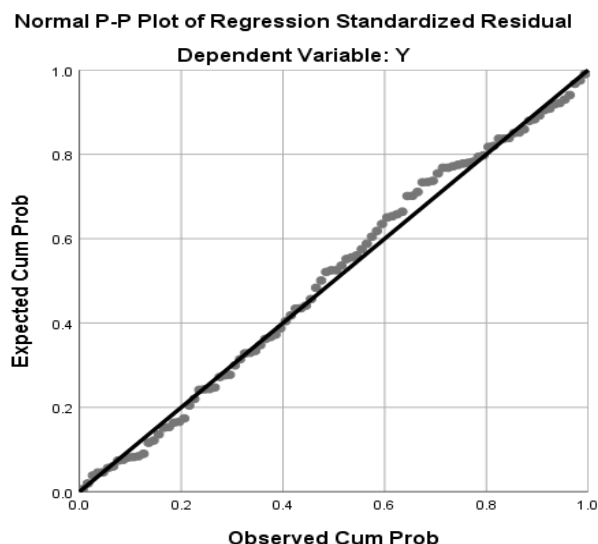
c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 200000.

Source: Processed Data from SPSS Statistics 30.0

Based on the results of the normality test in the table above using the One Sample Kolmogorov-Smirnov test, the test on the residuals yielded a significance value of  $0.200 > 0.05$ . Therefore, it can be concluded that the data used in this study are normally distributed.



Source: Processed Data from SPSS Statistics 30.0

Based on the p-plot test results above, it can be concluded that the distribution of most points is close to the diagonal line (45 degrees), so the data can be said to be normally distributed.

**Table Multicollinearity Test Results**

Coefficients <sup>a</sup>		Collinearity Statistics	
Model		Tolerance	VIF
1	X1	.562	1.779
	X2	.562	1.779

a. Dependent Variable: Y

Source: Processed Data from SPSS Statistics 30.0

Based on the table above, it shows that all variables in the regression model have tolerance values  $> 0.100$  and VIF values  $< 10.00$ . Therefore, it can be concluded that multicollinearity did not occur in this study.

**Table Heteroskedasticity Test Results**

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.275	.175		1.571	.119
	LN <sub>X1</sub>	-.061	.066	-.130	-.922	.359
	LN <sub>X2</sub>	.019	.077	.034	.244	.807

a. Dependent Variable: AbsRes2

Source: Processed Data from SPSS Statistics 30.0

Table Results of Multiple Linear Regression Analysis

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	11.826	1.680		7.040	<,001
	X1	.094	.081	.143	1.160	.249
	X2	.228	.093	.302	2.449	.016

a. Dependent Variable: Y1

Source: Processed Data from SPSS Statistics 30.0

Based on the table above, the regression equation obtained is:  $11.826 + 0.094 + 0.228$

Table Partial Test Results (t-test)

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	11.826	1.680		7.040	<,001
	X1	.094	.081	.143	1.160	.249
	X2	.228	.093	.302	2.449	.016

a. Dependent Variable: Y1

Source: Processed Data from SPSS Statistics 30.0

Based on the t-test results table above, to determine the value with a significance level of 0.05 (two-tailed test) and degrees of freedom ( $df=n-1$  or  $100-1=99$ ). From the two-sided test, the result obtained for  $t_{tabel}$  is 1.984. Therefore, for the Accounting Knowledge variable (X1), the value is  $t_{hitung} < t_{tabel}$  or  $1.160 < 1.984$  and the significance value is  $0.249 > 0.05$ . For the Work Motivation variable (X2), the value is  $t_{hitung} > t_{tabel}$  or  $2.449 > 1.984$  and the significance value is  $0.016 < 0.05$ . Thus, the following conclusions can be drawn:

1. There is no influence of accounting knowledge on the use of accounting information by small business owners in Ternate City.
2. There is an influence of work motivation on the use of accounting information by small business owners in Ternate City.

Table F-Test Results (Simultaneous)

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	146.794	2	73.397	9.874	<,001 <sup>b</sup>
	Residual	721.021	97	7.433		

Total	867.815	99			
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a. Dependent Variable: Y1

b. Predictors: (Constant), X2, X1

Source: Processed Data from SPSS Statistics 30.0

From the SPSS calculation results above, it can be concluded that  $H_0$  is rejected and  $H_1$  is accepted. This can be seen from the value  $F_{hitung}$  of which is 9.874, while the resulting significance value is 0.001, which is less than 0.05. Thus, it can be concluded that this multiple regression model is suitable for use, and the independent variables including accounting knowledge and work motivation have a simultaneous effect on the dependent variable of accounting information usage.

**Table Results of the Coefficient of Determination Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.411 <sup>a</sup>	.169	.152	2.726

a. Predictors: (Constant), X2, X1

Source: Processed Data from SPSS Statistics 30.0

From the output above, it is known that the coefficient of determination is 0.152 or 15.2%. This means that the use of accounting information in small businesses in Ternate city is influenced by accounting knowledge and motivation by 15.2%. The remaining 84.8% is influenced by other variables outside of this study.

### Discussion

The results of the partial hypothesis testing using SPSS Statistics 30.0 in this study showed a B value of 0.094, a t value of 1.160, and a significance value of 0.249, which is greater than 0.05 (0.249 > 0.05). This indicates that accounting knowledge does not influence the use of accounting information by small business owners in Ternate City. Accounting knowledge in this study did not affect the perception of using accounting information among small business owners in Ternate City. This is because small business owners in Ternate City do not know much about accounting according to regulations. The accounting knowledge possessed by small business owners in Ternate City is still low, so it does not affect the perception of using accounting information. The results of the partial hypothesis testing using SPSS Statistics 30.0 in this study showed a B value of 0.228, a t value of 2.449, and a significance value of 0.016, which is less than 0.05 (0.016 < 0.05). This indicates that work motivation influences the perception of using accounting information among small business owners in Ternate City. Work motivation in this study affects the perception of using accounting information, which occurs because small business owners in Ternate City always set targets for their businesses, thus influencing their perception of using accounting information.

Although the partial test results using the t-test showed that accounting knowledge (X1) did not affect the perception of using accounting information, the simultaneous test using the F-test indicated that accounting knowledge and work motivation had an

influence on the use of accounting information, with a value  $F_{hitung}$  of 9.874 and a significance level of  $0.001 < 0.05$ . Therefore, it can be concluded that all three hypotheses are accepted.

## CONCLUSION

Based on the results of the hypothesis test for accounting knowledge, work motivation, and the perception of using accounting information, it was concluded that accounting knowledge has no effect on the perception of using accounting information among small business owners in Ternate City. Based on the results of the validity test for the accounting knowledge variable on statement item 3 with a value of  $r_{hitung} > r_{tabel}$  or  $0.830 > 0.196$  it was found that small business owners in Ternate City do not yet understand how to prepare financial statements, so they tend to use simple accounting records or those that do not comply with applicable standards. Work motivation has an influence on the perception of using accounting information among small business owners in Ternate City. Based on the validity test results for the work motivation variable on statement item 2, with a value of  $r_{hitung} > r_{tabel}$  or  $0.732 > 0.196$ , it indicates that the supporting facilities and work equipment are very adequate. Therefore, work motivation can be used as a tool to improve family finances. Accounting knowledge and work motivation simultaneously or together have a significant influence on the perception of using accounting information with a value  $F_{hitung}$  of 9.874 and a significance level of  $0.001 < 0.05$ .

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