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The Influence Of Accounting Knowledge, Business Age And Digital Literacy On The Use Of Accounting Information In Msmes

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Abstract

The use of accounting information is an important factor supporting financial management and decision-making in Micro, Small, and Medium Enterprises (MSMEs). However, many MSMEs still do not utilize accounting information optimally, so a study of the factors that influence it is necessary. This study aims to analyze the influence of accounting knowledge, business age, and digital literacy on the use of accounting information in MSMEs in Sematang Borang District, Palembang City. The study used a quantitative approach with the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method through SmartPLS 4.0 software. Data were collected by distributing questionnaires to 100 MSMEs in Sematang Borang District selected using probability sampling techniques with a simple random sampling method. The results showed that accounting knowledge, business age, and digital literacy each had a positive and significant effect on the use of accounting information. These findings indicate that increasing accounting understanding, business experience, and the ability to utilize digital technology can encourage more optimal use of accounting information. This study concludes that strengthening the internal resources of MSMEs through increasing accounting competency, experience, and digital literacy can support the quality of financial management and more effective business decision-making.

Keywords: Accounting knowledge; Business age; Digital literacy; Use of accounting information; MSMEs

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a sector that significantly contributes to Indonesia's economic growth. In addition to their role in increasing Gross Domestic Product (GDP), MSMEs also absorb a significant portion of the workforce and serve as a source of income for the community. According to data from the Indonesian Ministry of Cooperatives and SMEs, the number of MSMEs has reached approximately 64.2 million, contributing 61.07% to GDP, absorbing approximately 97% of the workforce, and contributing to more than 60% of total national investment (Indonesian Ministry of Cooperatives & MSMEs, 2023). The government also continues to encourage the digital transformation of MSMEs as an effort to increase business competitiveness amidst technological developments. In South Sumatra Province, MSMEs are a leading sector that continues to grow through various types of businesses, such as culinary, crafts, and trade, making sustainable business management a crucial aspect (Kadin.id, 2025).

One crucial aspect of MSME management is the use of accounting information. Accounting information serves as the basis for recording transactions, preparing financial reports, business planning, operational control, and business decision-making. However, in practice, many MSMEs still do not utilize accounting information optimally due to limited financial management skills, low accounting understanding, and the suboptimal use of digital technology in business activities. This situation results in financial information not being fully utilized as a basis for decision-making, potentially hampering business development. Therefore, it is necessary to identify the factors that influence the use of accounting information in MSMEs to ensure more effective business management (Purba & Terzaghi, 2022).

Several previous studies have shown that accounting knowledge, business age, and digital literacy are related to the use of accounting information. Research by Anjeli et al. (2025), Rosidah & Utami (2026), Swari (2022), Patricia & Burhan (2025), and Utomo et al. (2023) shows that accounting knowledge and experience or business age influence the use of accounting information. Meanwhile, Amelia et al. (2026) showed that digital literacy influences the use of accounting information systems to support MSME performance. On the other hand, several studies have also found different results. For example, Apriani et al. (2025) reported that accounting knowledge and business age had no partial effect on the use of accounting information, while Prastika & Purnamawati (2025) found that business age had a significant effect but accounting knowledge did not. These differences in results indicate that the relationship between variables still

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requires further testing on different MSME characteristics and research locations, thus still leaving a research gap that needs to be studied.

Based on the above description, this study aims to analyze the influence of accounting knowledge, business age, and digital literacy on the use of accounting information by MSMEs in Sematang Borang District, Palembang City. This research is expected to provide empirical contributions to the development of accounting studies, particularly regarding the factors influencing the use of accounting information by MSMEs. Furthermore, the research results are expected to provide input for MSMEs and stakeholders in formulating strategies to improve accounting competency, business management experience, and digital literacy to encourage more optimal use of accounting information in business decision-making (Mubarokah & Srimindarti, 2022).

LITERATURE REVIEW

Accounting Knowledge

Knowledge can be defined as anything known, a skill, or information related to a subject. According to (Belkaoui, in Sekar, 2025), accounting is defined as a service activity that produces quantitative information about economic entities, which is useful in economic decision-making. Siegel and Marconi (1989) state that accounting is a service discipline that provides relevant and timely information about a company's financial aspects, which is useful for both internal and external stakeholders in the economic decision-making process.

Based on this definition, it can be concluded that accounting is the process of recording transactions and events within a company, generating information for internal and external parties, which will then assist in decision-making. Therefore, accounting knowledge can be defined as an understanding of the recording, classification, and summarization of economic events, which is used as a basis for decision-making. Accounting knowledge is essential for various parties, including managers and stakeholders. This knowledge includes financial reports used to analyze information for decision-making.

Business Age

The age of a company influences the way it thinks, acts, and behaves in its operations. This also applies to small and medium enterprises (SMEs), where leaders or managers who want to make changes or improvements must have a broader mindset. According to Arizali (2013) in Saragih and Ardila (2024), one step that needs to be taken

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is to ensure the preparation and use of accounting information in the business. The goal is to prevent weaknesses in accounting practices that could harm the company. Suwito (2020) defines that the age of a company can indicate its ability to face challenges in the world of business competition. He stated that the longer a company has been operating, the stronger it is said to be able to survive in very tight business competition. This can also make the company easily accepted in the community.

A company's age indicates how long it has been established and operating. The longer a company has been operating, the more the public will know about it (Sri and Sawitri, 2011; in Andrayani, 2016). In Sekar's (2025) research, Nugroho (2012) defined company age as the period from when the company began its operational activities to when it was able to maintain its going concern status or maintain its existence in the business world.

Digital Literacy

According to Edward in Malikhah (2025), digital literacy is an individual's skill in selecting information, creating, and interacting with others. It can be concluded that with technology, we can choose the information we will take, create what we get in the digital world, and interact with other digital users. This means that managers must have the ability to manage and use digital products or tools to help support the sustainability of the business being run by MSMEs.

UNESCO (2021) defines Digital Literacy as the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and accurately through digital technology that can be utilized for decent work and related to entrepreneurship (Maulana & Suyono, 2023).

Use of Accounting Information

Information is the result of data processing that is useful for information users. This information activity also includes the preparation of printing reports on the results of the information examination before being published to users and the activity of disseminating the information to related users (Utaminingsih, 2014). According to Walter (2012:3) the definition of accounting is "accounting is an information system, which measures business activities, processes data into reports and communicates the results to decision makers who will make decisions that can affect business activities."

The use of accounting information is the utilization of recorded accounting data for business decision-making. This accounting information can serve as a reliable basis

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for decision-making in small business management, such as market development and pricing decisions (Mubarokah & Srimindarti, 2022). The use of accounting information is the process, method, and action of utilizing accounting information for economic decision-making in choosing among various alternative courses of action (Novianti et al., 2018). Accounting information is crucial information that helps companies manage various issues related to economic activity. Accounting information significantly contributes to a company's decision-making activities (Ayem et al., 2023).

Theoretical Framework and Hypotheses

This study uses the Resource-Based View (RBV) introduced by Barney (1991) as a theoretical basis to explain the relationship between accounting knowledge, business age, digital literacy, and the use of accounting information in MSMEs. The Resource-Based View explains that an organization's superiority is not only determined by its resources, but also by the organization's ability to manage and utilize these resources effectively so as to create added value and sustainable competitive advantage (Barney, 1991). In the context of MSMEs, resources are not only in the form of physical assets or business capital (tangible resources), but also include intangible resources such as knowledge, experience, and the ability to utilize digital technology.

Based on the Resource-Based View, accounting knowledge is viewed as an intangible resource reflecting the cognitive abilities of MSMEs in understanding accounting concepts, maintaining financial records, and utilizing accounting information as a basis for decision-making. Furthermore, business age is also an internal resource reflecting experience in running the business. The longer a business has been operating, the more experience the business owner has in dealing with various business conditions. Furthermore, digital literacy is viewed as an intangible resource related to the ability of MSMEs to utilize digital technology effectively.

Based on the Resource-Based View, this study assumes that accounting knowledge, business age, and digital literacy are internal resources that play a role in increasing the use of accounting information in MSMEs. These three variables reflect the capabilities of business actors in managing financial information effectively. The better the accounting knowledge, the longer the experience of running a business, and the greater the ability to utilize digital technology, the more optimal the use of accounting information as a basis for decision-making and business management. Therefore, this study hypothesizes that accounting knowledge, business age, and digital literacy have a positive effect on the use of accounting information in MSMEs.

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Conceptual Framework

This study develops a conceptual model explaining the relationship between accounting knowledge, business age, digital literacy, and the use of accounting information in MSMEs. This conceptual model is based on the Resource-Based View (RBV) proposed by Barney (1991), and is supported by previous research explaining that internal resources in the form of knowledge, experience, and the ability to utilize technology play a significant role in increasing the use of accounting information. In this study, accounting knowledge, business age, and digital literacy are positioned as independent variables, while the use of accounting information is the dependent variable.

Accounting knowledge is expected to improve MSMEs' ability to understand and utilize financial information. Business age reflects experience that supports business management, while digital literacy enables entrepreneurs to utilize technology in the process of recording and managing accounting information. Therefore, this study assumes that these three variables contribute to the use of accounting information in MSMEs. The relationships between the variables in this study are presented in Figure 1.

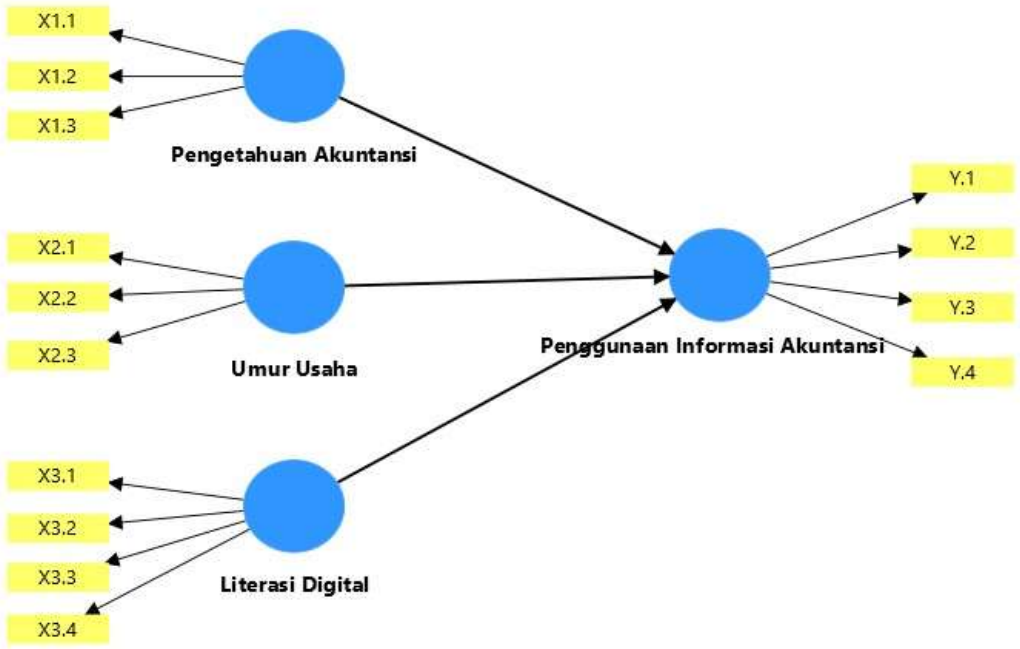


Figure 1. Research Model

H1. Accounting knowledge influences the use of accounting information.

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H2. Business age influences the use of accounting information
H3. Digital literacy influences the use of accounting information

MATERIALS AND METHODS

Material

This study uses primary data obtained through questionnaires distributed to Micro, Small, and Medium Enterprises (MSMEs) in Sematang Borang District, Palembang City, South Sumatra, Indonesia. The study respondents were MSME owners or managers directly involved in business management and financial decision-making. The sampling technique used probability sampling with a simple random sampling method, so that each member of the population had an equal opportunity to be selected as a research sample (Ghozali, 2023). Based on the data collection process, 100 questionnaires were obtained for analysis.

The research instrument was adapted from previous studies that met validity and reliability criteria, then adjusted to the characteristics of MSMEs without changing the concept of each measured construct. This study measures four latent constructs: accounting knowledge, business age, digital literacy, and use of accounting information, each of which is measured using reflective indicators as presented in Table 1. All indicators are measured using a five-point Likert scale, with a value range of 1 = strongly disagree to 5 = strongly agree.

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Table 1. Operational Variables

Variables	Item	Measurement	References
Knowledge Accountancy	PA1	I understand the basics of accounting such as simple financial reports in running a business.	(Risal et al., 2020)
	PA2	The accounting knowledge that I have is in accordance with the business that I run.	
	PA3	Accounting knowledge is useful for me in making better business decisions.	
	Law 1	The length of time a business has been established influences business decision making	(Firmansyah And Rosmawarni., (2019)
	Law 2	The experience I gain while running a business helps me in making business decisions	
	Law 3	The length of time I have been running my business has made me understand the importance of using accounting information in	
	LD1	my business. I am able to use digital media such as smartphones or online applications to	(Malikhah 2025)
	LD2	support my business.	
	LD3	I am able to apply digital technology in managing daily business activities.	
	LD4	I am able to use digital media or social media to market my business	
	PIA1	I understand how to use digital technology safely to avoid losses in business.	(Ibrahim., 2020)
	PIA2	Accounting information helps me to plan business activities better.	
	PIA3	Accounting information helps me control the running of my business.	
	PIA4	Accounting information helps me know the financial position of the business I own.	
		Accounting information helps me plan future business profits.	

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Methods

Data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4 software. This method was chosen because it is able to analyze the relationship between latent variables which is suitable for research that aims to test the causal relationship between constructs (Santoso, 2018). The analysis stages include evaluation of the measurement model (outer model) followed by evaluation of the structural model (inner model) and hypothesis testing (Setiabudhi et al., 2025).

RESULTS AND DISCUSSION

Respondent Profile

Table 2. Descriptive Statistics and Respondent Profile

Characteristics	Category	Percentage
Gender	Man	74%
	Woman	26%
Age	18-26 Years	32%
	27-35 Years	41%
	36-44 Years	25%
	>44 Years	2%
Last education	High	51%
	School/Equivalent	33%
	Bachelor	16%
Business Age	Diploma	6%
	<5 Years	43%
	5-10 Years	51%
Income/Turnover	>10 Years	81%
	<300 Million	17%
	300- 1 Billion	2%
	1 Billion-2.5 M	

Based on the analysis of respondent characteristics in Table 2, the majority of respondents were male (74%), while female respondents accounted for 26%. In terms of age, the majority of respondents were in the 27–35 years range (41%), followed by the 18–26 years age group (32%), 36–44 years (25%), and over 44 years (2%). This composition indicates that respondents in this study were predominantly MSME actors

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who were of productive age, thus having greater potential in managing their businesses and utilizing accounting information as a basis for decision-making.

Based on education level, the majority of respondents were high school graduates (51%), followed by bachelor's degree graduates (33%) and diploma graduates (16%). This indicates that the use of accounting information has been implemented by MSMEs with diverse educational backgrounds. In terms of business age, the majority of respondents have been running their businesses for more than 10 years (51%), while 43% have been operating for 5–10 years, and only 6% have businesses that have been operating for less than 5 years. This condition indicates that most respondents have sufficient experience in managing their businesses. Furthermore, based on income or turnover levels, the majority of respondents (81%) have a turnover of less than IDR 300 million, while 17% have a turnover of IDR 300 million to IDR 1 billion, and only 2% have a turnover of IDR 1 billion to IDR 2.5 billion. This finding indicates that micro and small business actors who have had relatively long business experience, but the majority are still in the business group with a turnover level of below IDR 300 million.

Measurement Model Evaluation

Based on the results of the measurement model evaluation in Table 3, all constructs in this study have met the validity and reliability criteria required in the PLS-SEM analysis. The test results show that all indicators have outer loading values ranging from 0.732 to 0.853, thus exceeding the recommended minimum limit of 0.70 (Hair et al., 2021). A Fornell-Lacker Criterion value of more than 0.60 is considered valid. Cronbach's Alpha (CA) values range from 0.712 to 0.833, while Composite Reliability (CR) ranges from 0.839 to 0.888, indicating that each construct has a good level of internal consistency. Furthermore, all constructs have an Average Variance Extracted (AVE) value of 0.635–0.666, or above the minimum value of 0.50, thus meeting convergent validity. Thus, all indicators are considered capable of representing the construct being measured and are suitable for use in the next analysis stage.

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Table 3: Measurement Model Evaluation

Variable	Item	Outer Loading	Fornell-Lacker Criteria	Cronbach's alpha (CA)	Composite reliability (CR)	Average variance extracted (AVE)
Knowledge Accountancy	PA1	0.841	0.797	0.712	0.839	0.635
	PA2	0.762				
	PA3	0.785				
Business Age	Law 1	0.853	0.809	0.739	0.850	0.655
		0.783				
	Law 2	0.789				
		0.822	0.816	0.833	0.888	0.666
Literacy Digital	Law 3	0.799				
		0.809				
	LD1	0.834				
	LD2	0.841	0.810	0.825	0.884	0.657
Use Information Accountancy	LD3	0.732				
	LD4	0.813				
	PIA1	0.850				
	PIA2					
	PIA3					
	PIA4					

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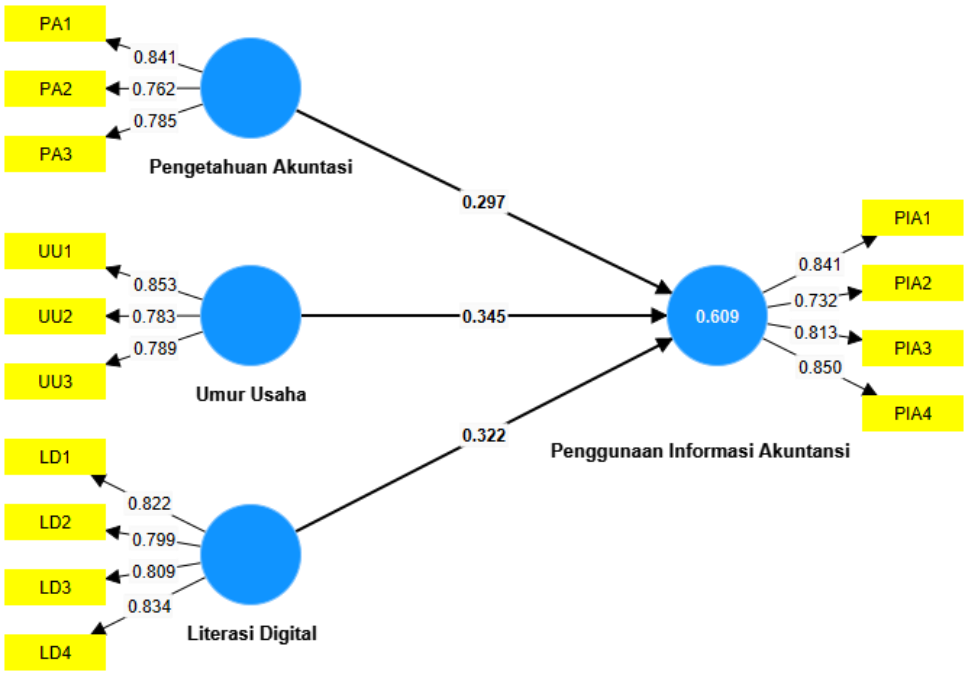


Figure 2. Validated Measurement Model (Outer Model)

The figure above shows that the results of each indicator instrument have met the requirements for factor loading, as each instrument's value is above 0.70. Therefore, each indicator instrument can be applied in managing this research data because it meets the requirements for convergent validity.

Structural Model Results

The Structural Model is evaluated using the coefficient of determination (R2), Predictive Relevance (Q2), and Effect Size (F2) test. As in Table 5, the value (R2) shows 0.609, indicating that the Use of Accounting Information can be explained by independent variables in the model, for example: Accounting Knowledge, Business Age, and Digital Literacy. The remaining 39.1% is explained by other variables outside the research model or external factors not included in this study. Furthermore, Q2 in the study of 0.378 can be stated that this study has predictive relevance because the value is above 0 (>0). Then the F Square Test on accounting knowledge (f2 = 0.145), business age (f2 = 0.191), and digital literacy (f2 = 0.200).

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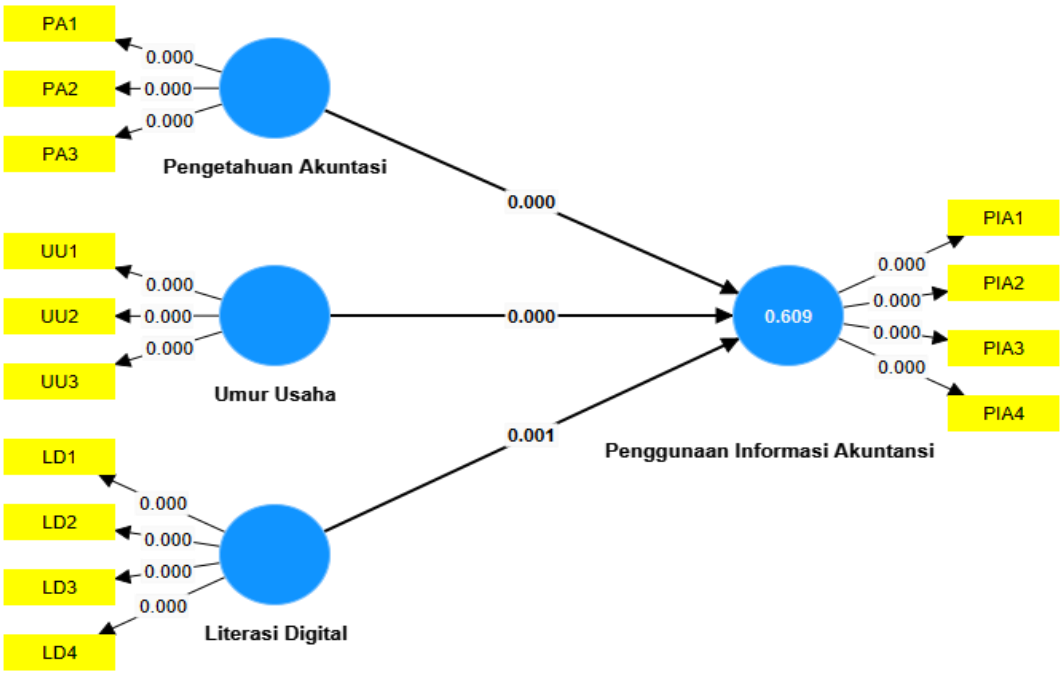


Figure 3. Structural Model (Inner Model)

Inner model analysis demonstrates the strength of estimates between latent variables or constructs. Final evaluation can be performed within the inner model by analyzing the results of the PLS algorithm and blindfolding.

Table 4. Path Coefficient Estimates

Hypothesis	Original sample (O)	Original sample (O)	T statistics (|O/STDEV|)	P values	Information
H1	KNOWLEDGE ACCOUNTING -> USE ACCOUNTING INFORMATION	0.297	4,113	0,000	Influential
H2	BUSINESS AGE ->	0.345	3,572	0,000	Influential

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	USE ACCOUNTING INFORMATION				
H3	BUSINESS AGE -> USE ACCOUNTING INFORMATION	0.322	3,181	0.001	Influential

Based on Table 4, which summarizes the data analysis results, it can be concluded that the independent variables—accounting knowledge, business age, and digital literacy—have a significant influence on the use of accounting information. This is evident from the positive coefficient value, p-value <0.05, and T-statistic value greater than 1.96. Therefore, hypotheses H1, H2, and H3 are accepted.

DISCUSSION

H1: Accounting knowledge has a positive and significant effect on the use of accounting information by MSMEs.

Based on Table 4, accounting knowledge has a positive and significant effect on the use of accounting information, thus H1 is accepted. This result indicates that the higher the accounting knowledge possessed by MSMEs, the higher the use of accounting information in running their businesses. This finding supports the Resource-Based View (RBV) Theory, which states that accounting knowledge is an intangible resource owned by business actors. This knowledge is a strategic asset because it improves the ability of MSMEs to understand, manage, and utilize financial information as a basis for decision-making and more effective business management.

The results of this study align with those of Utomo et al. (2023), who demonstrated that accounting knowledge influences the use of information in MSMEs by improving their ability to manage finances more effectively. Furthermore, research conducted by Setiawan et al. (2023); Anjeli et al. (2025); Rosidah & Utami (2026); Swari (2022); and Patricia & Burhan (2025) demonstrated that accounting knowledge influences the use of accounting information, indicating that the better an MSME's understanding of accounting concepts, the more optimal their ability to utilize information to support the decision-making process.

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H1: Business age has a positive and significant effect on the use of accounting information by MSMEs.

Based on Table 4, business age has a positive and significant effect on the use of accounting information, thus H2 is accepted. The results of this study indicate that business age has a positive and significant effect. This indicates that the longer a business has been operating, the higher the use of accounting information. This finding aligns with the Resource-Based View (RBV) theory, which explains that experience gained from a long period of business operation is a valuable resource for the company. This experience improves the ability of MSMEs to manage their businesses, understand business conditions, and utilize accounting information as a basis for planning, controlling, and decision-making.

These results align with research conducted by Prastika & Purnamawati (2025); Utomo et al., (2023); Musdhalifah et al., (2020) which showed that business age influences the use of accounting information, indicating that the longer a business has been established, the more experience the business owner has in managing its business activities, including understanding the importance of using accounting information. This experience can help MSMEs develop business strategies, manage finances, and make more informed decisions. Research by Khoiriyah & Oktari (2021) shows that business age contributes to the use of accounting information, where the longer the business has been running, the higher the awareness of MSMEs to utilize accounting information as a basis for financial management and business decision-making.

H1: Digital literacy has a positive and significant effect on the use of MSME accounting information.

Based on Table 4, digital literacy has a positive and significant effect on the use of accounting information, thus H3 is accepted. This indicates that the higher the level of digital literacy possessed by MSMEs, the higher the level of accounting information use in running their businesses.

These results are in line with research conducted by Partini et al., (2025) Amelia et al., (2026) which shows that Digital Literacy influences the use of accounting information, which indicates that the higher the ability of MSMEs to understand and utilize digital technology, the greater their tendency to use accounting information to support business management. Digital literacy allows business actors to utilize various financial applications, digital recording systems, and broader access to information in decision making. The results of the study by Amelia et al., (2026) also stated that the

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ability of business actors to utilize digital technology can increase the effectiveness of the use of systems and applications related to financial management.

CONCLUSION

The results of the study indicate that accounting knowledge, business age, and digital literacy have a positive and significant effect on the use of accounting information in MSMEs. These findings indicate that the better the accounting knowledge possessed by MSMEs, the longer their experience in running a business, and the greater their ability to utilize digital technology, the more optimal the use of accounting information to support financial management and business decision-making. Thus, the use of accounting information is influenced not only by technical ability in preparing financial reports, but also by MSMEs' business experience and ability to utilize digital technology to support business activities.

From a theoretical perspective, the results of this study support the Resource-Based View (RBV), which states that an organization's strengths are influenced by its ability to manage its resources, both tangible and intangible. In this study, accounting knowledge, business age, and digital literacy are internal resources that serve as strategic capabilities for MSMEs in utilizing accounting information effectively. The better a business owner's ability to understand accounting, leverage business experience, and utilize digital technology, the greater their ability to generate and use accounting information as a basis for sound decision-making.

From a practical perspective, the results of this study imply that increasing the use of accounting information in MSMEs needs to be supported by strengthening accounting competencies, improving digital literacy, and developing the capacity of business actors through ongoing training and mentoring. Furthermore, the government, MSME support agencies, and related institutions are expected to provide educational programs that encourage MSMEs to understand the importance of financial recording, financial reporting, and the use of digital technology in business management. With this support, the use of accounting information is expected to be more optimal, thereby improving the quality of decision-making, strengthening financial management, and supporting the sustainability of MSME businesses.

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