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The Effect Of Accounting Knowledge And Business Experience On The Implementation Of Accounting Information Systems In Danau Sipin District Jambi City

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Abstract

This study aims to analyze the effect of Accounting Knowledge and Business Experience on the Implementation of Accounting Information Systems (AIS) among MSMEs in Danau Sipin District, Jambi City. This study employed a quantitative approach with a sample of 98 MSME actors. Data were collected through questionnaires and analyzed using multiple linear regression with SPSS 27. The results show that Accounting Knowledge and Business Experience simultaneously have a significant effect on the Implementation of Accounting Information Systems. The coefficient of determination (R^2) of 0.987 indicates that 98.7% of the variation in AIS implementation can be explained by Accounting Knowledge and Business Experience, while the remaining 1.3% is explained by other factors outside the model. Partially, Accounting Knowledge has a positive and significant effect on AIS implementation. Business Experience also has a positive and significant effect. The findings indicate that higher accounting knowledge and greater business experience are associated with better implementation of accounting information systems among MSMEs.

Keywords: Accounting Knowledge; Business Experience; Accounting Information System; MSMEs.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) occupy an important position in local economic activity because they create income opportunities, absorb labor, and distribute economic activity across neighborhoods. In Jambi City, MSMEs are distributed across all districts, and Danau Sipin is one of the areas with a substantial concentration of business activity. Administrative data reported from the Jambi City Cooperatives, Micro, Small and Medium Enterprises Office indicate 4,532 MSME units in Danau Sipin

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District in 2024. This local context makes Danau Sipin a relevant setting for examining how owner characteristics influence accounting-related digital practices.

Financial information is increasingly important for MSMEs because business owners need information about cash flows, sales, expenses, inventory, receivables, liabilities, and profitability to support planning and decision-making. The Indonesian Institute of Accountants explains that SAK Indonesia for EMKM is designed as a simplified financial reporting standard for micro, small, and medium entities and emphasizes the separation of business assets and liabilities from the owner's personal assets. The existence of a simplified reporting framework does not automatically ensure implementation, however, because the quality of accounting practice also depends on the owner's capability and willingness to record and process transactions systematically.

An Accounting Information System (AIS) can be understood as a system that collects, records, stores, processes, and transforms transaction data into useful accounting information. Romney et al. (2021) emphasize the role of AIS in producing information for managerial decision-making, while Hall (2016) discusses the relationship between accounting information systems, business processes, controls, and information technology. From the perspective of Mulyadi (2016), accounting systems involve procedures, records, documents, and related elements that coordinate financial transaction processing. In MSMEs, AIS does not necessarily mean sophisticated enterprise software; it can include structured manual records, spreadsheet-based systems, mobile accounting applications, or integrated cloud-based accounting platforms.

One factor that may determine whether an MSME owner can implement an AIS effectively is accounting knowledge. Accounting knowledge enables owners to recognize transactions, understand the meaning of accounts, distinguish assets from expenses and liabilities, and interpret financial information. Aryanto and Amaliyah (2022) found that accounting knowledge had a significant positive effect on the application of digital accounting among MSMEs in Brebes. Fahrudin and Wiratmaja (2023) similarly reported that accounting knowledge affected accounting application among MSME operators. Melinda, Wiralestari, and Mansur (2025), using MSME data from Jambi City, found that accounting knowledge had a significant partial effect on the use of accounting information.

However, the evidence is not completely consistent. Zen and Purbasari (2024), in a study of MSMEs in Sukoharjo Regency, found that accounting knowledge did not significantly affect AIS implementation, while business experience did. Putri and Fitriyah (2023) found that business experience did not significantly affect the use of accounting information among MSMEs in Sukodono District, Sidoarjo. These differences suggest that local characteristics, business type, owner capability, technology exposure, and the

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maturity of the business may shape the relationship between owner characteristics and accounting-system implementation.

Business experience is another potentially important determinant. Longer experience may provide owners with repeated exposure to transaction problems, cash-flow management, inventory decisions, supplier relationships, customer credit, and business reporting. Through accumulated experience, owners may recognize the practical value of accounting information and become more willing to adopt systematic recording procedures. Junianto, Hartiyah, and Mutmainah (2023) found that business experience positively affected AIS implementation among restaurant-cluster MSMEs in Wonosobo. Melinda et al. (2025) also found that business experience significantly affected the use of accounting information among MSMEs in Jambi City. These findings provide a strong rationale for testing business experience in the Danau Sipin context.

Recent developments also make this issue more relevant. Research on cloud accounting among Indonesian SMEs shows that digital accounting adoption can improve efficiency, transparency, real-time reporting, and decision support, but adoption may still be constrained by limited digital literacy, resources, training costs, and ecosystem support. Likewise, recent research on MSMEs in Bali identifies digital literacy and technology-adoption barriers as important challenges in AIS use. Thus, studying accounting knowledge and business experience together can provide a more focused explanation of the human factors underlying AIS implementation.

The present study focuses specifically on Danau Sipin District, Jambi City, and examines two independent variables accounting knowledge and business experience and one dependent variable, AIS implementation. The study is expected to contribute empirical evidence for MSME development programs in Jambi City, especially programs related to accounting training, digital financial management, and business mentoring. It also addresses an empirical gap because existing studies have produced different results across regions and because evidence directly focused on Danau Sipin remains limited.

Objectives

This article intends

1. To determine and analyze the effect of accounting knowledge on the implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City.
2. To determine and analyze the effect of business experience on the implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City.

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3. To determine and analyze the simultaneous effect of accounting knowledge and business experience on the implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City.

METHODS

This study employs a quantitative method with an associative approach to examine the effect of accounting knowledge and business experience on the implementation of Accounting Information Systems (AIS) among Micro, Small, and Medium Enterprises (MSMEs) in Danau Sipin District, Jambi City. The study population consists of 4,188 MSMEs registered with the Jambi City Manpower, Cooperatives, and SMEs Office. Using the Slovin formula with a 10% margin of error, a sample of 98 MSME owners or managers was selected. The study uses primary data collected through questionnaires and secondary data obtained from books, scientific journals, government publications, and other relevant official sources. The research instrument applies a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The variables examined are Accounting Knowledge (X1), Business Experience (X2), and Accounting Information System Implementation (Y). Prior to data analysis, the research instrument is tested for validity and reliability to ensure that the questionnaire items are appropriate and consistent in measuring the research variables.

The collected data are analyzed using SPSS through descriptive analysis and multiple linear regression analysis with the equation

$$Y = a + b_1X_1 + b_2X_2 + e.$$

Descriptive analysis is used to describe respondent characteristics and the conditions of each research variable, while multiple linear regression is used to determine the effects of accounting knowledge and business experience on AIS implementation. Hypothesis testing consists of the t-test to examine the partial effect of each independent variable, the F-test to examine their simultaneous effect, and the coefficient of determination (R^2) to measure the extent to which accounting knowledge and business experience explain variations in AIS implementation. A significance level of 5% ($\alpha = 0.05$) is applied. The study hypothesizes that accounting knowledge has a positive and significant effect on AIS implementation (H1), business experience has a positive and significant effect on AIS implementation (H2), and accounting knowledge and business experience simultaneously have a positive and significant effect on AIS implementation among MSMEs in Danau Sipin District, Jambi City (H3).

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RESULT AND DISCUSSION

Result

Descriptive Analysis Results

Based on the descriptive analysis of 98 respondents, the Accounting Knowledge variable obtained a total score of 3,937, with an average score of 394, which falls into the high category. This result indicates that the respondents generally have a good level of accounting knowledge in managing their businesses.

The highest score for Accounting Knowledge was found in the tenth statement, with a score of 407. This statement relates to the respondents' understanding of the use of accounting information as a basis for business decision-making. Meanwhile, the lowest score for Accounting Knowledge was recorded in the fourth statement, with a score of 382, concerning the importance of recording every financial transaction occurring in the business.

The Business Experience variable obtained a total score of 3,902, with an average score of 390, categorized as good. This finding indicates that the respondents' experience in operating their businesses has provided meaningful knowledge and practical skills for managing MSMEs.

The highest score for Business Experience was obtained by the seventh statement, with a score of 402, which states that business experience helps respondents make appropriate decisions in running their businesses. In contrast, the lowest score for Business Experience was found in the eighth statement, with a score of 382, regarding the use of previous experience as a consideration in making business decisions.

Furthermore, the Implementation of Accounting Information Systems variable obtained a total score of 3,897, with an average score of 390, and was categorized as good. This result shows that the accounting information systems used by the respondents have generally been implemented effectively.

The highest score for the Implementation of Accounting Information Systems was recorded in the sixth statement, with a score of 398, indicating that respondents can obtain business transaction information quickly when needed. The lowest score for the Implementation of Accounting Information Systems was found in the second statement, with a score of 382, which concerns the ability of information generated by the accounting system to help respondents understand the financial condition of their businesses.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effect of Accounting Knowledge and Business Experience on the Implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City. The analysis was performed using SPSS 27 to determine the direction and magnitude of the effect of

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each independent variable on the dependent variable. Based on the regression results, the following multiple linear regression equation was obtained:

Table 1. Multiple Regression Result

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	-.384	.484	
X1	.301	.079	.301
X2	.704	.080	.695

Source : SPSS 27, 2026

Based on the multiple linear regression results, the regression equation can be formulated as :

$$Y = -0{,}384 + 0.301X_1 + 0.704X_2.$$

The constant value of -0.384 indicates that when Accounting Knowledge and Business Experience are assumed to be zero, the predicted value of the Implementation of Accounting Information Systems is -0.384. However, because the variables were measured using a Likert scale, the constant mainly serves as a mathematical component of the regression equation and should not be interpreted independently beyond the observed measurement range.

The regression coefficient of Accounting Knowledge (X1) is 0.301, indicating a positive relationship between Accounting Knowledge and the Implementation of Accounting Information Systems. This means that, assuming Business Experience remains constant, a one-unit increase in Accounting Knowledge is associated with an increase of 0.301 units in the Implementation of Accounting Information Systems.

Meanwhile, Business Experience (X2) has a regression coefficient of 0.704, indicating a positive relationship between Business Experience and the Implementation of Accounting Information Systems. This means that, holding Accounting Knowledge constant, a one-unit increase in Business Experience is associated with an increase of 0.704 units in the Implementation of Accounting Information Systems.

Furthermore, the standardized Beta coefficient for Accounting Knowledge is 0.301, while the standardized Beta coefficient for Business Experience is 0.695. Since the Beta coefficient of Business Experience is higher than that of Accounting Knowledge, Business Experience has the stronger relative contribution to the Implementation of Accounting Information Systems in the estimated regression model.

Simultaneous Test (F-Test)

The simultaneous test (F-test) was conducted to determine whether Accounting Knowledge (X1) and Business Experience (X2) simultaneously have a significant effect

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on the Implementation of Accounting Information Systems (Y) among MSMEs in Danau Sipin District, Jambi City. The results of the simultaneous test are presented in the ANOVA table.

Table 2. Simultan Test Result

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8081.318	2	4040.659	3611.682	.000[b]
	Residual	106.284	95	1.119		
	Total	8187.602	97			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2, X1						

Source : SPSS 27, 2026

Based on the ANOVA results, the calculated F-value is 3,611.682, with a significance value of 0.000. Since the significance value is lower than the significance level of 0.05 (0.000 < 0.05), the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. Therefore, Accounting Knowledge and Business Experience simultaneously have a statistically significant effect on the Implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City.

The ANOVA results also show a Regression Sum of Squares of 8,081.318, while the Residual Sum of Squares is only 106.284, with a Total Sum of Squares of 8,187.602. This indicates that a very large proportion of the variation in the Implementation of Accounting Information Systems is associated with the regression model containing Accounting Knowledge and Business Experience. The relatively small residual variation indicates that only a limited proportion of the variation in the dependent variable remains unexplained by the model.

The partial test (t-test) was conducted to determine the individual effect of Accounting Knowledge (X1) and Business Experience (X2) on the Implementation of Accounting Information Systems (Y) among MSMEs in Danau Sipin District, Jambi City. The decision criterion used in this analysis is a significance level of 5% (α = 0.05). An independent variable is considered to have a statistically significant effect on the dependent variable when its significance value is less than 0.05.

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Table 3. Partial Test (t-Test)

Model	t	Sig.	Collinearity Statistics	
			Tolerance	VIF
1 (Constant)	-.792	.430		
X1	3.805	.000	.022	45.704
X2	8.796	.000	.022	45.704

Source : SPSS 27, 2026

Based on Table 3, Accounting Knowledge (X1) has a t-value of 3.805 with a significance value of 0.000. Since the significance value is lower than 0.05 (0.000 < 0.05), the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. Therefore, Accounting Knowledge has a statistically significant effect on the Implementation of Accounting Information Systems. Combined with the previously reported positive regression coefficient of 0.301, the result indicates a positive and significant effect.

Furthermore, Business Experience (X2) has a t-value of 8.796 with a significance value of 0.000. Because the significance value is also below 0.05, H_0 is rejected and H_a is accepted. Thus, Business Experience has a statistically significant effect on the Implementation of Accounting Information Systems. Considering its previously reported positive regression coefficient of 0.704, Business Experience has a positive and significant effect on the dependent variable.

Coefficient of Determination (R^2)

The coefficient of determination (R-Squared) analysis was conducted to determine the extent to which Accounting Knowledge (X1) and Business Experience (X2) explain variations in the Implementation of Accounting Information Systems (Y) among MSMEs in Danau Sipin District, Jambi City. The Model Summary results in Table 4 provide information on the strength of the relationship and the explanatory power of the regression model.

Table 4. R Squared

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.993[a]	.987	.987	1.05772	1.906

Source : SPSS 27, 2026

Based on Table 4, the R-value is 0.993, indicating a very strong relationship between Accounting Knowledge and Business Experience collectively and the Implementation of Accounting Information Systems. The value, which is very close to 1,

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suggests that changes in the independent variables are strongly associated with changes in the implementation of accounting information systems among MSME actors.

The R Square value is 0.987, meaning that 98.7% of the variation in the Implementation of Accounting Information Systems can be explained jointly by Accounting Knowledge and Business Experience. Meanwhile, the remaining 1.3% is attributable to other factors not included in this regression model. Such factors may include technological competence, business size, availability of technological infrastructure, owner commitment, financial literacy, perceived usefulness of accounting systems, or other organizational and environmental factors. These factors, however, were not examined in the present study.

DISCUSSION

The Simultaneous Effect of Accounting Knowledge and Business Experience on the Implementation of Accounting Information Systems

Based on the results of the simultaneous test (F-test), the calculated F-value is 3,611.682 with a significance value of 0.000 < 0.05. These results indicate that Accounting Knowledge and Business Experience simultaneously have a significant effect on the Implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City. Therefore, the hypothesis stating that Accounting Knowledge and Business Experience simultaneously affect the Implementation of Accounting Information Systems is accepted.

This finding is also supported by the R Square value of 0.987, indicating that Accounting Knowledge and Business Experience jointly explain 98.7% of the variation in the Implementation of Accounting Information Systems, while the remaining 1.3% is explained by other factors outside the research model. This result suggests that the knowledge and practical experience possessed by MSME owners are strongly associated with their ability to implement accounting information systems in their business activities.

Conceptually, this finding is consistent with Romney et al. (2021), who explain that an Accounting Information System (AIS) is a system designed to collect, record, store, and process data into useful information for decision-making. Effective use of such a system requires business owners not only to understand accounting information but also to recognize how such information can be applied to business activities. In this context, Accounting Knowledge provides the conceptual foundation for understanding financial transactions and reports, while Business Experience provides practical knowledge regarding how accounting information can be used to support business management and decision-making.

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This finding is also consistent with Hall (2016), who emphasizes the relationship between accounting information systems, business processes, internal control, and information technology. In the context of MSMEs, the implementation of AIS is not determined solely by the availability of technology. It is also influenced by the ability of business owners to understand financial processes and identify the information required to manage their businesses. Therefore, MSME owners with better accounting knowledge and greater business experience are more likely to understand the importance of systematic transaction recording and the use of accounting information in business decision-making.

The results are also consistent with several previous studies. Aryanto and Amaliyah (2022) found that accounting knowledge had a positive and significant effect on the implementation of digital accounting among MSMEs. Similarly, Junianto, Hartiyah, and Mutmainah (2023) found that business experience had a positive effect on the implementation of Accounting Information Systems among restaurant-cluster MSMEs in Wonosobo. Furthermore, Melinda, Wiralestari, and Mansur (2025) found that accounting knowledge and business experience played significant roles in the use of accounting information among MSMEs in Jambi City. Therefore, the findings of the present study reinforce previous evidence that both knowledge and practical experience are important factors in supporting the implementation of accounting information systems among MSMEs.

The Partial Effect of Accounting Knowledge on the Implementation of Accounting Information Systems

Based on the partial test (t-test), Accounting Knowledge (X1) obtained a t-value of 3.805 with a significance value of 0.000 < 0.05. In addition, the regression coefficient of Accounting Knowledge is 0.301, indicating a positive direction of influence. Therefore, Accounting Knowledge has a positive and significant effect on the Implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City. Thus, the hypothesis concerning the effect of Accounting Knowledge on the Implementation of Accounting Information Systems is accepted.

This finding indicates that the higher the level of accounting knowledge possessed by MSME owners, the better their ability to implement accounting information systems. Accounting knowledge enables MSME owners to understand financial transactions, distinguish between cash inflows and outflows, classify accounts, maintain accounting records, understand financial statements, and utilize accounting information in decision-making. Such knowledge provides an important foundation for MSME owners to implement an accounting information system effectively rather than merely recording transactions without understanding the information generated.

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The result is consistent with Aryanto and Amaliyah (2022), who found that accounting knowledge had a positive and significant effect on the implementation of digital accounting among MSMEs in Brebes. It also supports Fahrudin and Wiratmaja (2023), who reported that accounting knowledge influenced accounting implementation among MSME actors. Furthermore, Melinda, Wiralestari, and Mansur (2025) found that accounting knowledge had a significant partial effect on the use of accounting information among MSMEs in Jambi City. These similarities indicate that accounting knowledge is an important individual capability that facilitates the adoption and utilization of accounting information in MSME management.

However, the present finding differs from Zen and Purbasari (2024), who found that accounting knowledge did not have a significant effect on the implementation of Accounting Information Systems among MSMEs in Sukoharjo Regency. This difference indicates that the effect of accounting knowledge may vary across research settings. Differences in business characteristics, educational backgrounds, technological exposure, types of accounting systems used, and the maturity of MSMEs may contribute to variations in empirical findings.

In the context of MSMEs in Danau Sipin District, the significant positive effect suggests that accounting knowledge plays an important role in encouraging better AIS implementation. MSME owners who understand accounting concepts are more capable of recognizing the benefits of systematic financial recording and using accounting information to support business decisions. Therefore, improving the accounting knowledge of MSME owners may contribute to more effective implementation of accounting information systems.

The Partial Effect of Business Experience on the Implementation of Accounting Information Systems

Based on the partial test, Business Experience (X2) obtained a t-value of 8.796 with a significance value of 0.000 < 0.05. The regression coefficient of Business Experience is 0.704, indicating a positive direction of influence. Therefore, Business Experience has a positive and significant effect on the Implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City. Accordingly, the hypothesis concerning the effect of Business Experience on the Implementation of Accounting Information Systems is accepted.

The positive effect indicates that greater business experience is associated with better implementation of accounting information systems. Through experience, MSME owners repeatedly encounter various business activities and problems, including transaction management, cash flow management, inventory decisions, customer credit, supplier relationships, and business planning. These experiences may gradually increase

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their awareness of the importance of accurate, timely, and systematic financial information.

The finding is consistent with Junianto, Hartiyah, and Mutmainah (2023), who found that business experience had a positive effect on the implementation of Accounting Information Systems among restaurant-cluster MSMEs in Wonosobo. The result also supports Zen and Purbasari (2024), who reported that business experience influenced the implementation of AIS among MSMEs in Sukoharjo Regency. Similarly, Melinda et al. (2025) found that business experience significantly affected the use of accounting information among MSMEs in Jambi City. These findings support the argument that accumulated practical experience can improve business owners' awareness of the need for systematic accounting information.

Nevertheless, the result differs from Putri and Fitriyah (2023), who found that business experience did not significantly affect the use of accounting information among MSMEs in Sukodono District, Sidoarjo. This difference suggests that business experience does not necessarily produce the same outcomes across all MSME settings. The benefits of business experience may depend on whether business owners use their previous experiences as a learning process and apply them to improve financial management and decision-making practices.

Furthermore, Business Experience appears to have a stronger relative effect than Accounting Knowledge in the regression model. This can be observed from the standardized Beta coefficient of 0.695 for Business Experience, which is higher than the standardized Beta coefficient of 0.301 for Accounting Knowledge. Similarly, the t-value of Business Experience (8.796) is higher than that of Accounting Knowledge (3.805). This suggests that practical experience accumulated through operating a business is particularly important in supporting the implementation of accounting information systems among MSMEs in Danau Sipin District.

Overall, the findings demonstrate that Accounting Knowledge and Business Experience have significant effects on the Implementation of Accounting Information Systems, both simultaneously and partially. Accounting Knowledge provides MSME owners with the conceptual ability to understand financial transactions and accounting information, while Business Experience provides practical learning that enables them to recognize the importance of systematic financial information. The combination of these two factors can therefore support more effective implementation of accounting information systems among MSMEs in Danau Sipin District, Jambi City.

CONCLUSION

Based on the results of the study, it can be concluded that Accounting Knowledge and Business Experience have a positive and significant effect, both simultaneously and

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partially, on the Implementation of Accounting Information Systems among MSMEs in Danau Sipin District, Jambi City. The R Square value of 0.987 indicates that both variables explain 98.7% of the variation in Accounting Information System implementation, while the remaining 1.3% is explained by other factors outside the model. Partially, Accounting Knowledge has a coefficient of 0.301 with a significance value of 0.000, while Business Experience has a coefficient of 0.704 with a significance value of 0.000. Therefore, better accounting knowledge and greater business experience are associated with better implementation of accounting information systems among MSME actors.

Based on the findings of this study, MSME owners in Danau Sipin District, Jambi City are encouraged to improve their accounting knowledge, particularly in financial transaction recording, account classification, financial statement preparation, and the use of accounting information for decision-making. MSME owners should also utilize their business experience as a learning resource to improve financial management and implement accounting information systems more effectively. Relevant government agencies and MSME-support institutions are recommended to provide practical accounting training and assistance in the use of simple digital accounting applications. For future researchers, it is recommended to include other variables that may influence the implementation of accounting information systems, such as digital literacy, business size, technological competence, owner commitment, and financial literacy, as well as to examine a broader research area and address potential multicollinearity among the independent variables.

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