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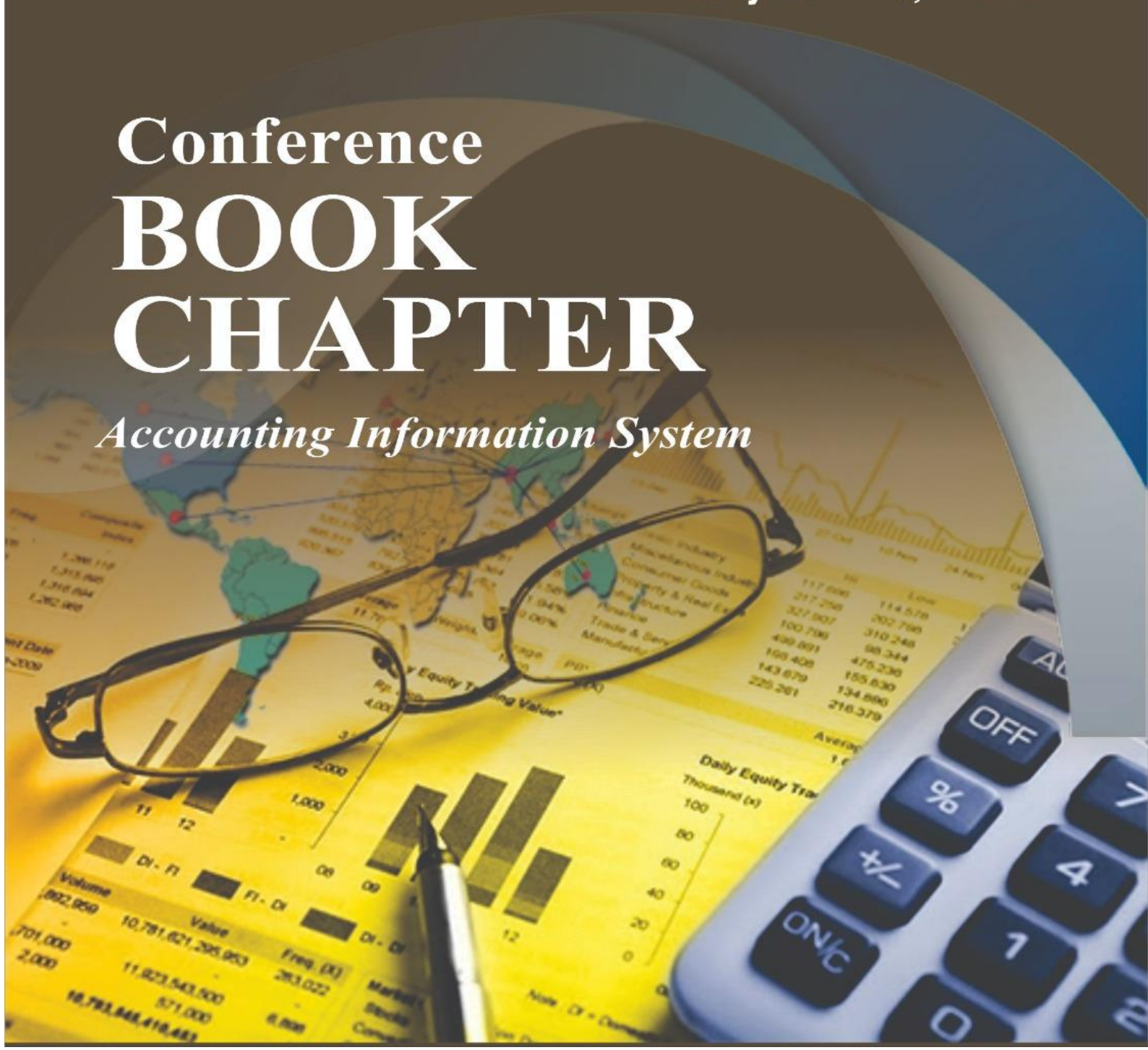
INTERNATIONAL ACCOUNTING
STUDENTS CONFERENCE

*"Multiparadigm Perspective on
Accounting, Finance and Tax"*

July 22nd - 23rd, 2023

Conference BOOK CHAPTER

Accounting Information System



PRESENTED BY:



**THE 1st – 2023 INTERNATIONAL ACCOUNTING STUDENTS
CONFERENCE MULTIPARADIGM PERSPECTIVE ON
ACCOUNTING, FINANCE AND TAX**

THEME: ACCOUNTING INFORMATION SYSTEM

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FOREWORD AND OPENING REMARK

In the name of Allah, The Most Gracious the Merciful
Assalamu'alaikum Wr. Wb.

Heartiest Greeting from Indonesian Accounting Lecturer Association (ADAI) - Indonesia, to you All in all over the World

Honorable Keynote Speaker. Respectable, all presenters for this **THE 1st INTERNATIONAL ACCOUNTING STUDENTS CONFERENCE (IASC)**. Beloved committee, students, participants, ladies and gentlemen My Name is Arfan Ikhsan Lubis as Chairman of the Asosiasi Dosen Akuntansi Indonesia (Association of Indonesian Accounting Lecturers/ADAI), it is such an honor for me to welcome you all to our **THE 1st INTERNATIONAL ACCOUNTING STUDENTS CONFERENCE (IASC)** in keynote speakers' session and parallel sessions with lecturers, researchers and students worldwide. This is our 1st International Accounting Students Conference Talk with the theme: **MULTIPARADIGM PERSPECTIVE ON ACCOUNTING, FINANCE AND TAX.**

Dear Brothers and Sisters

Through the introduction of this Forum, we can learn about the strengths/ weaknesses of students and give them the opportunity to learn through their strengths. Students have the opportunity to explore the world, develop their own skills and develop their own abilities. Accounting, Finance and Tax is a process that provides appropriate information from an entity not limited to financial data to stakeholders to ensure that the entity continues to carry out its operations within legal limits and achieve its socio-economic goals.

The fundamental role of accounting is as a provider of information and a source of answers for all matters related to corporate finance. You can use reports that contain complete and accurate information to stabilize and even improve your company's performance. Therefore, you should immediately compile your books and update them regularly so that your company's finances can be neatly arranged. You can use accounting software or digital accounting services to make your accounting work easier. In addition, this step aims to prevent human errors that occur in manual recording, which can impact the company's performance.

INTERNATIONAL ACCOUNTING STUDENTS CONFERENCE (IASC) is a series program for students. International conferences are an important thing for Indonesian and international students to attend, by attending international conferences, students can express opinions effectively. Academic benefits that can be obtained by participating in international conferences, namely international conferences will be a place for students to meet experts in various fields, so that these students feel they can expand their networking and also gain new knowledge from professors, speakers, and scientists from around the world, by participating in international conferences.

Ladies and gentlemen, That's the end of my opening remark, thank you very much for your kind attention.

Best regard,

Dr. Arfan Ikhsan Lubis

Chairman of the Association of Indonesian Accounting Lecturers (ADAI)

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THE INFLUENCE OF FINANCIAL ACCOUNTING KNOWLEDGE AND FINANCIAL TECHNOLOGY ON THE FINANCIAL BEHAVIOR MEDIATED BY FINANCIAL LITERACY

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ABSTRACT

This study aims to examine the influence of financial accounting knowledge and financial technology on the financial behavior of pay-later payment users with financial literacy as mediation. This study took a sample of STIE Indonesia Banjarmasin students who use pay later. The hypothesis was tested with the SEM-PLS approach, and the results showed that financial accounting knowledge had a significant effect on financial literacy, and financial literacy was able to mediate the relationship between financial accounting knowledge and financial behavior. Financial technology also has a significant effect on financial literacy, but financial literacy is unable to mediate the relationship between financial technology and financial behavior. This shows evidence that financial literacy based on financial technology is insufficient to control students' financial behavior. However, knowledge of financial accounting increases financial literacy and influences students' financial behavior.

Keywords: *Financial Accounting Knowledge, Financial Technology, Financial Behavior, Financial Literacy*

INTRODUCTION

The advancement of technology today has made internet shopping more convenient for the general public, particularly among youths and students. According to research done in 2022 by APJII (Indonesian Internet Service Providers Association), social media accounts make up 89.15 percent of internet usage in Indonesia, and up to 21.26 percent of users have made purchases online (both goods and services). Pay-later is one of the online payment options that does not require a credit card, and customers can pay it in installments up until the scheduled payment time, according to Fajrussalam et al (2022). However, using the pay-later feature to make a payment requires a lot of responsibility. Such financial conduct is becoming unavoidable, particularly when it pertains to consumer behavior. Most people think superficially and lack accountability when making financial decisions, which can lead to financial difficulties if they are not followed properly (Kholilah & Iramani, 2013). Financial accounting students are required to be able to provide ideas about financial management that are well-suited for analyzing students' everyday financial behavior. As a school of economics, finance, and management, STIE Indonesia Banjarmasin's Faculty of Economics unquestionably offers economics and finance courses for students' education and is expected to help them avoid financial difficulties by educating them in financial literacy and helping them make informed financial decisions. A key step in helping students solve their financial issues is the education provided by lecturers (Fatimah & Susanti, 2018).

There have been discrepancies in the findings of prior research on the financial behavior of Pay-later users connected to financial accounting expertise and financial literacy. According to Tyas & Listiadi (2021), financial literacy has no effect on the existence of financial behavior, whereas Fatimah & Susanti (2018) contend that it has a considerable impact on this behavior. In addition, financial technology has little impact on financial behavior. According to Ferdiansyah & Triwahyuningtyas (2021), financial technology has a positive and significant impact on financial behavior, in contrast to Anisyah et al.'s (2021) assertion. Following the shifting current of globalization, which is connected with modern items, is simplest for students. In this situation, it is highly desirable for students to understand financial literacy because the changing times make students more advanced by following the times to meet their lifestyles and desires. Many students unconsciously have consumptive financial behavior in meeting their needs by buying the desired items without paying attention to the benefits.

METHOD

This study employed SEM-PLS analysis with Warp-PLS 7.0 on primary data obtained from a questionnaire distributed to 40 students from STIE Indonesia Banjarmasin's class of 2019 and pay-later users. The sampling technique used was non-probability sampling with a purposive method, and responses were measured using a Likert scale ranging from 1 (very disagree) to 5 (very agree).

RESULTS AND DISCUSSION

We ensured convergent validity by using an outer loading value of >0.60 and AVE values above 0.50. They also established the validity of the discriminant by observing lower cross-loading values compared to loading values to the variable's construct (see Sholihin & Ratmono, 2020, p. 86). Furthermore, the study's reliability is supported by Cronbach's alpha being above 0.70, and the research has a composite reliability rating, making it dependable. The model fit is considered good as the Average Path Coefficient (APC), Average R-squared (ARS), and Average Adjusted R-squared (AARS) values meet the requirements (rule of thumb). Additionally, the AVIF value of 1.418 and AFVIF of 1.813 indicate that these numbers satisfy the collinearity model criteria.

Path Analysis Results

TABLE 1 DIRECT & INDIRECT EFFECT

Hypothesis	Variable	Path Coefficient	P-Value	Description
H1	PAK→PK	0,69	<0,01	accepted
H2	FT→PK	0,77	0,001	accepted
H3	PAK→LK	0,41	0,002	accepted
H4	FT→PK	0,34	0,007	accepted
H5	LK→PK	0,15	0,153	rejected
H6	PAK→LK →PK (0,41X0,15)	0,061	<0,01	accepted
H7	FT→LK→P K (0,34X0,15)	0,051	0,131	no mediation effect, Hypothesis rejected

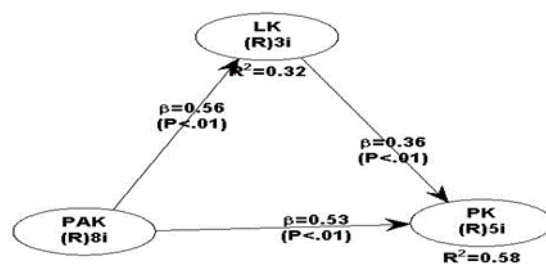


FIGURE 1 INDIRECT EFFECTS TESTING

Figure 1 presents indirect testing financial accounting knowledge (PAK) on financial behavior (PK) of 0.53 and a p-value of <0.01, which means significant and able to mediate. To determine the role of the mediating variable between the relationship of PAK to PK through LK, it can be tested by measuring the role of mediation using VAF with the category If the VAF value is above 0.80, it shows the role of the full mediate if between 0.20-0.80, it can be categorized as a partial mediate. However, if it is less than 0.20, it indicates almost no mediating role (Hair et al., 2014). The calculation of VAF is done by dividing indirect influence by total influence.

TABLE 2 TEST VAF

Variable	Calculation	Sum	Category
PAK-LK-PK	Indirect Effect		
	PAK-LK	0,41	0,56
	LK-PK	0,15	
	Direct Effect		
	PAK-PK	0,69	0,69
	Total Effect		1,25
	VAF	0,448	Partial

Based on Table 2 of the results of the VAF calculation, the total influence is divided by the indirect influence, and the result is 0.448, meaning that Financial Accounting Knowledge on Financial Behavior through Financial Literacy has partial mediation.

DISCUSSION

The Effect of Financial Accounting Knowledge on Financial Behavior According to Herawati (2015) cited in Tyas & Listiadi (2021), education about finance plays a crucial role in enhancing understanding, abilities, assessment, and decision-making regarding student financial matters. It is expected that the knowledge gained through higher education will lead to improved student financial behavior. This study's findings align with the results of Tyas & Listiadi (2021), which demonstrate a direct, positive, and significant impact of learning financial accounting on financial behavior.

The Effect of Financial Technology on Financial Behavior

The use of effective fintech by students can be beneficial in managing personal finances. According to Prawirasasra (2018) cited in Ferdiansyah & Triwahyuningtyas (2021), financial technology in Indonesia also brings about a social impact, leading to a change in the mindset concerning finance. This aligns with the research conducted by Ferdiansyah & Triwahyuningtyas (2021), which shows that financial technology has a positive and significant effect on financial behavior.

The Effect of Financial Accounting Knowledge on Financial Literacy

Learning obtained from courses given by lecturers is one way to overcome student financial problems, the ability in accounting and finance is also expected to provide convenience for accounting students in making financial decisions so that cognitive abilities related to finance will increase (Nusa & Martfiyanto, 2021). This is confirmed by Nusa & Martfiyanto (2021) that knowledge affects students' financial literacy.

The Effect of Financial Technology on Financial Literacy

Financial technology is a tool that helps buyers and sellers streamline transaction processes, which reduces fraud or loopholes. This is consistent with the research by Khofifa et al. (2022), which shows that financial technology significantly affects financial literacy.

The Effect of Financial Literacy on Financial Behavior

This may happen because students with a high level of financial literacy might not know how to apply it effectively in managing their finances. They may possess only a theoretical understanding of finance without practical implementation, as stated by Tyas & Listiadi (2021). The study's findings confirmed Tyas & Listiadi's (2021) research, which indicated that financial behavior is not influenced by financial literacy.

The Effect of Financial Accounting Knowledge on Financial Behavior with Financial Literacy as Mediation

Students who possess accounting knowledge, including an understanding of fund management processes, basic cost concepts, and funding sources, along with essential financial management skills, including control and supervision of monthly finances, are expected to have better student financial literacy (Fatimah & Susanti, 2018). However, the findings of this study contradict the research conducted by Tyas & Listiadi (2021), which indicates that financial accounting knowledge does not have a direct effect on financial behavior, with financial literacy acting as a mediator.

The Effect of Financial Technology on Financial Behavior with Financial Literacy as Mediation

Financial technology can indeed simplify the process for students to access financial products. However, it is worth noting that financial literacy may not have a significant impact on student behavior in financial management, as suggested by Wati & Panggiarti (2021). This finding contradicts the research conducted by Khofifa et al. (2022), which asserts that financial technology positively influences financial behavior through financial literacy.

CONCLUSION

Based on the hypotheses testing, it can be concluded that financial accounting knowledge has a direct positive effect on financial behavior, and financial technology also has a direct positive impact on financial behavior. Additionally, financial accounting knowledge significantly influences financial literacy, and financial technology likewise has a significant effect on financial literacy. However, financial literacy does not directly affect financial behavior. Furthermore, financial literacy acts as a mediator between financial accounting knowledge and financial behavior, but it does not mediate the relationship between financial technology and financial behavior. This implies that financial accounting knowledge enhances financial literacy and influences student financial behavior, while financial literacy alone, based on financial technology, is insufficient to control student financial behavior.

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THE APPLICATION OF QUICK RESPONSE TO THE DEVELOPMENT OF SMES DURING THE COVID-19 PANDEMIC

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ABSTRACT

The world development of technology and information has had a positive impact on the economy, including for micro, small and middle-class enterprises. For this reason, Bank Indonesia released the Quick Response Indonesia Standard (QRIS) which is used to standardize the use of QR Codes for all digital applications. the presence of QRIS can develop and make payments for micro, small and medium enterprises, especially during the covid-19 pandemic. QRIS helps avoid the touch of money on the sheet so that its use is useful and efficient. This study examines how to implement QRIS in the micro, small and medium enterprise sector, the constraints, and the comparison between QRIS and non-QRIS users. The research method used is descriptive qualitative with a case study approach where the researcher as the main instrument observes the cases directly in the field. Collecting data and information obtained by direct observation to the field, interviews with two people. The results showed that the implementation of QRIS in micro, small and medium enterprises was not evenly distributed and required education and literacy for business owners. In addition, the owner of the QRIS joint venture claims that the use of QRIS offers efficiency and practical transactions.

Keywords: *QRIS, QR Code, Micro, Small and Medium Enterprises*

INTRODUCTION

The development of technology and information has resulted in every society having to be able to carry out all-digital activities in order to adapt to the current developments. Currently, the term digital economy is known where every activity related to the economic field is supported by digital developments to help work become more sophisticated, effective and efficient. One of them is the government wants to give the impact of the digital economy to micro, small and medium enterprises (MSMEs) which the government is currently paying attention to. As we know, these MSMEs contribute to national economic growth which contributes 61.07 percent of GDP (Gross Domestic Product). In addition, the presence of the MSME sector helps reduce poverty and income inequality because everyone becomes a business actor engaged in the informal sector (Yuwana, 2020).

Unfortunately, Indonesia is currently experiencing a COVID-19 pandemic which has an impact on every sector in the country. COVID-19 is a disease caused by SARS-CoV2, which belongs to the large family of *coronaviruses* that cause respiratory infections and can be transmitted to other people only through small droplets. This disease is not only endemic in Indonesia but has become a global pandemic that is still ongoing (Amri, 2020). The effect

that is felt in life is the reduced interaction between individuals with the implementation of *social distancing* which has now turned into *physical distancing* by the government which aims to break the chain of the spread of the corona virus. However, the implementation of this policy resulted in a decrease in activity in several sectors. One of those affected is MSMEs where according to data from the ministry of cooperatives as many as 163,713 are affected by the COVID-19 pandemic (Amri, 2020). Although MSMEs are a sector that is quite persistent in dealing with various economic turmoil, it is this sector that is most vulnerable to the effects of the COVID-19 pandemic. The presence of the COVID-19 pandemic and the implementation of policies launched by the government caused the limited space for everyone to move resulting in a decrease in people's purchasing power [2][5] so that not a few MSME players experienced a decrease in sales results. Moreover, transactions made using cash payment methods have the possibility to spread the corona virus to other people.

In order to deal with this, in 2019 Bank Indonesia as the regulator of the payment system in Indonesia in collaboration with the Indonesian Payment System Association (ASPI) issued a non-cash payment method known as QRIS which will be a solution for MSMEs as well as preventive measures to break the chain of spread of COVID-19 (Sihaloho et al., 2020; Yuwana, 2020). QRIS is a server-based electronic money application that is used for digital payments using a standard QR Code (Ningsih et al., 2021). The use of QRIS is currently a positive trend for MSME actors and consumers because of its use to facilitate payment transactions and minimize physical touch, especially during the current COVID-19 pandemic. Therefore, MSMEs are forced to innovate and adapt by adopting a digital business model through the use of QRIS because at least the presence of QRIS can revitalize the current condition of MSMEs (Setiawan & Mahuni, 2020). Based on previous research related to the implementation of QRIS in the Medan area, the results showed that the majority of MSME actors had implemented QRIS (Sihaloho et al., 2020). However, until now, it seems that the use of QRIS is still not evenly distributed for MSME actors in each region, so this research was conducted to observe and analyze the application of QRIS for MSMEs in Bandung, the obstacles that were passed, and the comparison felt by MSME actors before and after using the QRIS application.

RESEARCH METHOD

The type of research conducted is descriptive qualitative research with a case study approach. Qualitative research is research which makes the researcher the instrument main by observing directly in the field and the results obtained are not through statistical data or calculations (Atmadja, 2013).

Data collection was obtained through primary data in the form of interviews and observations and secondary data in the form of literature studies. An interview is a conversation that involves one interviewer with one respondent to explore information related to the respondent's perceptions, experiences and thoughts. Observation is an activity carried out by involving researchers directly into the field to observe and obtain data from various dimensions and ongoing situations. Study literature through documents in the form of written notes that are able to support the data needed by researchers (Efferin, 2010). All information obtained directly is carried out by complying with health protocols in accordance with government recommendations to prevent transmission of the COVID-19 virus.

RESULTS

This research was conducted in the city of Bandung to determine the implementation of the QRIS application in MSMEs, examine the various obstacles encountered, and compare the situation before and after using the QRIS application. Researchers have made direct field observations of business owners as many as 200 people which are classified based on their line of business into several clusters as can be seen in table 2

Table 2. MSME Business Sector

No	Clusters	Business Sectors	Total
1.	Cluster I	Food and Beverage	80
2.	Cluster II	Clothing	40
3.	Cluster III	Trade	50
4.	Cluster IV	Services	30
Total			200

Source: Observational data processed by researchers, 2023

Based on information obtained regarding the implementation of the application QRIS results show that only 55% have implemented the use of the QRIS application in their payment method. This means that only some have just used the QRIS application and indicates that the QRIS application is still not evenly distributed. Regarding every transaction that occurs in their business, some MSME actors as well as users of the QRIS application prefer non-cash payment methods compared to cash because in terms of benefits, it shows that using QRIS is more efficient and faster than cash. However, for those who are not users of the QRIS application, they still think it is taboo and it is easier to use cash only.

The next researcher conducted a further study through direct interviews by paying attention to the health protocol between 2 business owners where one owner had used the QRIS application and the other was still using cash payments. Interview excerpts can be seen in table 3.

Table 3. Research Interview Results

No.	Question	Owner's Answer I	Owner's Answer II
1.	What is the payment method used in your business?	Here cash is possible, non-cash can also be used.	I only use regular cash payments.
2.	What is the reason why you prefer to use the method payment?	Cash, If it's for cash, it's normal, people will definitely go with cash it must surely exist, if for non-cash it in order to facilitate payment usually men young like to wear non-cash	It's easier in my opinion and the already accustomed it
3.	Does the father / mother knows QRIS?	Erm not yet but I've heard the same as the QR code right?	Don't know at all

No.	Question	Owner's Answer I	Owner's Answer II
4.	What are your reasons for using/not using QRIS in your business?	I know it was called QRIS but to be honest that when a pandemic in tastier and easier yes disposable non-cash via QRIS it yes because people live scan without having to touch pass money	Because I do not know but if the wear scan it out and I do not know where to go and don't understand
5.	What are the advantages or disadvantages of using the payment method that is being used, especially in the current pandemic?	The benefits are actually the same, but it's more efficient to use QRIS because I mentioned earlier that you don't have to touch and avoid counterfeit money, I mentioned that the most cash losses were as complicated as change if QRIS had a fee.	In my opinion, cash is easier, because I'm used to it, it's just not good if it takes a long time to change. If it's a pandemic, I'm a little afraid of the corona virus.
6.	Will you maintain/implement non-cash QRIS payments in the future?	Yes of course I will defend anyway because a it's digital world so follow the development of technology	Yes I want to try it later using QRIS

Source: interviews are processed researcher, 2023

Researchers tried to analyze the results of the interview above and concluded that SMEs seem to not know fully about QRIS because there are still doubts about the answer even though in fact the perpetrator uses QRIS. However, it is known that owner I can compare the use of cash and QRIS in their business as well as for MSME actors who have not implemented it showing a desire to use the QRIS application in their business.

DISCUSSION

Quick Response Indonesia Standard (QRIS) is one of the digital financial products issued by Bank Indonesia in 2019 which makes a standard QR Code for all digital payment applications known as e-wallet. The current e-wallets that have been circulating and are known to the public for example Ovo, Gopay, -wallet. Link aja, Dana, Shopee pay and many of them have adapted the use of QRIS so that MSME actors or we can call merchants do not need to provide various QR Codes for each type of e-wallet.

Based on the results of the study, only some MSME actors apply the use of QRIS in their business, because they realize the importance of using digital today. This indicates that MSME actors who have just implemented QRIS are only partially and not evenly distributed. The reason some of them choose to use QRIS is none other than the advantages they get, including the following:

- a) Ease of transacting for both customers and business actors. For customers, using QRIS makes it easier for them to make payments with any application. Meanwhile, merchant owners themselves offer efficiency and practicality in payments because merchant owners only need to provide one QR Code for all applications.

- b) It is more effective and efficient because it does not need to take a long time because it is independent of returning cash to customers (Hardiky et al., 2021).
- c) Transaction recording can be viewed in real time (Hardiky et al., 2021). This means that both customers and SMEs can see at any time. In addition, it makes it easier for MSME actors to record because the process is automatically recorded.
- d) Avoiding crimes such as circulation of counterfeit money, theft and helping the creation of digital-equipped human resources.
- e) Minimizing physical touch with each other because in the midst of the current pandemic cash is a vulnerable item for transmitting the COVID-19 virus.

Besides the advantages offered, it seems that QRIS is also inseparable from shortcomings due to the obstacles that are still faced by each MSME actor including:

- a) Very dependent on the fees charged to MSME actors (merchants). It is known that MSME actors have to bear admin fees of 0.7%. However, at this time SMEs do not need to worry because during a pandemic Bank Indonesia frees admin fee to 0% (13websites)
- b) It depends on the internet connection in each-masing so that if one of them good customers or businesses having problems on the Internet connection by using the payment QRIS cannot be performed.
- c) There are still some who do not understand its use for some actors due to lack of education and literacy.

CONCLUSION

Conclusion that can be drawn from the results of this study is that the implementation of QRIS for MSME actors in Bandung City is still uneven because some of them still do not know and understand its use. Therefore, there is a need for education and literacy for MSME actors related to digital developments so that they can adapt and follow developments.

MSME actors who use QRIS in their business have been able to apply it well and understand the advantages and disadvantages of using QRIS. some of them are efficient and practical in payment and avoid crime and physical touch but unfortunately still charge admin fees. However, Bank Indonesia provides relief during the pandemic in the form of exemption from admin fees. Therefore, MSME actors can implement QRIS in their business so that they are expected to continue to increase sales while complying with health protocols in the form of physical distancing.

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THE INFLUENCE OF SMALL BUSINESS PERCEPTIONS ABOUT FINANCIAL REPORTS AND BUSINESS SCALE ON THE USE OF ACCOUNTING INFORMATION

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ABSTRACT

This study aims to determine the effect of perceptions of financial statements and business scale on the use of accounting information. The population in this study is small businesses in the city of Bekasi. Methodpurposive sampling was used in this study with a sample of 100 respondents. This study uses primary data with a questionnaire technique. Validity and reliability testing was done using the S tool software Statistical Package for the Social Science (SPSS) version 25. Data were analyzed using multiple linear regression methods. The results of this study indicate that (1) Perceptions of financial statements affect the use of accounting information; (2) Business Scale influences the use of accounting information; (3) perceptions of financial reports and business scale affect the use of financial information. Then contribute an overview of ideas supporting small businesses' development in increasing the perception and scale of business using accounting information to produce good performance.

Keywords. *Perceptions of Financial Statements, Business Scale, and Use of Accounting Information*

INTRODUCTION

Small Business is a small-scale people's economic activityin the Indonesian economy. Even though the economic crisis has devastated the lives of large and medium businesses, small and medium businesses remain strong and thrive in the middle to lower levels of economic life. In contrast, the small industry is small- scale regarding capital size, production volume, and workforce. The relationship between technical skills and expertise in small industry business management and the formal education possessed by workers could be stronger. The equipment used is simple to capacity output also low (Glendoh, 2001). The role of small businesses is given great attention by the government so that their development continues to progress because these small businesses can become a source of income for the people's economy and survive the global crisis.

Apart from contributing to the role that guarantees the progress of the country, this is also followed by various challenges that must be faced by small businesses in order to develop their business. In 2015, the Indonesian nation entered the era of the ASEAN Economic Community, or what we often know as the MEA. The enactment of MEA is a big opportunity for the national business world. Market access is becoming widely open, capital is easier to obtain, and the quantity is increasing; technology transfer will also strengthen business actors, and increasingly sophisticated information technology will drive business efficiency. Over the last few years, the Indonesian government has made many efforts to increase the competitiveness of MSMEs, one of which is related to

licensing and bureaucratic obstacles. The government has established Micro Small Business Permits (IUMK) through Regulation No. 98 of 2014 concerning Licensing for Micro and Small Enterprises as a form of policy breakthrough in developing MSMEs. With the IUMK, it is hoped that MSME actors can obtain certainty and protection in doing business in the designated location, assistance for business development, ease of access to financing for bank and non-bank financial institutions, and ease of empowerment from the central government, regional government and other institutions.

It should be noted that not only does capital play a very important role in the continuity of an entity's business, but also in terms of capital management, it is also important to pay attention so that the business runs well, efficiently, and optimally. So that later, through good capital management, it will produce a good performance, which will increase the company's value in terms of financial and nonfinancial. Lack of knowledge in capital management often triggers problems that lead to small business failures. Information regarding capital management itself can be known through the financial information or accounting information presented by the company in the financial statements. Accounting information is the most important part of all information in the company, especially related to finance (Baridwan, 2000). Information users use accounting information for decision-making. Managers in a company need accounting information to formulate various decisions regarding their company. Likewise, accounting information is important for decision-making in small businesses, where the business owner automatically becomes the manager or manager.

Accounting information relates to a business's accounting data or financial transactions, whether a service, trading, or manufacturing business. Accounting information will be the main initiative in managing funds by practicing proper accounting. This information will help determine the business's development, its capital structure, and how much profit the company has earned in a certain period. Accounting information is used as a tool to face global competition. In addition, accounting information provides relevant and timely information in planning, controlling, making work decisions, and evaluating performance. So that accounting information allows management to make strategies for operational activities needed to achieve business goals.

This contribution will be even better if the various problems still faced by small businesses can be overcome, and one of them is the problem of organizing and utilizing accounting information in managing their business. When viewed from a growth perspective, small businesses experience problems that arise at similar stages because the company needs more information, both from within and outside the business. One of the information systems that provide the information needed is an accounting information system. Incompetence in accounting is the main factor that causes problems and results in the failure of small and medium companies in business development. This indicates that companies only report financially based on their needs and tend only to report occasionally. Based on this, several factors make small businesses refrain from using accounting information, namely, the perception of small businesses about financial reports and business scale.

Perception is an individual act of interpreting and giving meaning to the environment. A business actor should have the view or perception that accounting has many benefits in the business world, including providing economic information for a company for decision-making and describing the company's condition from one period to the next (Utaminingsih, 2014). Many

small business actors still feel that the business being carried out needs to be bigger, and there are always complications and difficulties in learning accounting. In addition, they view that implementing accounting requires high costs. Thus, more funds must be needed to employ accountants or buy software accounting to facilitate the implementation of the accounting process. This problem is strongly suspected of originating from the need for more perception of business owners about financial reports. Of course, this perception can arise as the business goes on. However, most business actors have had much experience managing businesses that are run on their understanding of the importance of financial reports but still need to improve. Based on research from (Lilly Anggrayni, 2014), in her research which explains that the perception of MSME actors on the use of financial reports still needs to be improved, existing MSMEs cannot separate personal finance from company finance. Another study from (Sri Mulyani, 2014) found that MSME actors perceive that accounting information is important and will encourage MSME actors to use accounting information in their business activities. There needs to be more than a good perception of the importance of accounting information; it is necessary to have accounting training that encourages using accounting information for MSME actors. Another study (Sofiyah, 2014) states that small entrepreneurs' perception of accounting information is in the high category, meaning that most of the perceptions of small business owners consider accounting information important.

The business scale is the second factor that influences the use of accounting information. Research (Holmes and Nicholls, 1988 in Kristian, 2010) states that business scale positively relates to preparing and using accounting information as measured by total income, number of employees, and own capital. Business scale is a company's ability to manage its business based on the size of the number of employees employed and how much income the company earns in a certain period (Holmes and Nicholls, 1988 in Kristian, 2010). The greater the scale of business and the complexity of business processes will increase the need for accounting for business continuity so that accounting information becomes useful as a tool in managerial decision-making. Many businesses on a large scale still need to utilize accounting information, evidenced by the lack of proper management of company finances because they are still mixed with personal financial management.

Other factors that influence the use of accounting information are the company's age, the accounting training of the manager or owner, and the education level of the manager or owner. The older the company, the more complex the business is, so it is possible to use accounting information as a decision-making tool. It is also not uncommon to find that many have been running a business for years, only recording income and expenses without knowing how much profit they get from each period. Accounting training for managers will also help them better utilize accounting information's importance in their business. Finding time to attend accounting training is still an obstacle for managers. A manager's educational level also influences the use of accounting information. This is likely to result in low financial management in the business.

This research will be conducted on MSME actors in Bekasi City who are small business types. The other industries are the clothing and leather business, the chemical and building business, the metal and electronics business, and the handicraft business. Thus, it can be accepted that small businesses still need help properly using accounting information. In fact, with increasingly intense business

competition in the era of economic globalization, only companies that have a competitive advantage will be able to win the competition. This research was conducted in Bekasi City based on problems related to MSMEs, one of which was in small businesses. Many areas for improvement were found, including marketing, human resources, operations, administration, and finance. Besides that, access for small businesses in Bekasi City still needs to be improved, so they are left behind in taking advantage of various government policies that should be opportunities for them, and terms of financial management still need to be improved. (https://bekasi.pks.id/2021/10/30/um_km-dan-andalan-geliat-ekonomi-pasca-pandemi/)

Based on the problems that are the main key for small business actors regarding the use of accounting information in their business, this research takes the title "**The Influence of Perceptions of Small Business Actors on Financial Statements and Business Scale on the Use of Accounting Information.**"

RESEARCH METHODOLOGY

This type of research is causal research, with the unit of analysis studied in small businesses regarding financial reports and business scale on the use of accounting information. The research method used in this study is quantitative. According to Sugiyono (2013), the quantitative method is a linear method used to answer problems/hypotheses that must be explored through empirical facts and aims to answer the hypotheses that have been made.

This study's population is small businesses regulated in the law governing MSMEs, namely Law Number 20 of 2008 in Bekasi City, with a total income of Rp. 300 million – 2.5 billion. Based on data from the satker Office of Cooperatives, Small and Medium Enterprises of Bekasi City Administrative City, in 2022, there will be 145 small businesses in Bekasi City. The sampling technique used in this research is purposive sampling with a specific purpose, not based on strata, random, or geography. This technique is usually carried out because of several considerations, such as sampling based on certain characteristics, criteria, and characteristics, which are the main characteristics of the population (Jogiyanto, 2014). The sampling criteria are: 1) Small Enterprises in the Bekasi city area; and 2) The appropriate amount of income in the law that regulates the ins and outs of MSMEs is Law Number 20 of 2008 with a total annual income of Rp. 300 million – 2.5 billion; with these criteria, a sample of 100 respondents was obtained.

RESULTS AND DISCUSSION

Respondent Identity

In this study, the characteristics to be known are gender, age, and income. More details about the respondents can be seen in the following characteristics, which are presented as a pie chart showing the magnitude in terms of numbers and percentages.

1. Characteristics of Respondents Based on Gender

Table 4.1 Respondents Based on Gender

Gender	Amount	Percentage (%)
Man	32	32%
Woman	68	68%
Amount	100	100%

Source: Primary data processing, 2023

Based on Table 4.1 above, it can be seen that the majority of respondents were women in this study, as much as 68%. This means that most small business actors in Bekasi City are women.

2. Characteristics of Respondents by Age Respondents

Table 4.2 Respondents Based on Age

Age	Amount	Percentage (%)
< 20 Years	3	3%
20 - 25 Years	62	62%
26 - 30 Years	21	21%
> 30 Years	14	14%
Amount	100	100

Based on Table 4.2 above, it can be seen that the age range of the respondents is between < 20 years, as many as three people from the total respondents, then in the age range 20- 25 years, there are 62 people, then the age range 26-30 years consists of 21 people, and finally > 30 years consisting of 14 people. From these data, it can be seen that most Small Business actors in Bekasi City are still in the age range, namely 20-25 years, as many as 62 people, and also 21 people aged 26-30 years.

3. Characteristics of Based on Last Education

Table 4.3 Respondents Based on Latest Education

Education	Amount	Percentage (%)
ELEMENTARY SCHOOL	0	0%
JUNIOR HIGH SCHOOL	0	0%
SENIOR HIGH SCHOOL	55	55%
DIPLOMA	19	19%
BACHELOR	26	26%
Amount	100	100%

Source: Primary data processing, 2023

Based on Table 4.3 above, it can be seen that the respondents who had the last academic education in elementary school consisted of people, the respondents who had the last academic education in junior high school consisted of 0 people, then the respondents who had the last academic education in high school consisted of 55 people, then the respondents who had academic education Finally Diplomas consisted of 19 people and respondents who had last academic education Bachelors consisted of 26 people. This indicates that most Small Business actors in Bekasi City have graduated from high school, where there are 55 people out of a total of 100 people.

4. Characteristics of Respondents Based on Having a Taxpayer Identification Number

Table 4.4 Respondents Based on Having Taxpayer Identification Number

Have a Taxpayer Identification Number	Amount	Percentage (%)
Of	87	87%
No	13	13%
Amount	100	100%

Source: Primary data processing, 2023

Based on Table 4.4 above, it can be seen that respondents from small business actors in Bekasi City who have Taxpayer Identification Numbers consist of 87 people, and respondents who do not have Taxpayer Identification Numbers consist of 13 people. This indicates that the majority of Small Business actors in Bekasi City are the ones who have Taxpayer Identification Numbers; there are 87 people out of a total of 100 people.

Data Quality Test Validity test

Table 4.5 Financial Report Validity Test Results (X1)

Indicator	r Count	r Table	Is
Statement 1	0,599	0,1966	Valid
Statement 2	0,563	0,1966	Valid
Statement 3	0,650	0,1966	Valid
Statement 4	0,560	0,1966	Valid
Statement 5	0,497	0,1966	Valid
Statement 6	0,239	0,1966	Valid
Statement 7	0,668	0,1966	Valid
Statement 8	0,602	0,1966	Valid
Statement 9	0,585	0,1966	Valid
Statement 10	0,600	0,1966	Valid
Statement 11	0,478	0,1966	Valid
Statement 12	0,406	0,1966	Valid
Statement 13	0,544	0,1966	Valid
Statement 14	0,584	0,1966	Valid

Source: Primary data processing, 2023

From the table above, the calculated r-value of all the statements tested contained 14 items declared valid or greater than the r-table, so 14 statements from each table in this study were declared valid.

Table 4.6 Business Scale Validity Test Results (X2)

Indicator	r Count	r Table	Is
Statement 1	0,827	0,1966	Valid
Statement 2	0,805	0,1966	Valid
Statement 3	0,713	0,1966	Valid

Source: Primary data processing, 2023

The table above shows that the calculated r-value of all the statements tested contained three valid items or had a value greater than the r-table in this study, which was stated to be valid.

Table 4.7 Validity Test Results for Using Accounting Information (Y)

Indicator	r Count	r Table	Is
Statement 1	0,721	0,1966	Valid
Statement 2	0,619	0,1966	Valid
Statement 3	0,359	0,1966	Valid
Statement 4	0,644	0,1966	Valid
Statement 5	0,644	0,1966	Valid
Statement 6	0,669	0,1966	Valid
Statement 7	0,566	0,1966	Valid
Statement 8	0,699	0,1966	Valid
Statement 9	0,624	0,1966	Valid
Statement 10	0,751	0,1966	Valid
Statement 11	0,723	0,1966	Valid
Statement 12	0,663	0,1966	Valid
Statement 13	0,236	0,1966	Valid
Statement 14	0,696	0,1966	Valid

Source: Primary data processing, 2023

The table above shows that the calculated r-value of all the statements tested contained 14 valid items or a value greater than the r- table in this study, which was stated to be valid.

Reliability Test

Table 4.8 Financial Report Reliability Test Results (X1)

Reliability Statistics	
Cronbach's	
<u>Alpha</u>	<u>N of Items</u>
.814	14

Source: Primary data processing, 2023

The results of the reliability test can be seen in the table above. Reliability Statistic. The Cronbach's Alpha value is 0.814. According to the criteria, this value is greater than 0.60, so the results of the questionnaires distributed have a good level of reliability, or in other words, the data from the questionnaires distributed can be trusted.

Table 4.9 Business Scale Reliability Test Results (X2)

Reliability Statistics	
Cronbach's	
<u>Alpha</u>	<u>N of Items</u>
.669	3

Source: Primary data processing, 2023

The results of the reliability test can be seen in the table above. The Cronbach's Alpha value is 0.669. According to the criteria, this value is greater than 0.60, so the results of the questionnaires distributed have a good level of reliability, or in other words, the data from the questionnaires distributed can be trusted.

Table 4.10 Reliability Test Results for Using Accounting Information (Y)

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.872	14

Source: Primary data processing, 2023

The reliability test results can be seen in the output reliability Statistic. Obtained Cronbach's Alpha value of 0.872. According to the criteria, if this value is greater than 0.60, then the results of the questionnaires distributed have a good level of reliability, or in other words, the data from the questionnaires distributed can be and a maximum value of 52, with a trusted. average value of 34.04, which means the score value of the financial report variable is 34.04. The standard deviation value is 7.930, which is smaller than the average value; this shows good data results and does not cause bias. The data distribution is small, or there is not a large enough gap.

Descriptive Statistics

The variables in this study include perceptions of financial statements, business scale, and use of accounting information. Descriptive statistics in this study are presented in the following table: Table 4. 5 Business Scale has a minimum value of 3 and a maximum value of 12, with an average value of 9.50, which means that the score for the Business Scale variable is 9.50. The standard deviation value of this variable is 1.972, where this value is not greater than the average value, thus showing good data results.

Table 4.11 Descriptive Statistics

Descriptive Statistics					
	N	Min	Max	Mean	Std. Dev
Financial statement s	100	15	52	34.04	7.930
Scale enterprise s	100	3	12	9.50	1.972
Use of Accounting Information	100	14	51	32.81	9.016
Valid N (listwise)	100				

Source: Primary data processing, 2023

For the variable Use of Accounting Information in the analysis results with descriptive statistics show a minimum value of 14 and a maximum value of 51 with a mean value of 32.81 and a standard deviation of 9.016 where this value is not greater than the average value, thus showing the results of the data that are Good. The data distribution is needs to be a larger gap.

It can be seen in the table above that the results of the descriptive statistical data show that the amount of data for each valid variable is 100. Of the 100 data samples, the Financial Report variable has a minimum value of 15 small, or there needs to be a larger gap.

Classic assumption test

Table 4.12 Kolmogorov-Smirnov Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	6,27974245
Most Extreme Differences	Absolute	,061
	Positive	,054
	Negative	-,061
Test Statistic		,061
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

Source: Primary data processing, 2023

In the Kolmogorov-Smirnov test method, if the significance value is > 0.05 , the variable is normally distributed, and vice versa. If the significance is < 0.05 , the variable is not normally distributed. From the results of Table 4.12, it can be seen that the value of Asymp. Sig. (2-tailed) of $0.200 > 0.05$, this proves that the data is normally distributed.

From the results of the normality test performed, it can be seen that on the graph probability plot and the Kolmogorof-Smirnov table. The data in this study were normally distributed. Thus, the regression model in this study complies with the provisions of the classical assumption test because it fulfills the normality test in terms of normally distributed data so that it can be continued in further tests.

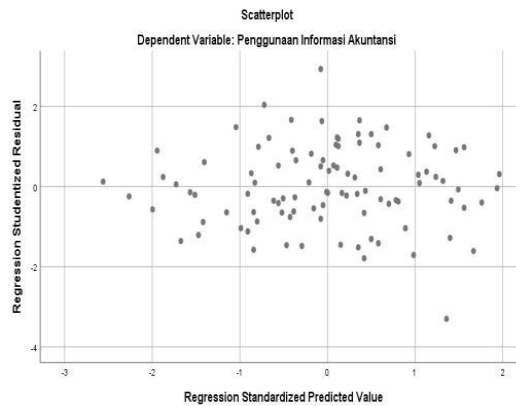
Table 4.13 Multicollinearity Test Results

Free Variable s	Calculation		Information
	Tolerance	VIF	
Financia l stateme nts	0,687	1.455	No multicolline arity
Scale enterpri ses	0,687	1.455	No multicolline arity

Source: Primary data processing, 2023

See the results in Table 4.12. the results of calculating the Tolerance value, there are no independent variables that have a Tolerance value of less than 0.10, and the Independent Factor (VIF) variable also shows the same thing, namely there is no VIF value from the independent variable that has a VIF value of more than 10. Calculating the

Tolerance and VIF values shows no between independent in the regression model.



Source: Primary data processing, 2023

Figure 4.1 Scatter Plot Graph

Based on Figure 4.1 above, it can be seen that there is no clear pattern, and the points spread above and below the number 0 on the Y axis. This shows that the data in this study did not have heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis determines how much influence the financial statements and business scale variables have on the use of accounting information. Statistical calculations in this study were carried out using the SPSS program, and the results of data processing can be seen in Table 4.14 below:

Table 4.14 Multiple Linear Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,908	3,369		,269	,788		
	Laporan Keuangan	,632	,097	,556	6,512	,000	,687	1,455
	Skala Usaha	1,095	,390	,239	2,807	,006	,687	1,455

a. Dependent Variable: Penggunaan Informasi Akuntansi

Source: Primary data processing, 2023

Based on Table 4.14, the multiple linear regression equation in this study is as follows:

$$Y = 0.908 + 0.632 X1 + 1.095 X2 + e$$

The multiple regression equation above is explained as follows:

- The multiple regression equation above is known to have a constant of 0.908. The magnitude of the constant indicates that if the independent variables are assumed to be constant, then the dependent variable, namely Y, increases by 0.908.
- The coefficient of the variable $X1 = 0.632$ means that every increase in $X1$ by one will cause an increase in Y by 0.632.
- The coefficient of the variable $X2 = 1.095$ means that every increase in $X2$ by one will cause an increase in Y by 1.095.

Hypothesis Test Results

Hypothesis testing is meant to test the truth of research allegations or hypotheses. The results of the correlation between constructs were measured by looking at the T-test, F- test, and coefficient of determination, which were then compared with the research hypothesis.

The significance level used in this study is 0.05 or 5%. The results of calculating the influence of small business perceptions about financial reports and business scale on the use of accounting information are as follows:

Table 4.15 T Test Results (Partial)

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,908	3,369		,269	,788	
	Laporan Keuangan	,632	,097	,556	6,512	,000	,687
	Skala Usaha	1,095	,390	,239	2,807	,006	,687

a. Dependent Variable: Penggunaan Informasi Akuntansi

Source: Primary data processing, 2023

From the SPSS calculation results, table 4.15 above can be described for each variable as follows:

Hypothesis 1: Financial Statements on the Use of Accounting Information

Ho1: $\beta_1 \leq 0$, meaning that the Perception of Actors does not positively affect the use of accounting information.

Ha1: $\beta_1 > 0$, meaning that the Perception of Actors positively affects the use of accounting information.

Based on the partial test results for the Financial Statements variable, it was obtained that t count = 6.512, and t table 1.98447 t count 6.512 > t table 1.98447 with a significance value of 0.000 < 0.05. This shows that financial statements positively affect the use of accounting information. Then Ho is rejected, and **Haha accepts**.

Hypothesis 2: Business Scale on the Use of Accounting Information

Ho2 : $\beta_2 \leq 0$, meaning that the business scale does not positively affect the use of accounting information.

Ha2 : $\beta_2 > 0$, meaning that business scale positively affects the use of accounting information.

Based on the partial test results for the Business Scale variable, t count = 2.807 and t table 1.98447 t count 2.807 > t table 1.98447 with a significance value of 0.006 < 0.05. This shows that Business Scale positively affects the use of accounting information. Then Ho is rejected, and **Haha accepts**.

Table 4.16 F Test Results

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	4143,309	2	2071,654	51,472
	Residual	3904,081	97	40,248	
	Total	8047,390	99		

a. Dependent Variable: Penggunaan Informasi Akuntansi

b. Predictors: (Constant), Skala Usaha, Laporan Keuangan

Source: Primary data processing, 2023

From the results of simultaneous calculations in Table 4.16, the calculated F value is 51.472 with a significance value of 0.000 and an F table value of 3.09. The calculated F value is greater than the table F value, and the significance value is <0.05 . Thus H3 is accepted, meaning that there is an influence between the Financial Statements (X1) and Business Scale (X2) simultaneously having a positive effect on the Use of Accounting Information (AND).

Table 4.17 Determination Coefficient Test (R2)

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718 ^a	.515	.505	6,344

a. Predictors: (Constant), Skala Usaha, Laporan Keuangan

b. Dependent Variable: Penggunaan Informasi Akuntansi

Source: Primary data processing, 2023

In Table 4.17, it can be seen from the results of calculations using the SPSS program it can be seen that the coefficient of determination (R Square) obtained is 0.515. This means 51.5% Use of Accounting Information can be explained by the variables of Financial Statements and Business Scale, while the remainder is 48.5% Use of Accounting Information influenced by other variables not examined in this study.

DISCUSSION

Effect of Financial Statements on the Use of Accounting Information

This study aims to determine the effect of financial reports on the use of accounting information. The results obtained by the partial test for financial statement variables obtained $t \text{ count} = 6.512$ and $t \text{ table } 1.98447$ $t \text{ count } 6.512 > t \text{ table } 1.98447$ with a significance value of $0.000 < 0.05$ then H_0 is rejected, and H_a is accepted. This shows that H_a stated that financial statements have an effect on the use of accounting information. This means that in small businesses in the city of Bekasi, the number of employees is independent of a financial report. This is because in making decisions related to business activities, small businesses are not based on the number of employees but based on personal decisions from these small businesses. Decision-making by the owner is still carried out in a simple manner based on the preparation of financial reports, which are also simple; the management system that is carried out is also simple so that it can still meet the minimum requirements for utilizing financial reports. This is in line with the results of research conducted by (Febriyanti et al., 2017), showing that financial reports partially have a significant effect on the use of accounting information.

The Effect of Business Scale on the Use of Accounting Information.

This study aims to determine the effect of business scale on using accounting information. The results obtained based on the partial test results for the business scale variable obtained $t \text{ count} = 2.807$ and $t \text{ table } 1.98447$ $t \text{ count } 2.807 > t \text{ table } 1.98447$ with a significance value of $0.006 < 0.05$, then H_0 is

rejected, and H_a is accepted. This shows that H_a stated that Business Scale has an effect on the Use of Accounting Information. The amount of income indicates the turnover of assets or capital of a business, so the greater the income earned, the greater the complexity of the business in using accounting information. The company's ability is seen from the total assets, number of employees, and the amount of income during one accounting period; that is called the business scale. If the company is large and advanced, the company requires a large number of employees to carry out the activities of the company. The addition of assets will make the company pay more attention to the details of the assets it owns, not only the assets it owns but also the use of these assets. This is in line with the results of research conducted by (Mubarokah & Srimindarti, 2022), showing that business scale significantly positively affects the use of accounting information.

Effect of Financial Statements and Business Scale on the Use of Accounting Information.

This study aims to determine the effect of financial statements and business scale on the use of accounting information. Based on the simultaneous test results, the results obtained an F count of 70.164 with a significance value of 0.000 and an F table of 3.09. The calculated F value is greater than the table F value, and the significance value is <0.05 . Thus H_1 is accepted, meaning that there is an influence between the Financial Statements (X1) and Business Scale (X2) simultaneously affecting the Use of Accounting Information (AND).

CONCLUSIONS AND SUGGESTIONS

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This study aims to analyze the influence of financial statements and business scale variables on the use of accounting information. Based on the results of the analysis and discussion that has been carried out, the following conclusions are obtained:

1. Financial statements partially have a significant effect on the use of accounting information. This means that in small businesses in the city of Bekasi, the number of employees is independent of a financial report. This is because in making decisions related to business activities, small businesses are not based on the number of employees but based on personal decisions from these small businesses.
2. Business scale partially has a significant effect on the use of accounting information. The amount of income indicates the turnover of assets or capital of a business, so the greater the income earned, the greater the complexity of the business in using accounting information.
3. Financial Statements and Business Scale simultaneously significantly affect the Use of Accounting information. Decision- making by the owner is still carried out in a simple manner based on the preparation of financial reports, which are also still simple; the management system that is carried out is also still simple, so it can still meet the minimum requirements for utilizing financial reports and increasing business scale assets will make small businesses pay more attention to related details. Details of the assets they own, not only the assets they own but also the use of these assets.

Suggestion Next researcher

1. For small businesses, developing a business can be balanced with good potential and the ability to prepare financial reporting.
2. The government must make a policy program that requires small businesses to submit financial reports to the government so that development is described in small businesses to run their businesses and know the deficiencies that occur in small businesses so that the government can overcome deficiencies that occur in small businesses to maintain their business.
3. Suggestions for further research are expected to be able to add research variables, namely by adding other variables such as tax rates, tax sanctions, tax socialization, and other variables that can affect the use of accounting information. Then it can expand the object of research, namely by adding MSME in Bekasi City. This is done so that it can be seen regarding Financial Reports, Business Scale on the Use of Accounting information and to review more sources and references related to the existing business scale in the city of Bekasi as well as additional research time, do not be in a hurry so that the research results can be better and more complete.

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ACCOUNTING MEETS AI: FUTURE PROSPECTS FOR ARTIFICIAL INTELLIGENCE IN ACCOUNTING APP

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ABSTRACT

This study aims to explore future prospects for using artificial intelligence (AI) technology in accounting applications, especially for MSME business actors who do not have a background as accountants. This study uses a qualitative approach by conducting in-depth interviews with MSME owners who use accounting applications that are integrated with artificial intelligence (AI) technology. The results of the study show that the use of artificial intelligence (AI) technology in accounting applications is needed by MSME business actors who do not have a background as accountants. Artificial intelligence (AI) technology can help simplify and speed up the process of recording financial transactions and assist in making more informed business decisions. In addition, artificial intelligence (AI) technology can help MSME owners understand financial reports and provide recommendations regarding applicable business strategies. This research provides recommendations for accounting application developers to continue to develop applications with artificial intelligence (AI) technology that are easier to use and affordable for MSME business actors. In addition, it is recommended for the government and related institutions to provide education and training related to the use of artificial intelligence (AI) technology in accounting applications for MSME business actors.

Keywords: *Artificial intelligence technology (AI), accounting applications, MSME business actors, financial reports, business decision making.*

INTRODUCTION

In today's digital era, accounting app have become an important requirement for business organizations in various sectors, including Micro, Small and Medium Enterprises (MSMEs). Accounting app helps manage financial transactions, compile financial reports, and provide insights that are important for making accurate decisions. However, with the increasing complexity of business and the volume of data that must be handled, new challenges arise in terms of the efficiency and accuracy of accounting management (Baldwin et al., 2006; Chukwudi et al., 2018).

Artificial Intelligence (AI) has become a hot topic of conversation in various industries, including the field of accounting. AI includes technologies and methods that enable computers to perform tasks that require human intelligence, such as natural language processing, pattern recognition and data-driven decision making. In the context of accounting app, AI can provide effective solutions to overcome the challenges faced by traditional accounting management (Greenman, 2017).

The use of AI in accounting app has shown great potential in increasing efficiency, accuracy and financial analysis. In recent years, there has been a significant increase in the development and adoption of AI technology in the

accounting industry. Developments in this field include the use of Machine Learning (ML) to automate routine tasks, Chatbots which enable interaction with accounting systems through natural language, and in-depth Data Analytics to identify relevant patterns and trends (Hasan, 2021).

In addition to analyzing phenomena and studying literature, this research will involve interviews with one of the MSME actors. This interview will provide a firsthand perspective from users on using AI in accounting app and how it can provide benefits and challenges for them. The data obtained from these interviews will provide deeper and more relevant insights in supporting the research findings. The purpose of this study is to analyze the prospects for using AI in accounting app, particularly in the context of SMEs. By interviewing one of the MSME actors, this study also aims to obtain a user's perspective on the use of AI in accounting app and its impact on the efficiency and effectiveness of their financial management. Through an in-depth analysis of phenomena and literature, this research is expected to provide insight into the potential and challenges of using AI in accounting app and the implications for future developments in this field. Through this research, it is hoped that a better understanding can be obtained about the potential of AI in accounting app and its implications for MSME users. With this understanding, developers and providers of accounting app can develop solutions that are more innovative and in line with market needs.

RESULTS AND DISCUSSION

The use of AI in accounting app has given rise to discussions about its impact on the accounting profession. While there are concerns about automation replacing human work, many experts believe that the synergy between AI and the accounting profession is the key to success. AI can take over routine and repetitive tasks, freeing up time for accountants to focus on deeper analysis, strategic decision making, and interactions with clients (Lee & Tajudeen, 2020). With the adoption of AI, the accounting profession can evolve into a more strategic and value-added role (Li, 2020).

While there are significant benefits to using AI in accounting app, there are also challenges and implications that need to be considered. Some of these challenges include data security and privacy, integration with existing systems, training and skills, as well as cost and ROI. It is important for organizations to pay attention to these factors in the AI implementation process in order to maximize benefits and overcome obstacles that may arise (Li & Zheng, 2018). It is important to understand that AI is not a substitute for humans in accounting app, but a powerful partner. In harmonious collaboration, humans and AI can complement and strengthen their expertise. Accounting professionals can harness the power of AI to tackle routine and repetitive tasks, while themselves can focus their time and energy on in-depth analysis, strategic decision making, and interaction with clients (Shi, 2020; Sutton et al., 2016).

An accountant can actually take advantage of AI technology as a tool to support work around accounting. Work that is routine in nature can be overcome by the existence of AI so that an accountant can become a "real accountant" instead of doing routine work that tends to be boring. An accountant who is able to utilize AI can focus on thinking and making policy strategies around finance so that human work is now more "humane". There is no slavery, even making employees as company robots (Shaffer et al., 2020).

Based on this, the author tries to conduct interviews with MSMEs which are the object of our application trials. We have a question instrument to ask

MSMEs. The setup survey was carried out using Indonesian-language questions due to the location of the interviews with MSMEs in Indonesia. In addition, the question only has 3 answers as a control value in this study. Even so, the authors still accept subjective answers from SMEs as additional opinions to strengthen the research results. We conducted interviews with 3 selected SMEs who were indeed the objects of our application trials.

We created 2 questions for the 3 SMEs we selected. The first question is in conditions where MSMEs have not experienced app that are given AI technology as a tool to strengthen app, while the second question is conditions in which MSMEs have experienced AI technology. The questions asked are:

1. "Do you think online accounting app generally help your accounting process? Give the reason!"
 - a. Very helpful.
 - b. It really helps, but...
 - c. Not helpful.
2. "We give AI to the application, are you getting more help than before?"
 - a. Greatly helped.
 - b. It really helps, but...
 - c. Not helped.

The results of this study are a bit surprising. The first question, the three from the MSMEs stated "Actually it helps, but...". The reason they put forward was that the accounting application had functions that really helped their business, but they needed to study the application first. Not to mention if they find custom problems that occur in their daily lives, so they need to sync them to the application.

In addition, recruiting accounting employees and then providing paid accounting app actually increases expenses. This also means that accountants only function as note takers in accounting app but cannot become assistants for consideration in decision making. There are two problems at once that are obtained; get accounting employees who are equally confused and secondly pay for accounting app which in the end we also have to write down our company's financial data.

Unlike the first question, the second question actually shows a more positive condition. The MSMEs we interviewed stated that they were increasingly helped by the presence of AI technology embedded in accounting app. Of course, this greatly shortens the time and further reinforces the accountant's position in the company, that is, he is no longer in charge of being a financial recorder, but also a thinker about financial conditions which is expected to help as a consideration for making company decisions.

Of course, this interview still has many shortcomings. The questions we ask have not met any statistical test so that it can be said that they are very susceptible to bias. However, this research can be expected to serve as inspiration for further research on AI technology that can disrupt cloud-based accounting app while at the same time strengthening the position of accountants in companies.

CONCLUSION

We cannot avoid technological progress. We benefit more when faced with it than when we avoid it. Therefore, we cannot simply ignore the presence of increasingly sophisticated AI, for sure everything has its pros and cons, aka opportunities as well as threats. The existence of AI technology should be able to make human work easier, even though the effect is that there are many jobs being replaced by it.

Artificial Intelligence (AI) is a trending technology this year. Technology that was previously modern and capable of disrupting some of the tools used by accountants, in this context, let's say the general ledger is now being replaced by an ERP application, which in this case is an accounting application, is now becoming obsolete if the application is not embedded in an AI system. AI systems enable work to be more accurate and detailed based on existing data (Zhang et al., 2023).

The existence of technology that disrupts tools that are considered conventional is indeed able to facilitate human work, previously accountants had to be very careful in managing company finances using ledgers, now ERP app can make it easier. However, ERP app still have drawbacks, so not all accountants master ERP app. With the existence of AI technology, it is hoped that it can improve existing accounting app to become super power technology to help accountants provide insight for decision making.

This research has tested the MSME actors we interviewed. The results of the interview stated that AI technology is believed to be able to make it easier for them. Initially, they were still learning how ERP app work, with the implementation of an AI system, they are increasingly saving costs and time to learn ERP app because they have been assisted by virtual assistants, namely AI. Thus, it is important for companies to start adopting AI systems in accounting app so that they are in line with the times, as well as being a unique value for accounting application products.

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