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Enhancing MSME Financial Performance through Accounting Knowledge, Work Motivation, and Business Scale

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ABSTRACT

This study aims to analyze the influence of accounting knowledge, work motivation, and business scale on the use of accounting information in enhancing the financial performance of Micro, Small, and Medium Enterprises (MSMEs). MSMEs contribute significantly to the national economy but continue to face various challenges in financial management, particularly in utilizing relevant accounting information. The research was conducted among MSME actors in Sleman Regency using a quantitative approach. The sampling technique employed was convenience sampling, involving 100 respondents. The research instrument used was a questionnaire, and the data were analyzed using the Partial Least Squares (PLS) method. The results indicate that accounting knowledge and work motivation have a positive and significant effect on the use of accounting information, while business scale shows a positive but not significant effect. These findings affirm that entrepreneurs' understanding of accounting and their internal motivation are key factors in improving the use of accounting information, which ultimately can strengthen the financial performance of MSMEs. Therefore, continuous policy support, training, and mentoring programs are necessary to enhance financial literacy and improve the competitiveness of MSMEs in an increasingly challenging market environment.

Keywords: MSMEs, accounting knowledge, work motivation, business scale, accounting information, financial performance.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the structure of Indonesia's economy. According to the Ministry of Cooperatives and Small and Medium Enterprises (2023), the number of MSMEs has exceeded 64 million business units, absorbing more than 97% of the national workforce. Furthermore, MSMEs contribute more than 60% to the national Gross Domestic Product (GDP). This affirms that MSMEs are not only the backbone of the national economy but also serve as a driving force for inclusive and sustainable growth (Tambunan, 2019; OECD, 2022). However, MSMEs in Indonesia still face numerous challenges, particularly in the aspect of professional financial management. One of the main obstacles is the low level of accounting literacy and the limited use of accounting information in business decision-making (Savitri et al., 2020). Accounting information is a crucial tool for assessing financial conditions, planning expenditures, and evaluating business performance (Belkaoui, 2000). In the context of MSMEs, this information is also essential for obtaining capital access, both from banks and investors (Nastiti & Faradina, 2021). Accounting knowledge serves as a fundamental basis for promoting the use of accounting

information. Business owners with basic accounting knowledge are more capable of preparing financial statements, recording transactions systematically, and conducting ongoing business evaluations. Research by Saad et al. (2021) in Malaysia demonstrated that a high level of accounting literacy correlates positively with small business growth. This finding is consistent with Hudha et al. (2017) in Indonesia, who found that MSME actors with solid accounting knowledge tend to exhibit better financial control and more stable business performance.

Work motivation also plays a crucial role in encouraging entrepreneurs' behavior toward utilizing accounting information. According to Robbins & Judge (2017), motivation is an internal force that drives individuals to achieve specific goals. In the MSME context, high motivation can enhance business actors' engagement in training, financial recording, and business innovation (Pamela & Oloko, 2015). Mulyani & Prabowo (2020) found that intrinsically motivated MSME actors are more responsive to business information and more adaptive in managing market changes.

Business scale, which reflects the size and operational capacity of an enterprise, also influences the need for an accounting system. Holmes (2011) stated that the larger the business scale, the more complex the organizational structure and business activities. MSMEs with larger scales typically have a higher volume of transactions and require a more organized recording system (Budiman & Zuliyati, 2015). Research by Aryani et al. (2022) indicated that business scale positively influences the adoption of formal financial reporting among MSMEs. However, previous studies related to these three variables have shown inconsistent results. Several studies report a significant effect of accounting knowledge and work motivation on the use of accounting information (Lestanti, 2015; Dewi, 2020), while other studies show no significant influence (Yulianingsih, 2020; Novianti & Mustika, 2018). These discrepancies underscore the need for further exploration, particularly in regions like Sleman Regency, which exhibits diverse MSME characteristics.

Sleman Regency was chosen as the research site because it is one of the MSME growth centers in the Special Region of Yogyakarta. According to the Sleman Cooperative Office (2022), there are over 60,000 MSME units spread across 17 sub-districts, yet only a small portion applies accounting-based financial recording. This challenge presents an opportunity for policy interventions and academic research aimed at systematically enhancing MSME financial literacy and performance. Based on this background, this study aims to analyze the influence of accounting knowledge, work motivation, and business scale on the use of accounting information. These three variables are assumed to be capable of driving improvements in MSME financial performance through better, structured, and data-driven financial management practices. Beyond its theoretical contributions, this study is expected to offer practical recommendations for MSME actors, training institutions, and local governments in designing strategies to strengthen accounting-based financial capacity.

Theoretical Framework and Hypothesis Development

The Theory of Reasoned Action (TRA), developed by Icek Ajzen and Martin Fishbein in 1980, is a psychological theory that explains how individual behavior is driven by behavioral intentions, which are influenced by a person's attitude toward the behavior and subjective norms. TRA assumes that individuals act rationally, making decisions based on the information available and their evaluation of the consequences of their actions (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2010). According to TRA, two primary factors shape behavioral intention: attitude toward the behavior, which refers to an individual's positive or negative evaluation of performing the behavior shaped by beliefs about outcomes and the value attached to them; and subjective norms, which refer to the perceived social pressure to perform or not perform the behavior influenced by the opinions of significant others such as family, peers, or mentors. In the context of accounting information usage among MSME actors, TRA provides a strong theoretical foundation. Internal factors such as accounting knowledge and work motivation can shape attitudes, while external conditions like business scale can influence subjective norms. These in turn affect the intention to use accounting information for managerial decision-making. Thus, TRA supports the notion that the decision to apply accounting practices stems from deliberate cognitive evaluations and social expectations.

According to Indonesian Law No. 20 of 2008, MSMEs are categorized based on their annual revenue and total assets. Micro Enterprises are businesses with annual revenue up to IDR 300 million and assets not exceeding IDR 50 million (excluding land and buildings). Small Enterprises are independently owned entities with annual revenue between IDR 300 million and IDR 2.5 billion, and assets ranging from IDR 50 million to IDR 500 million. Medium Enterprises are standalone businesses with revenue between IDR 2.5 billion and IDR 50 billion, and assets between IDR 500 million and IDR 10 billion. Each category presents unique challenges, particularly regarding financial management and accounting practices. Most micro and small businesses lack formal financial reporting systems and rely on manual or informal methods, thereby limiting their ability to use financial information effectively (OECD, 2022).

Accounting information refers to the financial data generated through systematic recording, classification, and summarization of business transactions. It serves as a key input in planning, controlling, and decision-making processes (Belkaoui, 2000). Linawati and Restuti (2015) classify accounting information into three types: Budgetary Information used for financial planning and resource allocation; Statutory Accounting Information complying with legal and regulatory standards; and Additional Accounting Information which includes supplementary data tailored for internal decision-making. Riyadi and Rismawadi (2016) emphasize that the availability and use of accounting information enhance a firm's ability to manage operational risks and evaluate performance. Hence, its usage is crucial for the sustainability and growth of MSMEs. Accounting knowledge involves

understanding the principles and procedures of recording, processing, and interpreting financial information. It is essential for producing accurate and useful financial statements (Koswara, 2014). Lestanti (2015) outlines two main dimensions of accounting knowledge: Declarative Knowledge, which refers to understanding accounting concepts and formulas; and Procedural Knowledge, which is the ability to perform systematic accounting processes, including input (data collection), processing (classification and recording), and output (financial reports). Greater accounting knowledge enables MSME actors to prepare financial statements that facilitate informed decision-making and business transparency (Hudha et al., 2017). Work motivation refers to the internal drive that stimulates individuals to engage in goal-directed behavior (Suwanto & Priansa, 2016). It can stem from intrinsic factors such as personal ambition or extrinsic rewards like financial incentives. According to Pamela and Oloko (2015), motivated individuals are more likely to adopt efficient work practices, including the use of accounting information. Dewi (2020) found that higher motivation correlates with a greater inclination to apply financial information in daily operations. Riyadi (2016) categorizes motivation theories into need-based theories, which refer to hierarchies of human needs such as Maslow's, and expectancy theory, which posits that motivation is influenced by the expected outcomes of one's efforts. Motivation thus serves as a catalyst in translating accounting knowledge into practical application within MSMEs.

Business scale represents the operational scope of an enterprise, typically measured by workforce size and revenue levels. Larger businesses often encounter greater complexity, necessitating formal accounting systems to ensure effective financial management (Holmes, 2011). Budiman and Zuliyati (2015) assert that as business size increases, the demand for structured accounting practices becomes more pressing. Sunaryo et al. (2021) highlight that scale affects access to capital, labor efficiency, and managerial control, which in turn influence the need for accurate accounting data.

Based on the theoretical framework and prior studies, the following hypotheses are proposed. TRA posits that behavioral intentions stem from individual attitudes formed through personal beliefs. In this study, accounting knowledge functions as a personal belief that shapes a positive attitude toward the use of financial information. Previous studies (Lestanti, 2015; Hudha et al., 2017; Sitorus, 2017) have consistently shown that accounting knowledge significantly influences the adoption of accounting information systems in MSMEs.

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

Motivation, as a personal factor in TRA, reflects an individual's readiness to act. Motivated MSME owners are more likely to recognize the benefits of accounting systems and integrate them into their operations. Studies by Dewi (2020), Lestanti (2015), and Andriyan et al. (2015) confirm that motivation significantly affects how entrepreneurs apply financial information in decision-making.

H2: Work motivation has a positive and significant effect on the use of accounting information.

Within TRA, subjective norms are shaped by external pressures. Business scale influences these norms by introducing expectations for better financial transparency and reporting standards. Research by Rahman & Kasdi (2016), Yasa et al. (2017), and Nirwana & Purnama (2019) supports the claim that larger business scale increases the likelihood of adopting accounting practices.

H3: Business scale has a positive and significant effect on the use of accounting information.

METHOD

This study employs a quantitative research method with an explanatory design aimed at analyzing the causal relationship between accounting knowledge, work motivation, and business scale on the use of accounting information among MSME actors in Sleman Regency. The approach used is designed to test hypotheses through statistical methods, specifically by collecting and analyzing numerical data via structured questionnaires. This method allows the researcher to assess whether the proposed independent variables significantly influence the dependent variable. The population of this study comprises all micro, small, and medium enterprises (MSMEs) located in Sleman Regency. Based on data from the local Department of Cooperatives and SMEs, the total number of registered MSMEs in the region exceeds 68,000 units. Due to the large population, the sample size was determined using the Slovin formula with a 5% margin of error, resulting in a minimum sample of 100 respondents. A non-probability sampling technique—specifically, convenience sampling—was adopted, where respondents were selected based on ease of access and their willingness to participate in the study.

Data were collected using an online questionnaire distributed via Google Forms. The questionnaire was designed with closed-ended questions, using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Each variable in this study was operationalized with a set of indicators adapted from prior research. The independent variables include accounting knowledge, measured through declarative and procedural aspects; work motivation, captured through need-based and expectancy-based indicators; and business scale, assessed based on revenue, assets, and the number of employees. The dependent variable is the use of accounting information, defined as the extent to which MSMEs apply accounting data for decision-making in areas such as planning, control, and evaluation. The data analysis was performed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) technique, facilitated by SmartPLS 3.0 software. SEM-PLS is appropriate for exploratory research and small to medium sample sizes. The data analysis process consisted of two stages: the measurement model and the structural model. In the measurement model, convergent validity was assessed using factor loadings (with acceptable values above 0.5),

and discriminant validity was examined using the Heterotrait-Monotrait Ratio (HTMT), with a threshold below 0.90. Reliability was tested through composite reliability and Cronbach's Alpha, both of which were considered acceptable if they exceeded 0.70.

For the structural model, the coefficient of determination (R^2) was used to determine how much variance in the dependent variable could be explained by the independent variables. Path coefficients were estimated and tested using the bootstrapping method with 5,000 resamples to determine the significance of each hypothesis. Hypotheses were accepted if the t-value exceeded 1.96 and the p-value was below 0.05. To ensure ethical integrity, all respondents were informed of the research objectives and voluntarily participated. Data confidentiality and anonymity were strictly maintained, and the information gathered was used solely for academic purposes.

RESULT AND DISCUSSION

This study examines the influence of accounting knowledge, work motivation, and business scale on the use of accounting information among Micro, Small, and Medium Enterprises (MSMEs) in Sleman Regency. The data used in this research are primary, collected through a structured questionnaire. The data analysis was conducted using SmartPLS version 3.0. The respondents of this study were MSME owners operating within Sleman Regency. Data collection was carried out online by distributing a Google Form questionnaire directly to the business owners. Table 1 presents the demographic profile of the respondents, showing a well-distributed age range with the majority aged 26–32 years (34%), followed by those aged 33–39 and over 40, each at 27%, and the youngest group (20–25) at 12%. Gender distribution is fairly balanced, with females comprising 57% and males 43% of the sample, indicating active female participation in the studied context. In terms of

education, most respondents have a bachelor's or master's degree (38%) or high school education

Table 1. Characteristics Respondent

No	Characteristics Respondent	Sub Characteristics	Frequency	Percentage
1	Age	20 – 25	12	12%
		26 – 32	34	34%
		33 – 39	27	27%
		> 40	27	27%
2	Gender	Male	43	43%
		Female	57	57%
3	Educational Background	Elementary School	5	5%
		Junior High School	9	9%
		High School	36	36%
		Vocational	12	12%
		Bachelor/Master	38	38%
4	Location	Berbah	24	24%
		Cangkringan	1	1%
		Depok	12	12%
		Gamping	3	3%
		Godean	1	1%
		Kalasan	13	13%
		Minggir	12	12%
		Mlati	10	10%
		Moyudan	5	5%
		Ngaglik	1	1%
		Ngemplak	11	11%
		Pakem	1	1%
		Seyegan	8	8%
		Sleman	4	4%
		Tempel	7	7%
		Turi	2	2%

(36%), suggesting a relatively educated sample, while smaller proportions completed vocational (12%), junior high (9%), and elementary school (5%). Geographically, respondents came from 16 subdistricts in Sleman Regency, with the largest representation from Berbah (24%) and other notable areas including Kalasan (13%), Depok and Minggir (each 12%). This diverse profile supports the representativeness of the data, although the uneven distribution across regions should be considered in interpreting the findings.

Table 2 displays the descriptive statistics of the study variables, highlighting both theoretical and

Table 2. Descriptive Statistics

Variabel	N	Theoretical Range			Practical Range			Std. Deviation
		Min	Max	Mean	Min	Max	Mean	
Accounting Knowlegde	100	6	30	18	14	30	22,35	4,229
Work Motivation	100	7	35	21	22	35	31,20	2,916
Business Scale	100	0	3	1,5	0	3	0,26	0,630
The use of accounting information	100	5	25	15	9	25	17,61	3,717

practical ranges, as well as mean scores and standard deviations. The variable Accounting

Knowledge shows a practical range of 14 to 30, with a mean of 22.35 and a standard deviation of 4.229, indicating moderately high knowledge among respondents with some variation in responses. Work Motivation has a narrow dispersion, with a practical range of 22 to 35 and a high mean score of 31.20, suggesting consistently strong motivation levels across participants. In contrast, Business Scale presents a low mean of 0.26 (on a scale of 0–3), reflecting that most respondents operate at a very small business scale, with low variability (SD = 0.630). Lastly, The Use of Accounting Information records a mean of 17.61 out of a possible 25, indicating moderate utilization, with a practical range from 9 to 25 and standard deviation of 3.717. Overall, the data suggests that while respondents show strong motivation and accounting knowledge, the small scale of their businesses may limit the extent to which accounting information is applied in practice.

The measurement model (outer model) evaluation aims to assess the validity and reliability of the constructs used in the study. Convergent validity was tested to determine whether each indicator correlates strongly with its respective latent variable. According to Ghozali and Latan (2015), a factor loading of 0.5 or higher is acceptable, especially in early-stage research. As shown in the results, most indicators meet this threshold, including items for Accounting Knowledge, Work Motivation, Business Scale, and Use of Accounting Information. However, indicators X1.3, X2.2, and X3.2 were below 0.5 and thus considered invalid. Following Sofyan (2016), these items were eliminated to avoid compromising the measurement's validity. After the removal of the invalid indicators, all remaining items met the >0.5 criterion, validating their use in further analysis. Discriminant validity was then evaluated using the Heterotrait-Monotrait Ratio (HTMT). All HTMT values were below the threshold of 0.90, indicating that each construct is empirically distinct from the others and exhibits satisfactory discriminant validity. Furthermore, composite reliability was calculated to ensure internal consistency. The results show that all constructs—Accounting Knowledge (0.901), Work Motivation (0.800), Business Scale (0.745), and Use of Accounting Information (0.901)—exceeded the acceptable reliability threshold of 0.70. This confirms that the constructs used in the model are not only valid but also reliable, thus ensuring robust and consistent measurement across the instrument.

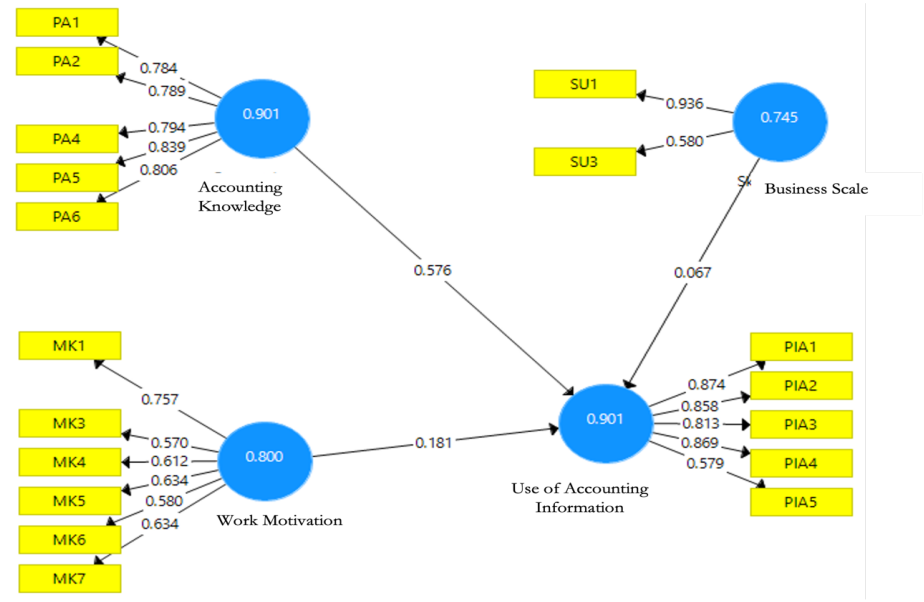


Figure 1. Inner Model

Figure 1 show the structural model illustrates the effect of three independent latent variables—Accounting Knowledge, Work Motivation, and Business Scale—on the dependent variable, Use of Accounting Information. Each construct is measured by multiple indicators, with outer loadings demonstrating the strength of each indicator's contribution to the latent variable. All outer loadings exceed the threshold of 0.5, indicating good convergent validity. Accounting Knowledge has a strong influence on the Use of Accounting Information, with a path coefficient of 0.576, suggesting a substantial and positive effect. Work Motivation also shows a positive effect, though weaker, with a coefficient of 0.181, indicating a modest but meaningful relationship. Business Scale has the smallest path coefficient of 0.067, suggesting a negligible influence on accounting information usage in this context. The reliability of each construct is confirmed by composite reliability values: Accounting Knowledge (0.901), Work Motivation (0.800), Business Scale (0.745), and Use of Accounting Information (0.901), all of which are above the acceptable threshold of 0.7. The model demonstrates that accounting knowledge is the most influential factor in determining the effective use of accounting information among the respondents, followed by work motivation, while business scale plays a minimal role.

The assessment of the structural model is conducted using the R-Square (R^2) value for the dependent latent variable. R^2 indicates the proportion of variance in the dependent variable that can be explained by the independent latent variables included in the model. A higher R^2 value suggests a stronger explanatory power and better predictive accuracy of the model. In this study, the R^2 value for the variable Use of Accounting Information is 0.542, as shown in the structural model results. This implies that 54.2% of the variance in the use of accounting information can be explained by the

combined influence of Accounting Knowledge, Work Motivation, and Business Scale. The remaining 45.8% is attributed to other factors not included in the model. This R^2 value indicates a moderate level of explanatory power, suggesting that the independent variables under investigation play a substantive role in influencing the use of accounting information, although there is still room for improvement through the inclusion of additional relevant predictors.

Table 3. The hypothesis Testing

	Original Sample	t Statistics	P Value
Accounting Knowlegde → Use of Accounting Information	0.576	6.814	0.000
Work Motivation → Use of Accounting Information	0.181	2.093	0.037
Business Scale → Use of Accounting Information	0.067	1.122	0.262

Table 3 shows the hypothesis testing results are assessed based on the values of the original sample, t-statistics, and p-values obtained through the bootstrap resampling method. A hypothesis is considered supported when the t-statistic exceeds 1.96 or the p-value is below 0.05. The results indicate that Accounting Knowledge has a positive and significant effect on the Use of Accounting Information, with an original sample value of 0.576, a t-statistic of 6.814 (>1.96), and a p-value of 0.000 (<0.05). Therefore, H1 is accepted, confirming that higher levels of accounting knowledge among respondents are associated with greater utilization of accounting information in business decision-making. The findings reveal that accounting knowledge plays a crucial role in shaping the use of accounting information among MSME actors. This supports the Theory of Reasoned Action (TRA), which posits that individuals' behaviors are driven by their attitudes and intentions, shaped by personal beliefs and knowledge (Fishbein & Ajzen, 1980). Accounting knowledge serves as a cognitive foundation enabling entrepreneurs to understand, interpret, and apply financial data in managing their business activities. A well-informed entrepreneur is more likely to utilize financial information effectively for decision-making, budgeting, and performance evaluation.

In the context of MSMEs in Sleman Regency, this suggests that higher levels of accounting literacy empower business owners to engage more thoroughly with accounting systems, whether through manual bookkeeping or digital applications. Prior studies have also confirmed this relationship. For instance, research by Sitorus (2017), Lestanti (2015), and Sianturi & Fathiyah (2016) highlights that accounting education significantly improves the use of financial information, enhancing the owner's ability to monitor business growth and respond to financial challenges strategically. Thus, strengthening accounting knowledge among MSME actors is vital to improving financial transparency and sustainability.

Similarly, the second hypothesis regarding Work Motivation also shows a positive and significant relationship with the Use of Accounting Information, with an original sample value of 0.181, a t-statistic of 2.093, and a p-value of 0.037. These results fulfill the criteria for hypothesis acceptance, hence H2 is accepted. This suggests that increased work motivation contributes positively to the application of accounting information, though the strength of the effect is moderate. Work motivation also emerged as a significant factor influencing the use of accounting information. In TRA, motivation is considered a key personal factor that can shape an individual's intention to perform a specific behavior. Motivated individuals are more proactive and willing to engage in structured financial practices, including the application of accounting information in daily operations. This behavior is also supported by Expectancy Theory, which suggests that individuals who believe their effort will lead to desirable outcomes will be motivated to take action (Riyadi & Rismawandi, 2016). Among MSME owners in Sleman, those with stronger internal motivation are more likely to maintain accurate financial records and utilize accounting information for strategic decision-making. This is because motivation enhances their sense of responsibility and long-term vision. These findings align with previous studies conducted by Dewi (2020), Lestanti (2015), and Andriyan et al. (2015), all of which demonstrated that work motivation positively contributes to financial awareness and the adoption of accounting practices. It underscores the importance of not only training entrepreneurs but also fostering motivational factors that drive consistent financial management.

In contrast, the third hypothesis, which examines the effect of Business Scale on the Use of Accounting Information, yields an original sample value of 0.067, a t-statistic of 1.122, and a p-value of 0.262. As these values do not meet the significance thresholds, H3 is rejected. This indicates that while the direction of the relationship is positive, the scale of the business does not significantly influence the extent to which accounting information is used. It suggests that micro and small enterprises, regardless of their scale, may exhibit similar patterns in how they utilize accounting data, possibly due to common limitations in resources or operational complexity. While it is often assumed that business size influences the adoption of structured financial practices, this study finds that business scale does not have a significant impact on the use of accounting information. Although larger businesses may encounter more complex operations that demand financial analysis, in practice, accounting usage does not necessarily increase with size. Instead, the effective use of accounting systems appears to depend more on human capital capabilities and financial literacy than on business size or number of employees (Pondawa & Dewi, 2020). In Sleman, many MSMEs operate at micro or small scale, and the decision to adopt accounting practices is influenced more by the owners' understanding than by operational scope. This finding is in line with studies by Andriani & Zuliyati (2015), Wulandari & Hidayat (2012), and Hendrawati (2017), which found no significant relationship between business size and accounting information use. However, it diverges from findings by Rahman

& Kasdi (2016) and Yasa et al. (2017), who reported a positive association. The discrepancy may be explained by differences in sample composition; this study's predominance of micro-enterprises likely constrained the variation in business scale, thus limiting its influence on accounting behavior.

CONCLUSIONS

The findings of this study conclude that accounting knowledge and work motivation have a significant and positive influence on the use of accounting information among MSME actors in Sleman Regency. These results affirm the relevance of the Theory of Reasoned Action, which emphasizes the role of personal factors—such as cognitive ability and internal drive—in shaping behavior. Entrepreneurs with greater knowledge and motivation are more likely to utilize accounting information effectively in managing their businesses. In contrast, business scale does not have a significant effect, suggesting that firm size alone does not determine accounting behavior without the support of adequate knowledge and competencies. Despite its contributions, this study has several limitations. The sample is dominated by micro and small enterprises, potentially restricting the generalizability of the findings. The use of self-reported data may also introduce response bias, and the cross-sectional design limits causal interpretation. Moreover, the model does not include other relevant variables such as financial training, digital literacy, or institutional support. Future research should consider a broader sample that includes medium-sized enterprises and explore additional variables that influence accounting practices. Longitudinal studies are also recommended to observe behavioral changes over time. Practically, policymakers and support institutions are encouraged to strengthen accounting education and motivation-enhancing programs to improve MSME financial management and long-term business sustainability.

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