International Journal of Social and Education (INJOSEDU) https://languar.net/index.php/INJOSEDU
Vol. 3 No. 6 September 2026, hal., 996-1015 e-ISSN: 3047-6151

THE EFFECT OF OWNERS' PERCEPTIONS AND BUSINESS OWNERS' ACCOUNTING UNDERSTANDING ON THE USE OF ACCOUNTING INFORMATION
(A Survey of Coffee Shop Businesses in Denpasar City)

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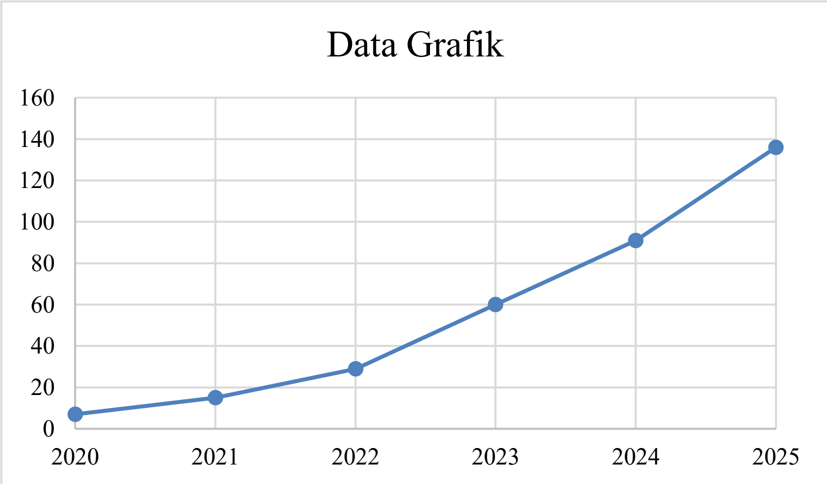
Abstract
The rapid growth of coffee shop businesses in Denpasar City requires business owners to manage their businesses effectively through the use of accounting information. However, this development has not been fully accompanied by the optimal utilization of accounting information by business owners in making business decisions. This study aims to examine the effect of owners' perceptions and business owners' accounting understanding on the use of accounting information in coffee shop businesses in Denpasar City. This study employed a quantitative approach using primary data collected through questionnaires distributed to 103 coffee shop owners in Denpasar City selected using a purposive sampling technique. The data were analyzed using multiple linear regression analysis with the assistance of the Statistical Package for the Social Sciences (SPSS). The results indicate that owners' perceptions and accounting understanding have a positive and significant effect on the use of accounting information in coffee shop businesses in Denpasar City. These findings demonstrate that owners' positive perceptions of the importance of accounting information and a sound understanding of accounting can encourage business owners to utilize accounting information in business management and decision-making. Therefore, coffee shop owners in Denpasar City need to enhance their perceptions of the importance of accounting and their understanding of accounting processes so that accounting information can be optimally utilized to support business sustainability and development.
Keywords: Owners' Perceptions, Accounting Understanding, Use of Accounting Information, Accounting, Coffee Shop.

INTRODUCTION

The coffee shop industry in Indonesia has experienced significant growth in line with the increase in national coffee consumption. This development is reflected in the expansion of coffee plantation areas by 918 hectares, from 1,265.93 thousand hectares in 2022 to 1,266.85 thousand hectares in 2023. In line with this trend, smallholder plantations contributed 99.56% of total national coffee production (Badan Pusat Statistik, 2024). This condition indicates a positive relationship between the growth of national coffee consumption and the increasing number of business operators in the coffee shop sector.

A coffee shop is an establishment that serves various coffee-based products and non-alcoholic beverages in a relaxed and comfortable atmosphere and has become part of the urban lifestyle as a place for socializing, working, and leisure activities (Arimbi, 2024; Deo et al., 2024; Fayzan et al., 2023; Vu et al., 2025; Waxman, 2006). In Denpasar City, coffee shops have also become part of the community's lifestyle, particularly among young people, as they function not only as places to enjoy coffee but also as social spaces for working, socializing, and engaging in creative activities (Widiastari et al., 2022). Denpasar City's position as an urban center further supports the growth of coffee shop businesses as spaces for social interaction among both domestic and international visitors.

Figure 1. Growth of Coffee Shop Businesses in Denpasar City



Source: Denpasar City Regional Revenue Agency, processed data

Based on Figure 1, data from the Denpasar City Regional Revenue Agency indicate a significant increase in the number of coffee shop businesses in Denpasar City in recent years. This growth has been marked by the emergence of various local brands that have enriched the coffee industry in Denpasar City (A. Susanti et al., 2021). On the other hand, the increasing number of business operators has intensified business competition. Susetya and Marhaeni (2023) state that intense competition requires business owners not only to provide high-quality products and services but also to possess the ability to manage business finances effectively in order to survive and grow.

The development of coffee shop businesses in Denpasar City is particularly relevant for further investigation because these businesses have operational characteristics and recording systems that differ from those of other types of Micro, Small, and Medium Enterprises (MSMEs). Unlike trading businesses, which generally focus on purchasing and selling goods, coffee shop businesses involve raw material procurement, product processing, customer service, and product delivery, resulting in greater transaction complexity. Business owners must not only record sales transactions but also manage raw material inventories, calculate product costs, control operating expenses, and record transactions conducted through various payment methods. The complexity of these operational activities makes the use of accounting information essential as a basis for financial management and business decision-making (Mustofa & Trisnaningsih, 2021).

Financial management is an important aspect of maintaining business sustainability. Through sound financial management, business owners can assess their financial condition, control operating costs, evaluate revenue, and make appropriate business decisions. According to an MRB Finance (2021) survey, approximately 90% of MSMEs in Indonesia do not survive for more than five years, with one of the main contributing factors being a low level of accounting understanding, which results in suboptimal financial management. Afif and Nawirah (2020) also explain that the low quality of financial record-keeping among MSMEs is caused by the lack of established bookkeeping practices and limited understanding of financial statements. In line with this, Handayani et al. (2020) state that improving business competitiveness requires effective financial management capabilities through the utilization of accounting information as a basis for decision-making.

The use of accounting information is an important factor in supporting successful business management. Accounting information is generated from the processing of financial and non-financial data and serves as a basis for planning, control, performance evaluation, and decision-making (Pratenta et al., 2026). Afif and Nawirah (2020) explain that accounting records provide financial information that MSME owners can use to evaluate business performance, while Fatkhiyah et al. (2021) emphasize that accounting processes involving recording, classification, summarization, and reporting can generate relevant information to support decision-making. Furthermore, Hasibuan (2020) states that accounting information can be used by business owners to determine revenue, operating expenses, and the profit or loss generated by the business.

Businesses are fundamentally established to generate optimal profits and maintain their sustainability (Tomu et al., 2021). Increased profits reflect business development; therefore, financial statement information is essential for supporting decision-making (Mutiah, 2019). In the context of coffee shop businesses, accounting information can be used to determine revenue, operating expenses, profit or loss, business efficiency, inventory requirements, and the basis for developing business strategies. Furthermore, separating personal and business finances is important to ensure that the financial condition of the business is presented objectively in accordance with the business entity concept under the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) (Sholikin & Setiawan, 2018).

Based on Government Regulation Number 7 of 2021 concerning the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises, MSMEs are classified according to the amount of business capital (excluding land and buildings used for business premises) and annual sales revenue. The criteria for MSMEs in Indonesia are presented in Table 1.

Table 1. Criteria for MSMEs in Indonesia

Category	Business Capital	Annual Sales Revenue
Micro	Maximum IDR 1 billion	Maximum IDR 2 billion
Small	> IDR 1 billion–IDR 5 billion	> IDR 2 billion–IDR 15 billion
Medium	> IDR 5 billion–IDR 10 billion	> IDR 15 billion–IDR 50 billion

Source: Government Regulation of the Republic of Indonesia No. 7 of 2021, processed data

Most local coffee shops remain classified as Micro, Small, and Medium Enterprises (MSMEs); therefore, financial management is an important aspect that requires attention. To assist MSMEs in preparing financial statements appropriate to their characteristics, the Indonesian Institute of Accountants issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which comprise three main components: the statement of financial position, income statement, and notes to the financial statements (Ikatan Akuntan Indonesia, 2016). Nevertheless, Hariani and Maharani (2024) state that many MSME owners are still unable to prepare financial statements in accordance with applicable accounting standards. Furthermore, Islam et al. (2025) explain that weak financial management and marketing strategies cause many coffee MSMEs to experience difficulties in dealing with business competition.

Financial statements in coffee shop businesses function not only as administrative records but also as management instruments and a basis for operational and strategic decision-making. Okta et al. (2023) demonstrate that preparing financial statements based on SAK EMKM can assist business owners in presenting statements of financial position, income statements, and notes to financial statements while also enabling them to measure business financial performance. Hidayat and Sofa (2023) show that financial statements play an important role in business decision-making because MSME owners who implement simple financial record-keeping are better able to make data-driven decisions, particularly in determining selling prices and planning business development.

Despite the important role of accounting information, its utilization among MSMEs has not yet been optimized. Animah et al. (2022) explain that accounting information plays an important role in supporting an organization’s financial activities. Rina et al. (2024) found that most MSME owners have not fully utilized accounting information because they lack an adequate understanding of its benefits and application. Hosen et al. (2020) also state that microenterprise owners in developing countries still have relatively low perceptions regarding the use of accounting information, even though the implementation of accounting has been shown to improve business performance. Furthermore, Susbiyani et al. (2023) explain that accounting information is generated through the processing of financial data and is used to support economic decision-making by enabling the selection of various alternative business strategies.

The use of accounting information in coffee shop businesses is determined not only by the availability of financial records but also by behavioral factors and the capabilities of business owners. In this study, these factors are focused on owners' perceptions and accounting understanding. Perception refers to the process through which individuals understand, interpret, and evaluate an object or information based on their experiences and thoughts (Gencoglu et al., 2021). Owners with positive perceptions tend to regard financial statements as necessary instruments for business management rather than merely as administrative obligations. Hatta and Budiyati (2021) state that owners' perceptions of the importance of accounting information influence their behavior in adopting accounting information. Nasution et al. (2023) also explain that owners' perceptions of accounting information relate to their assessment of its function as a tool for providing information and supporting decision-making. Fahrudin and Wiratmaja (2023) reveal that low perceptions of the importance of financial statements remain an obstacle because some business owners are still unable to separate personal and business finances. Therefore, positive perceptions of the benefits of accounting information can encourage MSME owners to implement better financial record-keeping practices.

In addition to owners' perceptions, accounting understanding is another important factor influencing the use of accounting information. Accounting understanding focuses on business owners' ability to understand the processes of recording, classifying, preparing, and interpreting financial statements. Schaathun (2022) explains that understanding is not limited to the ability to recall information but also involves an individual's ability to assign meaning, explain concepts, and apply knowledge logically. In the context of coffee shop businesses, accounting understanding helps business owners understand operational transactions, interpret financial statements, assess business conditions, determine profit or loss, and use financial information as a basis for decision-making (Naida & Sululing, 2022; Taufiqurrohman et al., 2021; Widyaningrum & Purwanto, 2022). Jelantik and Dewi (2023) state that accounting understanding can be improved through the development of emotional, intellectual, and spiritual intelligence, as well as effective learning behavior. Furthermore, Dewi and Latrini (2020) explain that accounting training also contributes to improving individuals' knowledge and capabilities, thereby enabling them to produce higher-quality financial information. In line with this, Artiwi and Kresnandra (2023) state that accounting understanding encompasses the ability to comprehend processes ranging from transaction recording to the accurate preparation of financial statements, thereby supporting more effective use of accounting information.

The different focuses of owners' perceptions and accounting understanding indicate that these two factors play distinct roles in encouraging the use of accounting information. Owners' perceptions relate to their views, assessments, or beliefs regarding the benefits of accounting information, whereas accounting understanding relates to the technical ability to generate and utilize financial information. When owners have positive perceptions and adequate accounting understanding, accounting information is more likely to be used as a basis for business planning, control, evaluation, and decision-making. Conversely, low levels of perception and accounting understanding may result in suboptimal financial recording and information utilization, making it difficult for business owners to assess their financial condition, control costs, determine profit or loss, and formulate appropriate business decisions.

This study is based on the Theory of Reasoned Action (TRA), developed by Fishbein and Ajzen in 1980. This theory explains that an individual's behavior is influenced by intentions formed through attitudes toward a particular behavior and subjective norms (Fishbein & Ajzen, 1980). In the context of this study, owners' perceptions of the importance of accounting information reflect positive attitudes that can encourage business owners' intentions to use accounting information in business management. Furthermore, accounting understanding strengthens business owners' beliefs regarding the benefits of using accounting information, thereby encouraging more optimal implementation of accounting information. Therefore, the Theory of Reasoned Action is used as the theoretical foundation for explaining the effect of owners' perceptions and accounting understanding on the use of accounting information in coffee shop businesses in Denpasar City.

Numerous studies have examined the effect of owners' perceptions on the use of accounting information; however, their findings remain inconsistent. Owners' perceptions or MSME owners' perceptions have been found to influence the use of accounting information because positive perceptions can encourage business owners to regard accounting information as an important instrument for business management and decision-making (Aulia et al., 2025; Hatta & Budiyati, 2021; Kaligis & Lumempouw, 2021; Nasution et al., 2023; Simamora & Janrosl, 2024; Sunaryo et al., 2020). However, other studies have shown that owners' perceptions do not have a significant effect on the use of accounting information among MSMEs (Prasiami et al., 2025; Surya, 2022).

Inconsistent findings have also been identified regarding the accounting understanding variable. Accounting understanding has been found to have a positive effect on the use of accounting information among business owners; the better their accounting understanding, the greater their ability to prepare and utilize financial statements (Agustina & Wahyuni, 2024; Artiwi & Kresnandra, 2023; Aulia et al., 2025; Ervina & Ikbal, 2023; Prasiami et al., 2025; Riyadi, 2020). However, different findings indicate that accounting knowledge does not have a significant effect on the use of accounting information among MSME owners (Simamora & Janrosl, 2024).

Based on the background described above and the inconsistencies identified in previous research findings, this study is entitled **"The Effect of Owners' Perceptions and Business Owners' Accounting Understanding on the Use of Accounting Information (A Survey of Coffee Shop Businesses in Denpasar City)."** The novelty of this study compared with previous research lies in its selection of coffee shop businesses as the specific research object. Most previous studies have examined MSMEs in general and therefore have not specifically captured the conditions of coffee shop businesses, which possess distinct operational characteristics. The selection of coffee shop businesses in Denpasar City as the research object is based on the rapid growth of this sector, which continues to increase annually and is accompanied by increasingly intense business competition.

RESEARCH METHOD

This study employed a quantitative approach with an associative research design to analyze the effects of owners' perceptions (X1) and accounting understanding (X2) on the use of accounting information (Y) among coffee shop businesses in Denpasar City. The study used primary data collected through questionnaires distributed to coffee shop owners using a four-point Likert scale, consisting of strongly disagree (1), disagree (2), agree (3), and strongly agree (4). The study was conducted in Denpasar City, Bali, with the use of accounting information as the research object. The dependent variable was the use of accounting information, while the independent variables consisted of owners' perceptions and accounting understanding (Sugiyono, 2023).

The use of accounting information was measured through the utilization of operating information, financial accounting information, and management accounting information (Chalimi & Ashuri, 2021). Owners' perceptions were measured based on the absorption and selection of accounting information, the attribution of meaning or understanding of accounting, and the interpretation and evaluation of accounting (Putri & Putranti, 2024). Meanwhile, accounting understanding was measured based on input, systematic processes, and output (Widyaningrum & Purwanto, 2022). The study population comprised 138 coffee shop businesses classified as MSMEs in Denpasar City that met the research criteria based on data from the Denpasar City Regional Revenue Agency in 2025. The sample was determined using a purposive sampling technique based on the criteria that the businesses were classified as MSMEs and had been operating for at least one year. Based on the Slovin formula with a 5% margin of error, a sample of 103 coffee shop owners was obtained. These criteria were applied to ensure that the respondents possessed characteristics and experience relevant to the objectives of the study (Sugiyono, 2023; Fatkhiyah et al., 2021; Camelia et al., 2025).

The research data consisted of quantitative data obtained from respondents' questionnaire responses. The research instrument was assessed through validity and reliability tests to ensure the accuracy and consistency of the measurement instrument.

An instrument was considered valid when the correlation coefficient (r) was > 0.30 and reliable when the Cronbach's Alpha value was > 0.60 (Sugiyono, 2023). Subsequently, data analysis was conducted using the Statistical Package for the Social Sciences (SPSS), including descriptive statistics, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The classical assumption tests consisted of a normality test using the Kolmogorov–Smirnov test, a multicollinearity test, a heteroscedasticity test using the Glejser test, and a linearity test (Ghozali, 2021). Multiple linear regression analysis was employed to examine the partial and simultaneous effects of owners' perceptions and accounting understanding on the use of accounting information at a 5% significance level. Hypothesis testing was conducted using the F-test, t-test, and coefficient of determination (Adjusted R^2) to assess model feasibility, the effect of each variable, and the ability of the independent variables to explain variations in the dependent variable (Ghozali, 2021).

RESULT AND DISCUSSION

Use of Accounting Information

Table 1. Description of Respondents' Responses to the Use of Accounting Information

Indicator	Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)	Total	Mean
Y1	4	20	47	32	103	3.04
Y2	10	22	44	27	103	2.85
Y3	4	31	30	38	103	2.99
Y4	1	22	50	30	103	3.06
Y5	6	25	42	30	103	2.93
Y6	6	27	46	24	103	2.85
Total	**31**	**147**	**259**	**181**	**618**	**2.95**
Percentage	**5.02%**	**23.79%**	**41.91%**	**29.29%**	**100%**	

Source: Primary data processed, 2026

Based on Table 1, the use of accounting information variable (Y) was measured using six statement indicators. The descriptive results of respondents' responses show that 5.02% of respondents strongly disagreed, 23.79% disagreed, 41.91% agreed, and 29.29% strongly agreed. The indicator with the highest mean score was Y4 at 3.06, while the lowest mean scores were recorded for Y2 and Y6, each at 2.85. Overall, the use of accounting information variable obtained a mean score of 2.95, indicating that the majority of respondents tended to agree with the statements regarding the use of accounting information in coffee shop businesses in Denpasar City.

Owners' Perceptions

Table 2. Description of Respondents' Responses to Owners' Perceptions

Indicator	Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)	Total	Mean
X1.1	6	26	36	35	103	2.97
X1.2	2	24	48	29	103	3.01
X1.3	7	26	40	30	103	2.90
X1.4	6	29	39	29	103	2.88
X1.5	7	24	39	33	103	2.95
X1.6	9	20	46	28	103	2.90
Total	**37**	**149**	**248**	**184**	**618**	**2.94**
Percentage	**5.99%**	**24.11%**	**40.13%**	**29.77%**	**100%**	

Source: Primary data processed, 2026

Based on Table 2, the owners' perceptions variable (X_1) was measured using six statement indicators. The descriptive results of respondents' responses show that 5.99% of respondents strongly disagreed, 24.11% disagreed, 40.13% agreed, and 29.77% strongly agreed. The indicator with the highest mean score was X1.2 at 3.01, while the lowest mean score was recorded for X1.4 at 2.88. Overall, the owners' perceptions variable obtained a mean score of 2.94, indicating that the majority of respondents tended to agree with the statements regarding owners' perceptions of the use of accounting information in coffee shop businesses in Denpasar City.

Accounting Understanding

Table 3. Description of Respondents' Responses to Accounting Understanding

Indicator	Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)	Total	Mean
X2.1	3	22	45	33	103	3.05
X2.2	8	27	42	26	103	2.83
X2.3	6	28	37	32	103	2.92
X2.4	4	27	43	29	103	2.94
X2.5	4	16	46	37	103	3.13
X2.6	6	18	53	26	103	2.96
Total	**31**	**138**	**266**	**183**	**618**	**2.97**
Percentage	**5.02%**	**22.33%**	**43.04%**	**29.61%**	**100%**	

Source: Primary data processed, 2026

Based on Table 3, the accounting understanding variable (X_2) was measured using six statement indicators. The descriptive results of respondents' responses show that 5.02% of respondents strongly disagreed, 22.33% disagreed, 43.04% agreed, and 29.61% strongly agreed. The indicator with the highest mean score was X2.5 at 3.13, while the lowest mean score was recorded for X2.2 at 2.83. Overall, the accounting understanding variable obtained a mean score of 2.97, indicating that the majority of respondents tended to agree with the statements regarding accounting understanding in supporting the use of accounting information in coffee shop businesses in Denpasar City.

Table 4. Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Use of Accounting Information (Y)	103	8	24	17.73	3.776
Owners' Perceptions (X1)	103	8	24	17.62	3.878
Accounting Understanding (X2)	103	6	24	17.83	3.878

Source: Primary data processed, 2026

Table 4 presents the minimum, maximum, mean, standard deviation, and sample size (N) for each research variable, which can be described as follows.

1) Use of Accounting Information (Y)

The Use of Accounting Information variable (Y) was measured using six statement items on a four-point Likert scale. The minimum score of 8 indicates that some respondents had a relatively lower level of accounting information use compared with other respondents. The maximum score of 24 indicates that some respondents had a high level of accounting information use. The mean score of 17.73 indicates that respondents' answers tended to fall within the agree category for the statements included in the questionnaire. The standard deviation of 3.776 indicates that the variation in respondents' answers was relatively low, suggesting that most respondents perceived that accounting information had been utilized reasonably well

2) Owners' Perceptions (X_1)

The Owners' Perceptions variable (X_1) was measured using six statement items on a four-point Likert scale. The minimum score of 8 indicates that some respondents had relatively low perceptions compared with other respondents. The maximum score of 24 indicates that some respondents had highly positive perceptions. The mean score of 17.62 indicates that respondents' answers tended to fall within the agree category for statements related to owners' perceptions. The standard deviation of 3.878 indicates some variation in responses among respondents; however, in general, respondents had positive perceptions of the use of accounting information

3) Accounting Understanding (X2)

The Accounting Understanding variable (X_2) was measured using six statement items on a four-point Likert scale. The minimum score of 6 indicates that some respondents had a relatively low level of accounting understanding compared with other respondents. The maximum score of 24 indicates that some respondents had a very high level of accounting understanding. The mean score of 17.83 indicates that respondents' answers tended to fall within the agree category for statements related to accounting understanding. The standard deviation of 3.878 indicates that most respondents had a reasonably good level of accounting understanding, although differences in the level of understanding existed among respondents.

Validity and Reliability Tests

Table 5. Validity and Reliability Test Results

Laten Variable	Indicator	Correlation Coefficient	Validity	Cronbach's alpha	Reliability
Use of Accounting Information	Y.1	0,885	Valid	0,894	Reliable
	Y.2	0,802	Valid		
	Y.3	0,863	Valid		
	Y.4	0,859	Valid		
	Y.5	0,859	Valid		
	Y.6	0,583	Valid		
Owners' Perceptions	X1.1	0,753	Valid	0,906	Reliable
	X1.2	0,880	Valid		
	X1.3	0,924	Valid		
	X1.4	0,919	Valid		
	X1.5	0,915	Valid		
	X1.6	0,556	Valid		
Accounting Understanding	X2.1	0,794	Valid	0,898	Reliable
	X2.2	0,835	Valid		
	X2.3	0,873	Valid		
	X2.4	0,828	Valid		
	X2.5	0,857	Valid		
	X2.6	0,696	Valid		

Source: Primary data processed, 2026

1) Validity Test

The validity test was conducted to determine the ability of the research instrument to accurately measure the variables under investigation. A statement item is considered valid when its correlation coefficient is greater than 0.30. Based on the validity test results presented in Table 5, all statement items for the use of accounting information, owners' perceptions, and accounting understanding variables have correlation coefficients greater than 0.30. Therefore, all statement items are considered valid and appropriate for use as research instruments.

2) Reliability Test

The reliability test was conducted to determine the consistency of the research instrument in measuring the variables under investigation. Reliability testing in this study employed the Cronbach's Alpha method, with a Cronbach's Alpha value greater than 0.70 used as the criterion for reliability. Based on the reliability test results presented in Table 5, all research variables have Cronbach's Alpha values greater than 0.70. Therefore, all statement items are considered reliable and can be used in this study.

Classical Assumption Tests

1) Normality Test

Table 6. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		103
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.73892777
Most Extreme Differences	Absolute	.064
	Positive	.038
	Negative	-.064
Test Statistic		.064
Asymp. Sig. (2-tailed)		.200[c]

Source: Primary data processed, 2026

Based on Table 6, the results of the normality test using the Kolmogorov–Smirnov method show an Asymp. Sig. (2-tailed) value of 0.200, which is greater than the significance level (α) of 0.05. This result indicates that the residuals in the regression model are normally distributed. Therefore, the regression model examining the effects of owners' perceptions and business owners' accounting understanding on the use of accounting information in coffee shop businesses in Denpasar City satisfies the normality assumption and is appropriate for subsequent hypothesis testing.

2) Multicollinearity Test

Table 7. Multicollinearity Test Results

No.	Variable	Tolerance	VIF	Description
1	Owners' Perceptions (X1)	0.922	1.085	No Multicollinearity
2	Accounting Understanding (X2)	0.922	1.085	No Multicollinearity

Source: Primary data processed, 2026

Based on Table 7, the owners' perceptions variable (X_1) and accounting understanding variable (X_2) each have a Tolerance value of 0.922 (> 0.10) and a Variance Inflation Factor (VIF) value of 1.085 (< 10). These results indicate that there is no multicollinearity among the independent variables. Therefore, the regression model in this study satisfies the multicollinearity assumption.

3) Heteroscedasticity Test

Tabel 8. Hasil Uji Heteroskedastisitas

Coefficients		
Model	**Sig.**	**Description**
(Constant)		
Owners' Perceptions	0,520	No Heteroscedasticity
Accounting Understanding	0,241	No Heteroscedasticity

Source: Primary data processed, 2026

Based on Table 8, the owners' perceptions variable (X_1) has a significance value of 0.520, while the accounting understanding variable (X_2) has a significance value of 0.241. Both significance values are greater than 0.05, indicating that the regression model does not exhibit symptoms of heteroscedasticity. Therefore, the regression model satisfies the heteroscedasticity assumption and is appropriate for multiple linear regression analysis and hypothesis testing.

4) Linearity Test

The linearity test was conducted to determine whether the relationships between the independent and dependent variables in the regression model are linear. The relationship between variables is considered linear when the significance value for linearity is less than 0.05 and the significance value for deviation from linearity is greater than 0.05. The results of the linearity tests in this study are presented in Tables 9 and 10.

Table 9. Linearity Test Results for Owners' Perceptions (X1)

Model Summary and Parameter Estimate		
	Sig	**Description**
Linearity	**0,000**	**Linear**
Deviation from Linearity	**0,053**	**Linear**

Source: Primary data processed, 2026

Table 10. Linearity Test Results for Accounting Understanding (X2)

Model Summary and Parameter Estimate		
	Sig	**Description**
Linearity	**0,000**	**Linear**
Deviation from Linearity	**0,168**	**Linear**

Source: Primary data processed, 2026

Based on Tables 10 and 11, owners' perceptions (X_1) and accounting understanding (X_2) have significant linear relationships with the use of accounting information (Y), with linearity significance values of 0.000 (< 0.05). The deviation from linearity values are 0.053 for X_1 and 0.168 for X_2, both exceeding 0.05, indicating no significant deviation from linearity. Therefore, the regression model satisfies the linearity assumption and is appropriate for further analysis.

Multiple Linear Regression Analysis

Table 11. Multiple Linear Regression Analysis Results

Coefficients						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	(B)	Std. Error	Beta	t	Sig.
1	(Constant)	2,896	1,589		1,823	0,071
	Owners' Perceptions (X_1)	0,447	0,074	0,459	6,071	0,000
	Accounting Understanding (X_2)	0,390	0,074	0,401	5,309	0,000

Source: Primary data processed, 2026

Based on Table 11, the multiple linear regression equation in this study can be expressed as follows:

$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$…………………………………………………… (1)

$Y = 2{,}896 + 0{,}447X_1 + 0{,}390X_2 + e$……………………………………… (1)

Based on the multiple linear regression equation above, the following conclusions can be drawn:

1. The constant value (α) of 2.896 indicates that when the independent variables, namely owners' perceptions (X_1) and accounting understanding (X_2), are equal to zero or remain unchanged, the value of the use of accounting information (Y) is 2.896. This constant provides a baseline estimate of the use of accounting information in the absence of changes in the independent variables.
2. The regression coefficient for owners' perceptions (X_1) is 0.447 and has a positive sign. This indicates that a one-unit increase in owners' perceptions, assuming that other variables remain constant, will increase the use of accounting information by 0.447 units.
3. The regression coefficient for accounting understanding (X_2) is 0.390 and has a positive sign. This indicates that a one-unit increase in accounting understanding, assuming that other variables remain constant, will increase the use of accounting information by 0.390 units.

Model Feasibility Test (F-Test)

Table 12. Model Feasibility Test Results (F-Test)

ANOVA				
	Model	F	Sig.	Keterangan
1	Regression	45,036	0,000	Signifikan

Source: Primary data processed, 2026

Based on Table 12, the results of the model feasibility test (F-test) show a significance value of 0.000. This value is lower than the significance level (α) of 0.05, indicating that the multiple linear regression model used in this study is statistically feasible. The results indicate that owners' perceptions (X_1) and accounting understanding (X_2) simultaneously have a significant effect on the use of accounting information (Y). Therefore, the regression model satisfies the feasibility criteria and can be used for hypothesis testing.

Hypothesis Testing (t-Test)

Table 13. Hypothesis Testing Results (t-Test)

Coefficients					
		Unstandardized Coefficients			
	Model	B	t	Sig.	Description
1	(Constant)	2,896	1,823	0,071	
	X_1 (Owners' Perceptions)	0,447	6,071	0,000	H1 Accepted
	X_2 (Accounting Understanding)	0,390	5,309	0,000	H2 Accepted

Source: Primary data processed, 2026

1) Testing of the First Hypothesis

The owners' perceptions variable (X_1) has a regression coefficient (B) of 0.447, as shown in the unstandardized coefficients column. The positive coefficient indicates that owners' perceptions have a positive effect on the use of accounting information. This means that a one-unit increase in owners' perceptions will increase the use of accounting information by 0.447 units, assuming that the other variables remain constant. Furthermore, the owners' perceptions variable has a significance value of 0.000, which is lower than the 0.05 significance level (0.000 < 0.05). This indicates that the effect of owners' perceptions on the use of accounting information is statistically significant. The findings show that the more favorable business owners' perceptions of the importance of accounting information, the greater their tendency to use accounting information in recording transactions, evaluating business performance, controlling operational activities, and supporting business decision-making. Therefore, the first hypothesis (H_1), which states that owners' perceptions have a positive effect on the use of accounting information, is accepted.

2) Testing of the Second Hypothesis

The accounting understanding variable (X_2) has a regression coefficient (B) of 0.390, as shown in the unstandardized coefficients column. The positive coefficient indicates that accounting understanding has a positive effect on the use of accounting information. This means that a one-unit increase in accounting understanding will increase the use of accounting information by 0.390 units, assuming that the other variables remain constant. Furthermore, the accounting understanding variable has a significance value of 0.000, which is lower than the 0.05 significance level (0.000 < 0.05). This indicates that the effect of accounting understanding on the use of accounting information is statistically significant. The findings show that the better the accounting understanding possessed by business owners, the greater the use of accounting information in managing business finances, preparing financial statements, evaluating business performance, and making decisions related to business development. Therefore, the second hypothesis (H_2), which states that accounting understanding has a positive effect on the use of accounting information, is accepted.

Uji Koefisien Determinasi (R^2)

Table 14. Coefficient of Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	0,688	0,474	0,463	2,766

Source: Primary data processed, 2026

Based on the coefficient of determination test, the Adjusted R Square value is 0.463. This indicates that owners' perceptions and accounting understanding jointly explain 46.3% of the variation in the use of accounting information, while the remaining 53.7% is explained by other variables outside the research model that were not examined in this study.

Discussion

The results of this study indicate that owners' perceptions have a positive and significant effect on the use of accounting information in coffee shop businesses in Denpasar City; therefore, the first hypothesis is accepted. The more positive the owners' perceptions of the benefits of accounting information, the greater their tendency to use such information for transaction recording, performance evaluation, financial management, and business decision-making. This finding is reinforced by the characteristics of the respondents, the majority of whom are MSME operators in the business development stage, and is consistent with the Theory of Reasoned Action (TRA), which explains that beliefs regarding the benefits of an action shape positive attitudes and encourage actual behavior. These results are also consistent with the findings of Agung et al. (2024), Kaligis and Lumempouw (2021), Priliandani et al. (2020), Sari et al. (2023), Simamora and Janrosl (2024), Sunaryo et al. (2020), and Widiastuti and Hermawan (2025).

Furthermore, accounting understanding has a positive and significant effect on the use of accounting information; therefore, the second hypothesis is accepted. A good understanding of transaction recording, financial statement preparation, and the utilization of financial information helps business owners manage finances, evaluate performance, and make more appropriate decisions. This finding is also consistent with TRA because accounting understanding strengthens business owners' beliefs regarding the benefits of accounting information, which subsequently encourages its use in business activities. The results of this study support the findings of Kaligis and Lumempouw (2021), Ervina and Ikbal (2023), Artiwi and Kresnandra (2023), Rahmawati et al. (2024), Aulia et al. (2025), and Farida and Susanti (2025). Therefore, improving accounting understanding through training and mentoring is important for optimizing the management and sustainability of coffee shop businesses.

CONCLUSION

This study aimed to examine the effects of owners' perceptions and business owners' accounting understanding on the use of accounting information in coffee shop businesses in Denpasar City. Based on the results of the analysis and discussion, the following conclusions can be drawn.

1. The results indicate that owners' perceptions have a positive and significant effect on the use of accounting information in coffee shop businesses in Denpasar City. Business owners who have positive perceptions of the importance of accounting information tend to utilize accounting information more extensively in managing their businesses. Such perceptions encourage business owners to use accounting information as a basis for financial record-keeping, business performance evaluation, and business decision-making.
2. The results also indicate that accounting understanding has a positive and significant effect on the use of accounting information in coffee shop businesses in Denpasar City. Business owners with a good understanding of accounting tend to be better able to utilize accounting information in managing their businesses. This understanding assists business owners in maintaining financial records, interpreting financial statements, and using accounting information as a basis for decision-making, thereby supporting more effective business management.

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