# The Role of Cognitive Ease in the Utilization and Preparation of Accounting Information in SMEs

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## ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in Indonesia's economy, particularly in job creation and reducing unemployment. Despite their significant contribution, MSMEs face a persistent challenge in the limited preparation of financial reports, which hampers their ability to assess and ensure financial performance with certainty. Addressing this issue, this study investigates the influence of cognitive ease—conceptualized through repeated experience and avoidance of cognitive strain—on the utilization and preparation of accounting information by MSMEs. The research focuses on 400 MSMEs in Mataram City, employing the Partial Least Square (PLS) method with SmartPLS 4.0 for data analysis. The findings reveal that repeated experience exerts a significant positive effect on both the utilization and preparation of accounting information. In contrast, the avoidance of cognitive strain does not significantly impact the utilization of accounting information but demonstrates a significant negative effect on its preparation. These results underscore the critical role of repeated experience in improving MSMEs' accounting practices, suggesting that consistent engagement with accounting processes enhances their effectiveness. The study highlights the need for targeted interventions to bolster cognitive familiarity with accounting tasks, paving the way for more reliable financial reporting among MSMEs.

Keywords: MSME's; Cognitive Ease; Repeated Experience; Financial Report.

## *Pengaruh Cognitive Ease Terhadap Pemanfaatan dan Penyusunan Informasi Akuntansi pada UMKM*

## *ABSTRAK*

*Usaha Mikro, Kecil, dan Menengah (UMKM) memegang peranan penting dalam perekonomian Indonesia, khususnya dalam penciptaan lapangan kerja dan pengurangan pengangguran. Meskipun memiliki kontribusi yang signifikan, UMKM menghadapi tantangan yang terus-menerus berupa keterbatasan dalam penyusunan laporan keuangan, yang menghambat kemampuan mereka untuk menilai dan memastikan kinerja keuangan dengan pasti. Untuk mengatasi masalah ini, penelitian ini menyelidiki pengaruh kemudahan kognitif—yang dikonseptualisasikan melalui pengalaman berulang dan penghindaran ketegangan kognitif—terhadap pemanfaatan dan penyusunan informasi akuntansi oleh UMKM. Penelitian ini difokuskan pada 400 UMKM di Kota Mataram, dengan menggunakan metode Partial Least Square (PLS) dengan SmartPLS 4.0 untuk analisis data. Temuan penelitian mengungkapkan bahwa pengalaman berulang memberikan efek positif yang signifikan terhadap pemanfaatan dan penyusunan informasi akuntansi. Sebaliknya, penghindaran ketegangan kognitif tidak berdampak signifikan terhadap pemanfaatan informasi akuntansi tetapi menunjukkan efek negatif yang signifikan terhadap penyusunannya. Hasil ini menggarisbawahi peran penting pengalaman berulang dalam meningkatkan praktik akuntansi UMKM, yang menunjukkan bahwa keterlibatan yang konsisten dengan proses akuntansi meningkatkan efektivitasnya. Studi ini menyoroti perlunya intervensi yang ditargetkan untuk meningkatkan keakraban kognitif dengan tugas-tugas akuntansi, membuka jalan bagi pelaporan keuangan yang lebih andal di kalangan UMKM.*

*Kata Kunci:* *UMKM; Kemudahan Kognitif; Pengalaman Berulang; Laporan Keuangan.*

**e-ISSN 2302-8556**

Vol. 34 No. 11
Denpasar, 30 November 2024
Hal. 2737-2751

**DOI:**
*10.24843/EJA.2024.v34.i11.p02*

**PENGUTIPAN:**
Ridhawati, R., Suryantara, A. B., & Rizki, N. (2024). The Role of Cognitive Ease in the Utilization and Preparation of Accounting Information in SMEs. *E-Jurnal Akuntansi*, 34(11), 2737-2751

**RIWAYAT ARTIKEL:**
Artikel Masuk:
27 Oktober 2024
Artikel Diterima:
28 November 2024

## INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play a vital role in the Indonesian economy (Lestari et al., 2022). Despite their significance, MSMEs face persistent challenges in preparing financial reports. Many MSME owners lack awareness of the importance of financial reporting due to limited knowledge or information about accounting (Biduri et al., 2021); (Anggraini et al., 2021). This lack of understanding hinders business development, as accounting knowledge is crucial for monitoring and guiding a business's performance (Damak-Ayadi et al., 2020); (Bartolini et al., 2014). Without proper accounting practices, businesses operate without clear benchmarks to determine profitability, growth, or losses (Perera et al., 2019); (Hudha, 2017).

To address these challenges, the Indonesian Accounting Association (IAI) introduced a dedicated accounting standard for MSMEs, known as SAK EMKM, which has been in effect since January 1, 2018. This standard aims to simplify financial reporting for MSMEs, making it more accessible and fostering business growth. However, six years after its implementation, the adoption of SAK EMKM remains limited. Although the standard offers streamlined and practical methods, its usage among MSMEs is still minimal (Suryantara & Ridhawati, 2023); (Lestari et al., 2022); (Anggraini et al., 2021).

The underutilization of SAK EMKM is attributed to the unpreparedness of MSMEs to implement these standards. Factors such as a lack of awareness about the benefits of accounting, educational backgrounds unrelated to accounting, and insufficient socialization contribute to this unpreparedness (Hikmahwati & Irwansyah, 2022); (Wulandari et al., 2020); (Susiani et al., 2021). This study seeks to explore a new perspective by focusing on cognitive variables. Unlike previous research, which examined internal and external barriers, this study analyzes intrapersonal factors. MSMEs differ significantly from larger corporations or publicly traded companies, which are legally required to disclose their financial position periodically (Ramli & Iskandar, 2014). For most MSMEs, financial reporting is not a public obligation but an internal practice driven by the owner's awareness of the potential benefits of accounting information (Hatta & Budiyati, 2021; Anggraini et al., 2021). Therefore, cognitive factors play a pivotal role in influencing the extent to which MSME actors utilize and prepare accounting information (Armenia & Morey, 2013; Suryantara & Ridhawati, 2023).

Insights from prior research suggest that cognitive ease is more influential than cognitive strain in shaping decision-making and judgment. Cognitive ease refers to the effortless processing of information, which often guides choices and preferences. By contrast, cognitive strain involves more effortful and complex processing, which can vary across contexts and individuals. This preference for cognitive ease is evident in various accounting domains, including the task selection of auditors and the design of educational materials. For example, auditors often prioritize less demanding tasks, particularly under time constraints, to conserve cognitive resources (Dierynck & Peters, 2019). Similarly, accounting education tends to emphasize tasks with lower cognitive demands, potentially hindering the development of higher-order cognitive skills among students (Ngwenya & Arek-Bawa, 2020).

Previous studies have shown that the slow adoption of SAK EMKM by MSME actors stems from their preference for using financial information prepared based on their own understanding and experience (Fitriyyah et al., 2020), (Susiani et al., 2021). Additionally, resistance or neglect in preparing accounting reports has been observed among MSME actors. This reluctance does not reflect an attempt to obscure the reasons for their unpreparedness. On the contrary, studies (Suryantara & Ridhawati, 2023); (Biduri et al., 2021); (Achadiyah, 2019); (Albu & Albu, 2017); (Kvaal, 2017); (Albu et al., 2010) indicate that MSMEs acknowledge the necessity of accounting for business operations. However, the lack of motivation to exert additional effort in preparing financial reports outweighs the potential benefits that accounting could provide.

Building on these findings, this study introduces cognitive ease as an independent variable. Cognitive ease is represented through two proxies: repeated experience (variable X1) and avoidance of strain (variable X2). The relationship between these variables and the utilization (variable Y1) and preparation (variable Y2) of accounting information is the focus of the analysis. For this purpose, MSMEs in Mataram City were selected as the study's sample. This choice is based on the fact that 46% of MSME actors in West Nusa Tenggara Province are located in Mataram, making it a representative area for the region. Furthermore, according to data from the Central Statistics Agency (2023), West Nusa Tenggara leads Eastern Indonesia in the number of MSMEs, with 131,958 micro-business units and 18,004 small-business units.

The study thus seeks to address two research questions: to examine the influence of cognitive ease, as proxied by repeated experience and avoidance of strain, on the utilization and preparation of accounting information by MSME actors in Mataram City.

This investigation is grounded in the Theory of Planned Behavior (TPB) developed by Ajzen (1991). TPB posits that human behavior is shaped by three key components: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude toward the behavior is influenced by an individual's belief in the benefits or consequences of specific actions, which either strengthens or weakens their intention to act. This intention subsequently determines their actual behavior (Ajzen & Fishbein, 2005).

Cognitive ease is central to understanding habitual behavior formation. It suggests that repeated exposure to information facilitates its processing, enabling the brain to establish stronger connections with its environment, thereby enhancing familiarity and ease. Cognitive ease also posits that individuals tend to avoid stress by understanding their world through familiar frameworks. This inclination often leads them to adhere to established habits and disregard alternative perspectives, either consciously or subconsciously (Suryantara et al., 2017).

Kahneman (2011) further elaborates on the concept by distinguishing between two systems of thought: System 1, associated with cognitive ease, operates automatically, quickly, and with minimal effort. In contrast, System 2, associated with cognitive strain, involves deliberate, complex, and effortful thinking. When confronted with a problem requiring greater mental effort, individuals often seek to disengage from System 2, thereby reverting to cognitive

ease. This framework provides valuable insights into the behavioral tendencies influencing MSME actors' accounting practices.

The influence of cognitive ease on human ability to process data and information can be explained through three key mechanisms. First, familiar information is perceived as more reliable and acceptable compared to newly encountered information. Second, easily understood information is processed more quickly. Third, individuals tend to exhibit greater confidence in information that aligns with their existing beliefs, leading them to accept it uncritically. Conversely, unfamiliar information or information that contradicts prior understanding is often dismissed (Armenia & Morey, 2013).

While cognitive ease simplifies the understanding process, it can also create a misleading sense of comprehension. Individuals may mistakenly believe they fully understand a concept, even when this is not the case. It is important to recognize that cognitive ease is not inherently problematic in routine decision-making. However, in scenarios requiring complex and analytical thinking, cognitive ease can lead to oversights or errors (Suryantara et al., 2017).

This study introduces a novel variable, cognitive ease (X), which is represented by two proxies: repeated experience (X1) and avoidance of strain (X2) as exogenous variables. Unlike previous studies that predominantly focused on internal factors (e.g., business size, educational background, access to capital) and external factors (e.g., training and socialization), this research explores the cognitive dimension of MSME actors. It examines how mental frameworks influence the utilization and preparation of accounting information.

The core principle of cognitive ease suggests that repeated exposure to information strengthens the brain's ability to process it by creating environmental connections. Information encountered repeatedly becomes ingrained as a familiar experience. This concept is particularly relevant to the use and preparation of accounting information, as these activities are significantly influenced by the experience of MSME actors.

When MSME actors frequently engage in the use and preparation of accounting information, these activities become routine, fostering familiarity. At this stage, MSME actors are likely to view these processes as inherently beneficial. This aligns with the Theory of Planned Behavior (TPB), which posits that attitudes toward a behavior are shaped by beliefs about its outcomes, referred to as behavioral beliefs. Beliefs are subjective perceptions of oneself, one's environment, and the surrounding world. Positive evaluations of the anticipated benefits reinforce favorable attitudes toward the behavior.

Based on this theoretical foundation, the following hypothesis is proposed:

$H_1$: Repeated Experience positively affects the use of accounting information by MSME actors in Mataram City.

Repeated experience positively influences the utilization of accounting information by MSMEs. This relationship is grounded in the concept of cognitive ease, which posits that activities performed repeatedly become more manageable and intuitive over time. For MSMEs, frequent use of accounting information in business management fosters familiarity and comfort, reinforcing the belief in its utility. Empirical findings support this hypothesis, demonstrating that MSMEs

with repeated experience are more likely to actively utilize accounting information in their decision-making processes.

$H_2$: Repeated Experience positively influences the preparation of accounting information by MSME actors in Mataram City.

Repeated experience also has a positive impact on the preparation of accounting information. It instills confidence and enhances the skills of MSME actors, transforming initially challenging tasks into routine practices through repetition. This process builds habits, enabling actors to prepare financial reports with greater ease and efficiency. The findings of this study confirm that MSME actors with more experience in financial reporting produce higher-quality and more consistent accounting information.

Cognitive ease suggests that individuals tend to avoid stressful or mentally taxing activities and prefer familiar, comprehensible perspectives. For many MSME actors, the use and preparation of accounting information is perceived as complex and unfamiliar (Anggraini et al., 2021; Hendriarto et al., 2017; Mulyani, 2018; Puspitaningtyas, 2015). This aligns with the Theory of Planned Behavior (TPB), which explains that perceived behavioral control—an individual's assessment of the ease or difficulty of executing a specific behavior—affects their willingness to act (Ajzen & Fishbein, 2005). For MSME actors, the tendency to avoid strain often outweighs the motivation to obtain the benefits associated with accounting practices. Based on this perspective, the following hypothesis is proposed:

$H_3$: Avoid Strain negatively affects the utilization of accounting information by MSME actors in Mataram City.

Avoid strain negatively influences the utilization of accounting information among MSMEs, reflecting a preference to avoid activities perceived as arduous or demanding. However, the study findings reveal that the effect of avoid strain on accounting information utilization is not significant. This suggests that although MSME actors may naturally gravitate away from stress-inducing activities, they still acknowledge the critical role of accounting information in ensuring their business's sustainability.

$H_4$: Avoid Strain negatively affects the preparation of accounting information by MSME actors in Mataram City.

Avoid strain also negatively impacts the preparation of accounting information by MSMEs. MSME actors who exhibit a higher tendency to avoid effort-intensive tasks, such as preparing standardized financial reports, are less likely to engage in such practices. The study supports this hypothesis, showing that a strong inclination to avoid strain correlates with a reduced likelihood of preparing complete and standardized accounting information.

## RESEARCH METHODS

The study employed a quantitative research methodology utilizing an associative approach. Mataram City, located in West Nusa Tenggara Province, was selected as the study area due to its significance as a hub for micro, small, and medium enterprises (MSMEs). Notably, 46% of MSME operators in the province are concentrated in Mataram City, making it a representative microcosm of the overall MSME landscape in West Nusa Tenggara.

According to data from the Indonesian Central Bureau of Statistics (BPS, 2023) on the number of micro and small-scale industrial enterprises by province, West Nusa Tenggara ranks first in Eastern Indonesia, boasting 131,958 micro enterprises and 18,004 small enterprises. Mataram City's extensive range and diversity of MSMEs further affirm its suitability as a case study area for understanding the dynamics of MSMEs in the region.

The study population comprised all 22,473 registered MSME operators in Mataram City, as recorded by the BPS West Nusa Tenggara in 2021. A simple random sampling technique was employed to ensure unbiased representation. The sample size was determined using the Slovin formula to ensure an adequate and statistically valid representation of the population:

N = N / (1 + (N x e2) )..... (1)

Sampel = 22,473 / (1 + (22,473 x 5%2))

Sampel =22,473 / 57,182 = 392

The minimum required sample size for a population of 22,473, with a margin of error set at 5%, is calculated to be 392. To enhance reliability, the sample size was rounded up to 400 MSMEs. The selection of MSME participants adhered to specific criteria to ensure the relevance and validity of the study. First, the MSMEs must have been operational for at least three years. Second, the businesses must possess formal legitimacy or operate as established permanent entities. Third, the MSMEs must conduct operations within permanent business premises.

Primary data for the study were collected using a structured questionnaire distributed to the selected MSME operators in Mataram City. The questionnaire employed a 4-point Likert scale, intentionally omitting a neutral option to prevent middle-point responses and minimize potential bias in the research findings. This approach was designed to enhance the accuracy and reliability of the data collected.

## RESULTS AND DISCUSSION

The questionnaire was distributed to MSMEs in Mataram City over a three-week period. To ensure the appropriateness of the sample, specific criteria were established. First, the MSMEs were required to operate from a permanent building. Second, priority was given to MSMEs that had formal business or legal entity status, such as a PT (Limited Liability Company), CV (Limited Partnership), UD (Individual Business), or similar structures. Finally, MSMEs selected for the study were required to have been in operation for at least three years, ensuring that the businesses had a stable track record.

The assessment of convergent validity was conducted using SmartPLS with reflective indicators, evaluated based on the loading factor of each indicator measuring the variables. According to (Ghozali & Latan, 2015), a variable is considered valid if its indicators have loading factor values greater than 0.7. However, loading factor values ranging from 0.5 to 0.6 are deemed acceptable under certain conditions. To enhance the robustness of the research model, indicators with loading factor values below 0.5 were eliminated, as these could compromise the validity of the data. This refinement process ensures that only reliable indicators are retained for further analysis.

Following the elimination of items with insufficient loading factor values, the revised research model was finalized. A comparative illustration of the research model, before and after the elimination process, is presented to demonstrate the refinement and improvement in data quality.

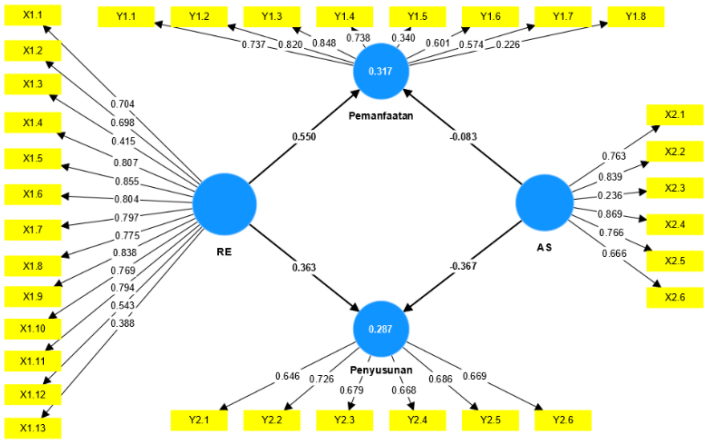



**Figure 1. Model before Elimination**

Source: Processed Data, 2023

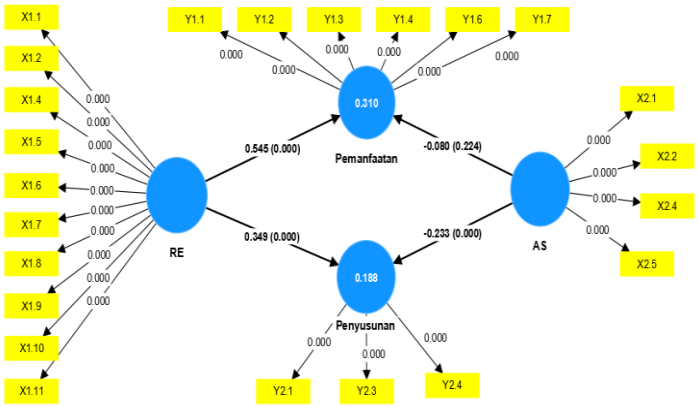



**Figure 2. Model before Elimination**

Source: Processed Data, 2023

The analysis of discriminant validity ensures that each indicator measures only its intended construct without overlapping with other constructs. Discriminant validity is established when an indicator's factor loading is higher for its associated latent variable than for other latent variables. This guarantees the distinctiveness of constructs within the model.

In this study, validity was assessed using the Average Variance Extracted (AVE) metric. A variable is deemed valid if its AVE value exceeds 0.5. Reliability, on the other hand, was evaluated using composite reliability and Cronbach's alpha values. A variable is considered reliable if both the composite reliability and Cronbach's alpha values are greater than 0.7, as recommended by (Ghozali & Latan, 2015).

The results of the AVE, composite reliability, and Cronbach's alpha tests are summarized and presented in Table 1, providing a comprehensive overview of the validity and reliability of the variables examined in the study.

**Tabel 1. Uji Validitas dan Reliabilitas**

| | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|---|---|---|---|---|
| Avoid Strain | 0.833 | 0.848 | 0.888 | 0.666 |
| Utilization of Accounting Information | 0.823 | 0.859 | 0.868 | 0.529 |
| Preparation of Accounting Information | 0.853 | 0.856 | 0.911 | 0.773 |
| Repeated Experience | 0.935 | 0.937 | 0.945 | 0.632 |

Source: Processed Data, 2023

Table 1 presents the results of the validity and reliability tests for the research variables, namely Avoid Strain, Utilization of Accounting Information, Preparation of Accounting Information, and Repeated Experience. This test was conducted using three main indicators: Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). Cronbach's Alpha measures the internal consistency of the indicators in the variables. The values obtained indicate that all variables have a high level of reliability, with values above 0.7. This confirms that the indicators in each variable consistently measure the same construct. For example, the Avoid Strain variable has a Cronbach's Alpha value of 0.833, while the Repeated Experience variable has the highest value, 0.935, indicating excellent internal consistency.

Furthermore, Composite Reliability is used to evaluate the reliability of the variables as a whole. The results of the study show that all variables have a CR value above 0.7, demonstrating adequate reliability. The Repeated Experience variable has a CR value of 0.945, reflecting a very high level of reliability in its indicators when measuring the construct.

Convergent validity is tested using Average Variance Extracted (AVE), which shows the extent to which indicators within a variable correlate with each other. All variables in this study meet the convergent validity criteria, with AVE values greater than 0.5. The Accounting Information Preparation variable has the highest AVE value of 0.773, indicating a strong correlation among its indicators. Other variables, such as Accounting Information Utilization and Avoid Strain, also exhibit good convergent validity, with AVE values of 0.529 and 0.666, respectively.

Overall, the results in Table 1 demonstrate that all variables used in this study possess adequate validity and reliability, making them suitable for further analysis. These results ensure that the constructs measured by these indicators align with the objectives of the study.

**Table 2. R-Square**

| | R-square | R-square adjusted |
|---|---|---|
| Utilization of Accounting Information | 0.312 | 0.303 |
| Preparation of Accounting Information | 0.188 | 0.179 |

Source: Processed Data, 2023

Based on the data processing results, the variables Repeated Experience (X1) and Avoid Strain (X2) collectively exert an influence of 0.312 on the utilization of accounting information. The remaining 0.688 is attributed to other factors not examined in this study. This level of influence is categorized as moderate. Similarly, Repeated Experience (X1) and Avoid Strain (X2) have an influence of 0.188 on the preparation of accounting information, with the remaining 0.812 being affected by other unexamined factors. This indicates a low level of influence.

A predictive relevance test was conducted to assess the model's predictive validity. According to Ghozali and Latan (2015), a $Q^2$ value greater than 0 indicates predictive relevance, whereas a $Q^2$ value less than 0 suggests limited predictive relevance. The results show that the $Q^2$ value for this study is greater than 0, confirming the model's predictive relevance. To further evaluate the strength of the predictions, the predictive performance of the PLS model (assessed using RMSE and MAE) was compared to that of the regression model (LM RMSE and MAE). It was observed that only two indicators—Accounting Information Utilization (Y1.1) and Preparation of Accounting Information (Y2.1)—had higher PLS model values than regression model values. However, for the majority of indicators (16 out of 18), the PLS model yielded lower values than the regression model. This indicates that the PLS prediction model used in this study possesses high predictive power.

Hypothesis testing was performed by analyzing probability and t-statistic values. A p-value of less than 0.05 with a significance level (α) of 5% and a t-statistic exceeding the critical t-table value of 1.96 were used as thresholds (Ghozali & Latan, 2015). The detailed results of hypothesis testing are presented in Table 3, offering insights into the statistical significance and strength of the proposed hypotheses.

Table 3 presents the hypothesis testing results. The Repeated Experience variable (X1) demonstrates a positive effect on the Accounting Information Utilization variable (Y1), as indicated by a p-value below 0.05 and a T-statistic of 8.938, which exceeds the critical threshold of 1.67. Thus, hypothesis 1 (H1), which posits that Repeated Experience positively affects Accounting Information Utilization, is supported. Similarly, Repeated Experience (X1) positively affects the Accounting Information Preparation variable (Y2), evidenced by a p-value below 0.05 and a T-statistic of 5.327, which also exceeds 1.67. Consequently, hypothesis 2 (H2), asserting that Repeated Experience positively influences Accounting Information Preparation, is accepted.

**Table 1. Path Coefficients**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|
| Avoid Strain -> Utilization of Accounting Information | -0.08 | -0.089 | 0.066 | 1.217 | 0.224 |
| Avoid Strain -> Preparation of Accounting Information | -0.233 | -0.245 | 0.066 | 3.545 | 0.000 |
| Repeated Experience -> Utilization of Accounting Information | 0.545 | 0.551 | 0.061 | 8.938 | 0.000 |
| Repeated Experience -> Preparation of Accounting Information | 0.349 | 0.35 | 0.066 | 5.327 | 0.000 |

Source: Processed Data, 2023

In contrast, the Avoid Strain variable (X2) does not significantly affect the Accounting Information Utilization variable (Y1). This conclusion is based on a p-value of 0.224 (greater than 0.05) and a T-statistic of 1.217, which falls below the threshold of 1.67. Therefore, hypothesis 3 (H3), which suggests that Avoid Strain negatively affects Accounting Information Utilization, is rejected. However, the Avoid Strain variable (X2) negatively affects the Compilation of Accounting Information variable (Y2), as indicated by a p-value below 0.05 and a T-statistic of 3.545, exceeding the critical value of 1.67. Thus, hypothesis 4 (H4), which states that Avoid Strain negatively impacts the Compilation of Accounting Information, is supported.

The concept of cognitive ease suggests that repeated engagement with an activity facilitates information processing due to familiarity gained through repetition. This principle extends to the utilization of accounting information, where frequent use by MSME actors increases their familiarity and comfort with the process.

The findings of this study corroborate this perspective, showing that repeated experience has a significant positive effect on the utilization of accounting information. These results align with the Theory of Planned Behavior (TPB) (Ajzen, 1991), which posits that behavioral beliefs—individuals' perceptions of the benefits of a behavior—enhance their positive attitudes toward that behavior. In this context, repeated experience fosters MSME actors' confidence in the benefits of accounting information utilization, reinforcing their intention to use such information consistently.

This study hypothesized that repeated experience positively affects the utilization of accounting information. The hypothesis test results confirm this assumption, indicating that MSME actors who continuously engage with accounting information are more likely to integrate it into their business management practices. These findings align with the work of Ariono and Sugiyanto (2018), which revealed that experienced entrepreneurs tend to have a favorable perception of accounting information. This perception fosters the

utilization of accounting information, as entrepreneurs recognize its critical role in effective business management (Chrisna et al., 2022).

Another hypothesis tested in this study posited that "avoid strain" negatively affects the utilization of accounting information. However, the hypothesis was rejected, showing that avoid strain does not directly influence the use of accounting information. This suggests that MSME actors still view accounting information as essential, irrespective of the perceived effort required. This finding supports the research of (Suryantara & Ridhawati, 2023), which highlights that MSME owners prioritize understanding and applying accounting information, even if it is not fully compliant with established standards. Accounting information enables critical decision-making, such as determining appropriate pricing strategies to maintain competitive advantage (Suryantara & Animah, 2021). However, many MSME actors remain unaware of these benefits and perceive accounting as time-consuming and energy-intensive. Despite this, Hatta and Budiyati (2021) note that when MSME owners recognize the significance of accounting information for business continuity, they become more motivated to utilize it.

In addition to its effect on the use of accounting information, this study explored the relationship between cognitive ease and the preparation of accounting information. It hypothesized that repeated experience positively influences MSME actors' ability to prepare accounting information. The hypothesis test confirmed this relationship, suggesting that MSME actors require time and consistent practice to adapt to the task of compiling accounting information. Over time, as familiarity increases, they no longer perceive accounting as an excessively demanding activity.

The study also hypothesized that avoid strain negatively impacts the preparation of accounting information among MSME actors in Mataram City. The hypothesis test results support this assertion, demonstrating that higher levels of avoid strain correspond to lower interest in preparing accounting information, particularly in adherence to established standards like SAK EMKM. This finding aligns with the Theory of Planned Behavior (TPB), specifically the concept of perceived behavioral control, which posits that individuals tend to avoid activities perceived as difficult or requiring significant effort (Ajzen & Fishbein, 2005).. MSME actors who view accounting information preparation as a complex task are less inclined to engage in it, despite acknowledging its importance.

For many MSME actors, preparing accounting information that complies with standards is often perceived as a requirement for large-scale enterprises with specialized accounting expertise or for companies with complex operations. This perception reinforces the reluctance of MSME actors to adopt standardized accounting practices, as they do not view themselves as part of such a category. These findings align with Suryantara & Ridhawati (2023), who identified the complexity of accounting as a primary barrier to MSME adoption of standardized accounting practices, particularly those outlined in SAK EMKM.

## CONCLUSION

This study aims to see how repeated experience influences the utilization and preparation of accounting information, and how avoid strain influences the

utilization and preparation of accounting information, on MSME actors in Mataram City. Based on the explanation in the discussion section, it can be concluded that this study found that the repeated experience variable (X1) has a significant positive influence on the utilization of accounting information (Y1) and the preparation of accounting information (Y2). This means that the more often individuals, in this case MSME actors, experience situations or experiences related to accounting, the more likely they are to utilize accounting information and prepare accounting information better. This makes hypothesis 1 and hypothesis 2 accepted.

On the other hand, the avoid strain variable (X2) has no significant effect on the utilization of accounting information (Y1), so hypothesis 3 is rejected. However, this variable has a significant negative effect on the preparation of accounting information (Y2), which supports hypothesis 4. Thus, it shows that the repeated experience factor plays an important role in increasing the benefits and quality of the preparation of accounting information, while the avoid strain factor has more impact on the way the information is prepared than on its utilization. These results provide useful insights for practitioners and researchers in the field of accounting to understand the factors that influence the use and preparation of accounting information in the context of organizations.

This study has several limitations. First, the study was only conducted on MSMEs in NTB Province, so the generalization of the results to other regions in Indonesia, especially regions with different economic characteristics, may be limited. Second, this study used quantitative questionnaire-based data that may not fully explore the emotional or contextual dimensions of MSME behavior. Third, the influence of other variables that were not studied, such as social, cultural, or government policy factors, also have the potential to influence the utilization and preparation of accounting information.

For further research, it is recommended that the scope of the research location be expanded to other regions with different MSME characteristics to increase the generalization of the results. Further research can also consider a qualitative approach to explore more deeply the psychological and social dimensions of MSME behavior. In addition, integrating additional variables such as digital literacy, access to accounting training, or government policy support can provide more comprehensive insights into the factors that influence the utilization and preparation of accounting information by MSMEs.

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