

DETERMINANTS OF THE USE OF ACCOUNTING INFORMATION IN MSMEs IN THE JATIWARINGIN AREA

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Abstract

The purpose of establishing a business is for the long term if it is supported in an inclusive manner, achieving the goals of the parties involved in the business activities. This is where the role of the accounting system is needed in a business, the role of accounting includes as a tool for calculating and interpreting financial activities. This study aims to analyze the influence of accounting knowledge, entrepreneurial spirit and educational background on the use of accounting information in business decision making. This research is carried out on the community of MSME actors in the RW 05 Pangkalan Jati V area. This study used a sample of 114 respondents using the simple random sampling method, with a measurement scale using a likert scale. The data analysis used is a partial regression analysis processed with the SmartPLS version 3.0 program. The results showed that accounting knowledge, entrepreneurial spirit and educational background had a significant positive effect on business decision making. It states that, in fact, accounting knowledge is very important in decision making when entrepreneurship, because an entrepreneur must be able to record company financial transactions and separate between capital for the company and personal money. And someone who has a high entrepreneurial spirit tends to always try to develop their business, make new innovations and will use accounting information to see how the business is developing. Likewise, with the background of education, if you have a higher education, the better it will be in business decision making.

Keywords: Accounting Information, Accounting Knowledge, Entrepreneurial Spirit, Educational Background.

Abstrak

Tujuan didirikannya suatu usaha adalah untuk jangka panjang apabila didukung secara inklusif, tercapainya tujuan pihak-pihak yang terlibat dalam kegiatan usaha tersebut. Di sinilah peran sistem akuntansi sangat dibutuhkan dalam suatu bisnis, peran akuntansi termasuk sebagai alat untuk menghitung dan menafsirkan aktivitas keuangan. Penelitian ini bertujuan untuk menganalisis pengaruh pengetahuan akuntansi, semangat kewirausahaan dan latar belakang pendidikan terhadap penggunaan informasi akuntansi dalam pengambilan keputusan bisnis. Penelitian ini dilakukan pada komunitas pelaku UMKM di wilayah RW 05 Pangkalan Jati V. Penelitian ini menggunakan sampel sebanyak 114 responden dengan menggunakan metode simple random sampling, dengan skala pengukuran menggunakan skala likert. Analisis data yang digunakan adalah analisis regresi parsial yang diolah dengan program SmartPLS versi 3.0. Hasil penelitian menunjukkan bahwa pengetahuan akuntansi, jiwa kewirausahaan dan latar belakang pendidikan berpengaruh positif signifikan terhadap pengambilan keputusan bisnis. Dinyatakan bahwa sebenarnya pengetahuan akuntansi sangat penting dalam pengambilan keputusan ketika berwirausaha, karena seorang wirausaha harus mampu mencatat transaksi keuangan perusahaan dan memisahkan antara modal untuk perusahaan dan uang pribadi. Dan seseorang yang memiliki jiwa kewirausahaan yang tinggi cenderung selalu berusaha mengembangkan usahanya, melakukan inovasi-inovasi baru dan akan menggunakan informasi akuntansi untuk melihat bagaimana perkembangan usahanya. Begitu pula dengan latar belakang pendidikannya, jika memiliki pendidikan yang tinggi maka akan semakin baik dalam pengambilan keputusan bisnis.

Kata Kunci: Informasi Akuntansi, Pengetahuan Akuntansi, Jiwa Kewirausahaan, Latar Belakang Pendidikan.

INTRODUCTION

Business is the entirety of an activity organized by people who provide goods and services in order to meet a need in improving the quality of life. We can see business objectives from various interests, both owners, competitors, suppliers, employees, consumers, the general public, and the government. However, entrepreneurship is not easy, where in entrepreneurial activities talents and skills are needed. The longer the business we run lasts, the more people will view us as successful entrepreneurs (Muhdi, et al, 2017).

The purpose of establishing a business is for the long term if it is supported in an inclusive manner, achieving the goals of the parties involved in the business activities. This is where the role of the accounting system is needed in a business, the role of accounting includes as a tool for calculating and interpreting financial activities. The main purpose of accounting is to present and analyze based on economic and business conditions to parties outside the company, namely shareholders, creditors, the government and company insiders, namely company management (Sitorus, 2017).

An entrepreneur must at least have an entrepreneurial spirit and good accounting knowledge for the continuity of the business he runs. And understand how to record financial transactions and accounting reporting, because business activities are not only carried out for a

period of one month, one or two years but years, in general the purpose of business is established, namely to be profit oriented or make a profit, but overall business goals are established to prosper the owners of production factors and society in general, by meeting the need for goods and services (Putra and Arizona, 2016).

The basis of information accounting that must be understood by entrepreneurs, one of which is the separation of funds between personal money and money that will be used to run a business. So that entrepreneurs can clearly calculate how much profit they get and the capital that must be spent from the business. Some of the entrepreneurs run their businesses together with common capital as well. The problem that arises when doing business with this system is that if there is no clear record of the initial capital issued, and the amount of expenses incurred during the business process and profit sharing, this will result in the destruction of a business due to lack of knowledge of accounting (Candra, 2020).

Based on the results of observations that have been made, there are several business categories in the RW 05 area of Cipinang Melayu Village as MSME actors, including: Food stalls, Culinary Sector, *Laundry*, Pharmacy and HP Counter, but there are still many entrepreneurs who have not been able to understand the use of accounting information. Below is the number of business actors in the region:

Table 1. Number of MSMEs

Information	Total
Number of citizens in 1 RT	340 citizens
Number of RTs in 1 RW	11 RT
Number of residents who do not have a business	4465 citizens
Number of MSME actors	367 citizens

Source: data from the head of the neighborhood association, 2022

Viewed from Table 1 above, of the number of people registered in the RW 05 area of Cipinang Melayu Village, 8.2% became MSME actors around the area. From this percentage, it can indicate many factors that can cause the lack of people to open a business, including accounting knowledge, entrepreneurial spirit, educational background.

As for the results of previous research conducted by Sitorus (2017) and Helmiyanti (2020) showed that accounting knowledge affects the use of accounting information, the research turned out to be the same as that conducted by Dewi (2020) accounting training, accounting knowledge, education level and length of business have a positive and significant influence on the use of information in decision making business, in contrast to the research conducted by Candra (2020) the results obtained that there is no peffect on the use of accounting information.

Based on research conducted by Putera (2019) and Nurcahyono (2021) which shows that the variable entrepreneurial spirit has a significant effect on the use of accounting information in making business decisions, in contrast to research conducted by Putra and Arizona (2016) which shows that accounting knowledge affects the use of accounting information in business decision making while the entrepreneurial spirit does not affect the use

of accounting information in business decision making.

Based on research conducted by Sitorus (2017) and Ermawati, et al (2019) shows that educational background variables are able to influence the use of accounting information in making business decisions. In contrast to the results of research by Candra, et al (2020) which show that educational background does not affect the use of accounting information in business decision making.

LITERATURE REVIEW

Accounting Information System is a system that processes and collects data and transactions to produce useful information for parties in need. Accounting information is basically and is mainly used for the purposes of decision making, supervision and implementation of company decisions so that financial data can be utilized properly by the company's internal and external parties, so the data must be compiled in appropriate forms.

Accounting knowledge is very necessary for managers or company owners in carrying out company operations. The motivation to learn about accounting knowledge will increase the understanding of managers and owners in applying accounting in the company. Knowledge is a clear perception of what is seen as facts, truths, obligations, information, lessons

maintained and passed on by civilization. According to Kieso, et al (2010) in Dwi Martani (2012:4) stated that "accounting as a system with input data / information and outputs in the form of information and financial statements that are beneficial for internal and external users of the entity". Accounting produces information presented in the form of financial statements, information is data that is presented in a certain way so that it has meaning for the user, Information will be meaningful if it can increase the knowledge and confidence of users in making decisions.

Suharyono (2014) in stating that entrepreneurship is considered as a means to produce something that adds value by combining existing economic resources with various new and different and useful ways to win a competition. Expressing an entrepreneurial spirit is defined as a trust and acceptance that has a strong nature of entrepreneurial behavior, a desire to work hard, and can maintain a bond of relationships between members in the company environment, which means a very strong desire that comes from members to remain psychologically attached to the company environment. Nurcahyono, et al (2021).

The spirit of entrepreneurship can also be interpreted as a spirit that is felt to be able to create an added value that comes from limitations to strive to generate added value, by taking business opportunities that are developing and being able to manage in resources to prove and realize them.

According to Law Number 20 of 2003 concerning the National Education System, it is explained in Article 1 that education is a

conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual power, self-control, personality, intelligence, noble character and skills necessary for society, nation and state. The higher the education taken, both formal and non-formal education according to the field of work, the higher the intellectual experience possessed. This intellectual experience will be able to facilitate the implementation of the work done so that if it is associated with the role of the owner.

Decision making is a thought process in the context of solving problems. The decision taken also has criteria, because a decision taken contains a big risk and there is also a small or even no risk. For decisions that have a very large risk managers are required to dare to make a decision. Entrepreneurs are calculated risk takers. So small risk situations and high risk situations because this source of satisfaction is unlikely to be present in each of those situations. In summary, entrepreneurship has difficult but achievable challenges.

The willingness and ability to take risks is one of the main values in entrepreneurship. Entrepreneurs who do not want to take risks will find it difficult to start or take the initiative. As an entrepreneur, you should have the courage to make decisions in situations full of uncertainty, while weighing the possibilities of success and loss. The ability of managers to face risks is one of the things that also influences decisions in company funding and profitability achieved. This is one of the characteristics of the entrepreneurial spirit inherent in most small business managers.

Hypothesis

Accounting produces information that is presented in the form of financial statements. Understanding of accounting is indispensable for entrepreneurs to use accounting information in making business decisions. An entrepreneur should have an understanding of good financial management, understand transaction recording and financial reporting systematically and regularly because it is impossible to remember all transactions that occur in the entire business process. Therefore, it is very necessary for business actors who want to start their business to know a good accounting knowledge base, one example is that every transaction occurs there must be proof of a transaction and be recorded in a journal, the company's financial records must be separate from personal finances so that the report becomes efficient and effective in addition to eliminating misdirection and mismanagement as well as preparing a profit and loss statement plan in which there is an element of income and costs. In addition, accounting information can be used in making investment decisions.

H₁ : Accounting knowledge affects the use of accounting information in business decision making

The influence of entrepreneurship education has been considered as one of the important factors to grow and develop the passion, spirit and behavior of entrepreneurship among the younger generation. Nowadays, many young people are competing to build their own business empires, they are not afraid to compete, always looking for opportunities in developing their business and creating new innovations to

increase their production. Therefore, someone who has a high entrepreneurial spirit will tend to use accounting information in making decisions and trying to develop their business, including in making investment decisions.

H₂ : The entrepreneurial spirit affects the use of accounting information in business decision making.

The level of education is a continuous stage of education that is determined based on the level of development of students, the level of complexity of teaching materials and how to present teaching materials and the level of school education consists of basic education, secondary education and higher education. The influence of entrepreneurship education has been one of the important factors to grow and develop the passion, spirit, and behavior of entrepreneurship among the younger generation. The higher the education taken, both formal and non-formal education according to the field of work, the higher the intellectual experience possessed.

This intellectual experience will be able to facilitate the implementation of the work done so that if it is associated with the role of the business owner in the use of accounting information in his business, then business owners who have adequate formal education will create better abilities and expertise in using accounting information compared to business owners who have a lower formal education background.

H₃ : Educational background affects the use of accounting information in business decision making

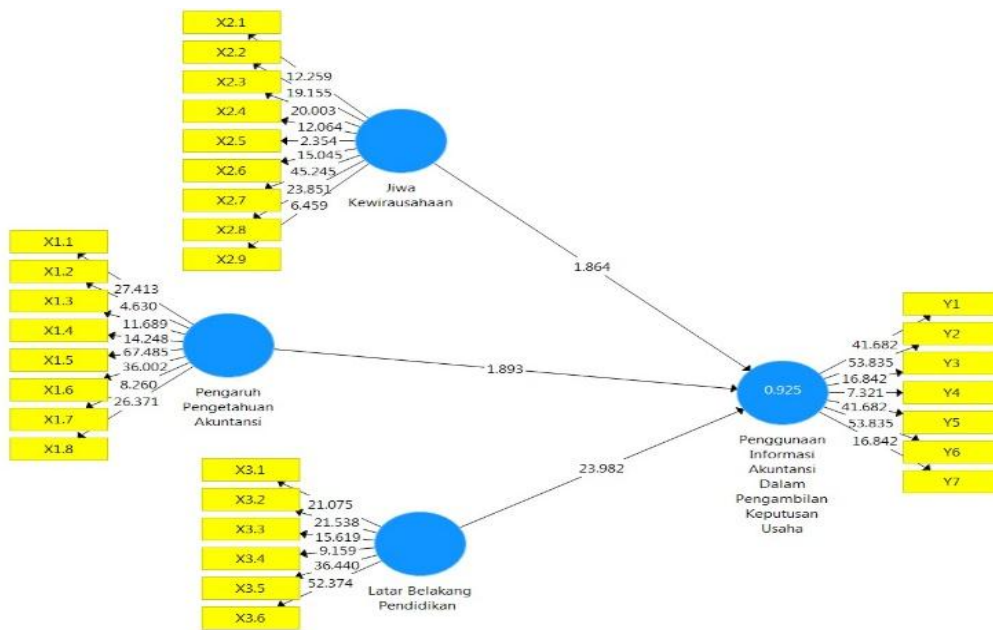
RESEARCH METHODOLOGY

This study was conducted using primary data obtained through information directly (from the first hand) by the researcher. Primary data sources related to the variables of interest in this study were obtained directly from parties who have MSMEs in RW 05 Pangkalan Jati V. Primary Data is in the form of questionnaires obtained directly from MSME owners in the RW 05 Pangkalan Jati V area who were selected to be respondents or objects studied in this study. The population in this study is people who have MSMEs in the RW 05 Pangkalan Jati V area. This study used partial regrence analysis (*Partial*

Least Square / PLS) to test both hypotheses proposed in this study. Each hypothesis will be analyzed using SmartPLS 3.0 software to test the relationship between variables.

RESULTS AND DISCUSSION

Hypothesis testing with SEM PLS is carried out by conducting a Bootstrapping process assisted by the SmartPLS 3.0 computer application program in it. It aims to be able to obtain the relationship of the influence of exogenous variables on endogenous variables as follows:



Picture 1. Diagram Path
 Source: Data is processed with SmartPLS 3.0, 2022

Based on the path diagram above, the results of hypothesis testing are obtained in summary, as follows:

Table 2. Hypothesis testing results

	Original Sample Estimate (O)	Sample Mean (M)	Standard Deviation (hrs)	T Statistic (IO/STDEVI)	P Value	Information
Knowledge (X ₁) → the use of accounting information in business decision making (Y)	0.336	0.317	0.105	3.200	0.001	Significant
Entrepreneurial Spirit (X ₂)→ the use of accounting information in business decision making (Y)	0.603	0.606	0.055	10.986	0.000	Significant
Educational Background (X ₃) → the use of accounting information in business decision making (Y)	0.104	0.056	0.085	11.218	0.003	Significant

1. The Effect of Accounting Knowledge on the Use of Accounting Information in Business Decision Making

Based on the results of the first hypothesis test, it shows that accounting knowledge has a positive and significant effect on the use of accounting information in making business decisions. From the test above, it can be interpreted that accounting knowledge is very important in decision making when entrepreneurship where business activities are not only carrying out activities for a period of one month, one year, or two years but years. So, it is unlikely that a company will remember all the transactions that occur in every

activity of a business without a business recording process and system.

An entrepreneur must be able to record the company's financial transactions and separate between capital for the company and personal money. The problems that arise when doing business with this system are if there is no clear record of the initial capital issued, expenses made during the business process, and profit sharing. This will result in the destruction of a business due to lack of knowledge of accounting. Recording financial transactions is important to produce accounting information in business

management that is useful for making investment decisions.

There are many entrepreneurs who are reliable in the process of drafting business concepts, selling products, and customer service, but few of them understand how to handle company finances. Even though the company's financial condition is a crucial thing that must be understood in running a business. Every decision making in the business will always be connected to how the company's financial condition is, be it the profit / loss statement, capital change statement, balance sheet statement and cash flow statement must show positive results. If the result is not positive, it means that something is wrong with your company's financial condition. There is no way you can make a decision if you don't understand the financial condition of your own company.

The results of this study support research conducted by Sitorus (2017) and Dwirandra (2015) saying that accounting knowledge has a significant effect on the use of accounting information in making investment decisions. When we become an entrepreneur, the most important thing we need to know is knowledge of good accounting, namely how to use and understand the accounting information

used in business management. The low accounting knowledge possessed by entrepreneurs causes many small companies to fail.

2. The Influence of Entrepreneurial Spirit on the Use of Accounting Information in Business Decision Making

The second hypothesis shows that the entrepreneurial spirit has a positive and significant effect on the use of accounting information in business decision making. Which shows that the entrepreneurial spirit of the use of accounting information in business decision making states a positive and significant effect. This means that an entrepreneur is also required to have a good entrepreneurial spirit. Entrepreneurial spirit is a creative personality, able to read opportunities, make a unique product, able to help other people's lives and can produce an advantage for the development of their business.

When people decide to open a business, create an innovation, and are not afraid of market competition, they already include having an entrepreneurial spirit, but all that is not enough to maintain a company. Students also need accounting knowledge, be it accounting information in the form of cash which is a component in the balance sheet and information in the

form of production costs which is a component in the profit or loss statement in making selling price decisions. Students should also not underestimate the competition, because there are still many young startups that are easy to feel satisfied in their achievements, even if we have healthy business capital, a lot of funds to operate and good management skills. We still have to face one daunting challenge which is competition.

Even though the business we have for many years we still have to consider disruptive startups, because they bring ideas and innovations that are better, cheaper, faster, more convenient and of higher quality. To increase their chances of success, therefore you need to conduct a competitive analysis as part of the overall market analysis. Assess the strengths and weaknesses of competitors and apply strategies to increase your competitive advantage.

The results of this study support research conducted by Juniariani, et al (2016) and Krisanti (2012) who said that the entrepreneurial spirit influences the use of accounting information in business decision making. If someone has a high entrepreneurial spirit, they will use accounting information in making investment decisions. Vice versa, if someone does not have a good entrepreneurial spirit, they will not use

accounting information in making business decisions.

3. The Effect of Educational Background on Business Decision Making

The results in this study state that there is a positive relationship and a significant influence between educational background and business decision making. The higher the educational background, the better in business decision making. According to Law Number 20 of 2003 concerning the National Education System, it is stated that education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual power, self-control, personality, intelligence, noble character and skills necessary for society, nation and state.

A series of education consists of primary education, secondary education and higher education. A person who has an education related to accounting certainly has accounting knowledge. Every educational forum that teaches about accounting certainly provides accounting knowledge, which includes the use of accounting information such as financial statements. An entrepreneur who has an educational background related to accounting certainly understands the importance of using accounting information as a tool for monitoring business activities and can make decisions related to these business activities. The use of financial statements is one to find out the extent of the development of

business activities carried out. Based on the description above, it can be concluded that an entrepreneur who has an educational background related to accounting and has accounting knowledge can take advantage of his knowledge by using accounting information as a tool to run his business. In other words, accounting education and knowledge can influence the use of accounting information.

CONCLUSION

1. Accounting knowledge has a significant positive influence on business decision making. Where accounting knowledge is very important in decision making when entrepreneurship, because an entrepreneur must be able to record company financial transactions and separate between capital for the company and personal money. Because when entrepreneurship where business activities are not only carried out activities for a period of one month, one year, or two years but years.
2. Entrepreneurial spirit has a significant influence on the use of accounting information in business decision making. Where someone who has a high entrepreneurial spirit tends to always try to develop their business, make new innovations and will use accounting information to see how the business is developing.
3. Educational Background there is a significant influence between educational background on business decision making. The higher the educational background,

the better in business decision making. According to Law Number 20 of 2003 concerning the National Education System, it is stated that education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual power, self-control, personality, intelligence, noble character and skills necessary for society, nation and state. The education level consists of primary education, secondary education and higher education. A person who has an education related to accounting certainly has accounting knowledge.

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