Analysis of Factors that Affect the Understanding of MSME Players in Preparing Financial Reports

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ABSTRACT

This study aims to examine and analyze the effect of education level, educational background, business size, as well as the provision of information and socialization on the understanding of Micro, Small and Medium Enterprises (MSMEs) actors in preparing financial statements in accordance with the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) in Kendari City. The population of this study includes all small businesses registered at the Office of Trade, Cooperatives, and MSMEs in Abeli District and West Kendari District. The sample was determined using the Slovin's formula, resulting in a total sample of 76 MSMEs. This research uses a quantitative approach, with primary and secondary data as the data source. Data analysis was conducted through classical assumption tests and multiple linear regressions. The coefficient of determination, F test, and T test were used to test the research hypothesis. The results showed that the level of education, educational background, and business size have a positive and significant influence on the understanding of MSME actors in preparing financial reports based on SAK EMKM. Meanwhile, the provision of information and socialization does not have a significant influence on the understanding of MSME actors in the same regard.

Keywords: MSMEs, Education Level, Educational Background, Business Size, Provision of Information.

ABSTRAK

Studi ini bertujuan untuk mengkaji dan menganalisis pengaruh tingkat pendidikan, latar belakang pendidikan, ukuran usaha, serta pemberian informasi dan sosialisasi terhadap pemahaman pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) dalam menyusun laporan keuangan sesuai dengan Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah (SAK EMKM) di Kota Kendari. Populasi penelitian ini meliputi seluruh usaha kecil yang terdaftar di

Dinas Perdagangan, Koperasi, dan UMKM di Kecamatan Abeli dan Kecamatan Kendari Barat. Sampel ditentukan menggunakan rumus Slovin, menghasilkan total sampel sebesar 76 UMKM. Penelitian ini menggunakan pendekatan kuantitatif, dengan data primer dan sekunder sebagai sumber datanya. Analisis data dilakukan melalui uji asumsi klasik dan regresi linear berganda. Koefisien determinasi, uji F, dan uji T digunakan untuk menguji hipotesis penelitian. Hasil penelitian menunjukkan bahwa tingkat pendidikan, latar belakang pendidikan, dan ukuran usaha memiliki pengaruh positif dan signifikan terhadap pemahaman pelaku UMKM dalam menyusun laporan keuangan berdasarkan SAK EMKM. Sementara itu, pemberian informasi dan sosialisasi tidak memiliki pengaruh signifikan terhadap pemahaman pelaku UMKM dalam hal yang sama.

***Kata kunci:** UMKM, Tingkat Pendidikan, Latar Belakang Pendidikan, Ukuran Usaha, Pemberian Informasi.*

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) play a vital role in Kendari City's economy, contributing not only to local economic development but also to job creation. However, the ability of MSMEs to prepare financial reports that are accurate and in accordance with the Financial Accounting Standards for Micro, Small and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah*/SAK EMKM) is still a challenge. Appropriate financial reports are an important indicator in measuring the financial health of a business, as well as facilitating access to financial resources and investment opportunities (Horvathova & Mokrisova, 2018; Adila et al., 2021). The level of education and educational background of business actors is estimated to have a significant influence on their understanding of preparing financial reports in accordance with SAK EMKM. Formal and non-formal knowledge in accounting and finance is expected to equip business actors with the skills needed to manage their financial records more effectively (Erawati & Susanti, 2022). However, the reality on the ground often shows that there is a gap between theory and practice, especially among MSMEs who have limited access to formal education in this field. Business size also has the potential to influence the ability of MSME players to prepare financial reports in accordance with SAK EMKM. According to Chand et al. (2015), businesses on a larger scale may have more adequate resources to adopt appropriate accounting standards, including access to professionals in the fields of finance and accounting. On the other hand, small-scale MSMEs may face greater difficulties due to limited resources. Moreover, providing information and socializing about SAK EMKM plays an important role in increasing MSME understanding of the preparation of financial reports (Agustin et al., 2022). Initiatives to provide information and outreach activities carried out by various parties, including the government and MSME supporting organizations, are expected to close information gaps and increase business actors' awareness of the importance of financial reports that comply with applicable standards.

Previous research has explored various factors that influence the ability of MSMEs to prepare financial reports, including the level of education and educational background of business actors. These studies found that better accounting and finance knowledge tends to lead to more effective financial management practices among MSMEs (Uno et al., 2019). However, research that specifically examines the influence of business size, as well as strategies for providing information and outreach regarding SAK EMKM in Kendari City, is still limited. Based on the background that has been described, the research will analyze the influence of (1) level of education, (2) educational background of business actors, (3) size of business, and (4) provision of information and outreach on understanding of MSMEs in preparing financial reports based on SAK EMKM in Kendari City. This analysis is expected to provide valuable insight into the factors that influence the ability of MSMEs to adopt and apply established accounting standards, as well as offer recommendations to improve understanding and practice of preparing

financial reports among MSMEs. This research aims to systematically identify and analyze the influence of education level, educational background, business size, as well as the effectiveness of providing information and outreach on the understanding of MSME actors in preparing financial reports in accordance with SAK EMKM (Azlina et al., 2020; Achmadi & Wulandari, 2023). Through this analysis, the research aims to enrich academic literature while providing practical benefits for stakeholders, including MSME actors, policy makers, and MSME supporting institutions. Specific benefits from this research are expected to include increasing the understanding and capacity of MSMEs in preparing financial reports that are accurate and meet standards, which in turn can support better business decision making and expand their access to financing sources.

The contribution or novelty of this research lies in its analytical focus on the influence of a combination of factors: level of education, educational background, business size, as well as strategies for providing information and outreach in the context of preparing MSME financial reports according to SAK EMKM in Kendari City. While previous studies may have explored some of these aspects separately, this research offers a holistic view by considering how these factors interact and contribute to the understanding of MSMEs. In addition, this research provides new insights into the effectiveness of providing information and outreach activities in improving accounting understanding among MSMEs, an area that has been relatively underexplored in the context of SAK EMKM and particularly in Kendari City. Thus, it is hoped that the results of this research can provide actionable recommendations for more effective education and socialization strategies in the future.

METHOD

Researchers used quantitative research methods to examine the influence of education level, educational background, business size, and the effectiveness of providing information and outreach on the understanding of MSME actors in preparing financial reports based on Financial Accounting Standards for Micro, Small and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah*/SAK EMKM) (Achmad et al., 2020; Erawati & Susanti, 2022; Putra & Khalisa, 2023). A quantitative approach was chosen based on the philosophy of positivism, with the aim of testing hypotheses that have been proposed through quantitative data collection and analysis (Agustianti et al., 2022). Data was collected through a questionnaire distributed to MSMEs in Abeli and West Kendari Districts, which is a sample of the small business population registered with the Trade, Cooperatives and MSMEs Service. The object of this research includes four independent variables: Education Level (X1), Educational Background (X2), Business Size (X3), and Providing Information and Socialization (X4), all of which are analyzed for their influence on the understanding of MSME players in preparing financial reports based on SAK EMKM (Y) as the dependent variable. This research was carried out in Kendari City, specifically in West Kendari District and Abeli District, Southeast Sulawesi Province, chosen because these two sub-districts have a significant number of MSMEs, providing good representation for research. The population in this research is all MSMEs operating in Abeli and West Kendari Districts, totaling 316 businesses. The research sample was determined using random sampling techniques and the Slovin formula, which resulted in a total sample of 76 MSMEs. The determination of the sample size was based on considerations to obtain an accurate representation of the population, with an error rate of 10%.

Data collection was carried out using two main methods: questionnaires and documentation. Questionnaires were distributed to MSMEs in Abeli and West Kendari Districts to collect primary data related to research variables. The questions in the questionnaire are designed to obtain specific and measurable answers, according to the needs of statistical analysis. The documentation method is used to collect supporting secondary data, such as the number of MSMEs operating in the research location, the demographic profile of the sub-district, and other information relevant to the research

(Ansori, 2020; Safrin et al., 2022). The data analysis technique used is multiple linear regressions, where classical assumption tests are carried out to ensure that the data meets the prerequisites for regression analysis. The coefficient of determination, F test, and T test are used to test the significance of the influence of the independent variable on the dependent variable, thereby enabling researchers to test the proposed hypothesis.

RESULTS

The educational level variable (X1) is measured using 6 statement items from 3 indicators, namely formal education (X1.1), non-formal education (X.1.2), informal education (X.1.3). The Educational Background variable (X2) is measured using 5 statement items from 2 indicators, namely economic education (X2.1) and economic knowledge (X2.2). The business size variable (X3) is measured using 3 statement items from 3 indicators, namely number of employees (X3.1), Sales Volume (X3.2), Number of Business Assets (X3.3). The variable providing information and socialization (X4) was measured using 9 statement items from 2 indicators, namely information (X4.1) and socialization (X4.2). The variable understanding of MSME actors in preparing financial reports based on Financial Accounting Standards for Micro, Small and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah*/SAK EMKM) (Y) is measured using 8 statement items from 3 indicators, namely financial report accounts (Y1), financial reports (Y2), financial report provisions (Y3).

The results of the hypothesis test which tests the influence of the independent variable on the dependent variable simultaneously can be seen in Table 1.

Table 1. Simultaneous Hypothesis test results (F Test)

Model	Sum of Square	Df	Mean Square	f	Sig.
Regression	663.987	4	165.997	101.280	.000b
Residual	116.368	71	1.639		
Total	780.355	75			

Based on table 1, it shows that the calculated f value is $101.280 \geq 2.50$ with a significant value of $0.000 < 0.05$. If this significant value is less than 0.05, it can be concluded that the regression model can be used to predict the understanding of MSMEs when preparing financial reports based on SAK EMKM or it can be said that the level of education, educational background, business size, provision of information and socialization have a positive impact on the understanding of actors. MSMEs in making financial reports based on SAK EMKM. The coefficient of determination is a measure or number used to express the level of strength of a relationship in percentage form (%). The coefficient of determination value is between zero and one (Supangat, 2007).

The results of the analysis of the coefficient of determination (R^2) can be seen in Table 2.

Table 2. Determination Coefficient Value (R^2)

R	R Square	Adj. R Square	Std. Error of the Estimate
0.922[a]	0.851	0.842	10.280

The coefficient of determination is intended to determine the magnitude of the contribution of the independent variable to the dependent variable, by looking at the coefficient of determination (R^2). Based on table 4.17, it is known that the adjusted R square = 0.842, this shows that the influence or contribution of the variables level of education (X1), educational background (X2), business size (X3), provision of information and socialization (X4) on the understanding of MSME actors in preparing financial reports based on SAK EMKM (Y) is 84.2%. This means that there is an epsilon (ε) variable of 15.8% which influences variable Y but is not measured in this study.

Table 3. Determination Coefficient Value (R2)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	**Std. Error**	**Beta**		
(Constant)	10.755	1.077		9.84	0.000
Level of education	0.625	0.063	0.682	90.969	0.000
Educational background	0.580	0.061	0.585	30.383	0.001
Business Size	0.508	0.077	0.480	20.150	0.035
Providing Information and Socialization	0.250	0.018	0.241	20.057	0.002

Educational background, business size, provision of information and socialization together has a significant influence on MSME actors' understanding of SAK EMKM. It can be concluded that the level of education, educational background, business size, provision of information and outreach have a positive and significant effect on MSMEs' understanding in preparing financial reports based on SAK EMKM. This shows that the level of education is adequate, the educational background is adequate regarding economics, the size of the business has a sufficient number of employees to meet human resource needs with total business assets that are able to meet them as well as the provision of information and outreach that is appropriate, good, and can be implemented by for MSME actors, this will further increase the understanding of MSME actors in preparing financial reports based on SAK EMKM.

The results of hypothesis testing show that the level of education on the understanding of MSME actors in preparing financial reports based on SAK EMKM has a positive and significant effect. This can be interpreted that if the educational level of MSME actors is high, their understanding of SAK EMKM will increase, which means that the high level of education of MSME actors will influence their understanding of SAK EMKM. Formal education indicators are included in the very good category. This shows that formal education can produce good quality in making financial reports based on SAK EMKM very well. Non-formal education indicators are included in the good category. This shows that non-formal education can produce good quality in preparing financial reports based on SAK EMKM properly. Likewise, informal education indicators are included in the good category. This shows that informal education can also produce good quality from internal MSME business actors so that they can also prepare financial reports based on SAK EKM properly.

This is in line with Wulandari & Agustina (2022) and Wulandari & Arza (2022), who show that the level of education has a positive effect on the understanding of MSME actors in making financial reports based on SAK EMKM. According to Wulandari & Agustina (2022), the level of education is one of the factors that influences understanding in preparing financial reports based on SAK EMKM. If the level of education is high, then the understanding of MSME players can also increase. Meanwhile, research by Wulandari & Arza (2022) states that the higher the education level of MSME owners, the higher the implementation of SAK EMKM in business financial reports. Formal and non-formal education of MSME owners can influence accounting knowledge because the accounting material obtained at higher education levels will be more specific. These results are not in line with Ayu (2020) and Wati (2021), with research results that education level has no effect on MSMEs' understanding of preparing financial reports based on SAK EMKM.

The results of the partial test show that educational background (X2) has a positive influence on the understanding of MSME actors in preparing financial reports based on SAK EMKM (Y). This can mean that the educational background of MSME actors regarding high or adequate economics will also influence the MSME actors' understanding of SAK EMKM. If MSME actors have sufficient knowledge, especially in the economic sector, it will be easier for MSME actors to apply and understand the preparation of financial reports based on SAK EMKM. Economic education indicators are included in the good category. This shows that adequate economic education can facilitate MSME actors' understanding of SAK EMKM. The economic knowledge

indicator is included in the good category. This shows that adequate economic knowledge can facilitate MSME actors' understanding of SAK EMKM. These results are in line with Wati (2021) and Zulfikar et al. (2022), educational background has a positive effect on the understanding of MSME actors in preparing financial reports based on SAK EMKM. This research reveals that MSME actors who have economic knowledge will find it easier to prepare financial reports based on SAK EMKM because MSME actors have acquired economic knowledge, especially knowledge about financial reports and the benefits obtained if they prepare financial reports based on SAK EMKM for the businesses they have built.

According to Cahyaningrum & Andhaniwati (2021), educational background has no influence on the implementation of SAK EMKM in MSME grocery stores. Educational background does not influence the implementation of SAK EMKM, this is because currently many MSMEs in grocery stores are taking training or learning autodidactically (Hernawati et al., 2020; Cahyaningrum & Andhaniwati, 2021). Based on the results of the partial t test research for the business size variable (X3) it has a positive and significant influence on the understanding of MSME actors in preparing financial reports based on SAK EMKM (Y). It can be concluded that the larger the business, the greater the business capital required by MSMEs to start their business. If MSMEs are unable to meet their capital needs, they are obliged to inject money from a third party, while the bank will ask for proof of their ability to continue the project by requesting financial reports from the MSMEs. This strong capital requirement will encourage MSME players to understand the preparation of financial reports based on SAK EMKM. This result is in line with Andari et al. (2022) and Wicaksono & Widajantie (2023), business size has a positive effect on the understanding of MSME actors in preparing financial reports based on SAK EMKM. According to Wulandari & Agustina (2022), company size can influence business actors' understanding of the complexity and high level of business transactions, so it is hoped that increasing business size can encourage business owners to reconsider and look for solutions to improve it. For large businesses, business owners must start thinking about the importance of accounting and financial reporting to help manage assets and analyze financial performance.

Meanwhile, the research results of Andari et al. (2022), the larger the company, the more it will influence understanding of financial reporting based on relevant standards, namely SAK EMKM. In fact, the higher the market value, the greater the business financing needs required by MSME players. MSMEs who are unable to meet their financial needs need money from creditors. However, creditors will ask for some form of financial performance in the form of financial reports to determine the ability of MSME players to return their services. Therefore, MSME players need to learn how to prepare financial reports based on applicable standards, namely SAK EMKM. Business size has no effect on the implementation of SAK EMKM in MSME grocery stores (Cahyaningrum & Andhaniwati, 2021). According to Cahyaningrum & Andhaniwati (2021), business size has no influence on the implementation of SAK EMKM, this is due to the supporting factor of human resources from employees who help make the financial reports.

Based on the results of the partial t test research for the variable information presentation and socialization (X4) it has a positive and significant influence on the understanding of MSME actors in preparing financial reports based on SAK EMKM. This shows that many MSMEs in Kendari City, especially in West Kendari and Abeli Districts, have received socialization about SAK EMKM. Even though many MSME players have not participated in this program, there are still MSME players who have received or seen social interactions about how to make easy financial reports, which teaches MSME players clearly how to prepare financial reports based on SAK EMKM. These results are in line with Kautsar & Rejeki (2020) and Wulandari & Agustina (2022) and Andari et al. (2022), the presentation of information and socialization has an influence on the understanding of MSME players in preparing financial reports based on SAK EMKM. More information and the provision of socialization about SAK EMKM

by other parties will encourage MSMEs, especially the financial department or MSME actors themselves, to make decisions regarding changes to SAK EMKM regulations and the presentation of SAK EMKM financial reports (Kautsar & Rejeki, 2020).

CONCLUSION

Based on the analysis that has been carried out, it can be concluded that factors such as level of education, educational background, business size, as well as the intensity of providing information and outreach play an important role in increasing the understanding of MSME actors in Kendari City in preparing financial reports in accordance with Financial Accounting Standards. Micro, Small and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah*/SAK EMKM). This shows that there is a positive and significant relationship between these variables and the understanding of MSME actors, where improving the quality in each of these aspects contributes directly to increasing the ability of MSME actors in managing their financial reports. The implication of these findings is that efforts to increase understanding of accounting among MSMEs can not only be done through improving the quality of formal education, but also through increasing access to information and opportunities for socialization regarding good accounting practices.

The results of this research provide an illustration that intervention from related parties, such as the cooperative, trade and MSME departments, through effective information and outreach programs, can be the key to strengthening the understanding of MSME actors in preparing financial reports that are accurate and in accordance with standards. This increased understanding will not only have an impact on improving the quality of MSME financial reports themselves, but also on increasing stakeholder trust in MSME financial performance. Thus, these findings emphasize the importance of synergy between stakeholders in the MSME ecosystem to promote accounting education and socialization of SAK EMKM as a collective effort to support sustainable growth and development of MSMEs.

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