



The Influence Of Accounting Knowledge, Socialization Of Accounting Standards, Education And Business Scale On The Quality Of Financial Statements (Study on SME in Bengkulu City)

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ABSTRACT

The development of SME in Bengkulu City is increasing from year to year, but in running their business, SMEs rarely make financial statements in accordance with SAK EMKM, this is due to the low accounting knowledge and education possessed by SME. In addition, it is very rare for socialization about SAK EMKM by the government. Business size will also affect SME in improving the quality of financial statements. This study aims to determine the influence of accounting knowledge, socialization of accounting standards, education and business scale on the quality of financial statements in SME in Bengkulu City. Data collection was done by questionnaire and data analysis using multiple linear regression analysis and hypothesis test. The sample in this study was 88 SME in the city of Bengkulu. The results showed that accounting knowledge, socialization of accounting standards and business scale had a significant partial effect on the quality of financial statements because the quality of financial statements could be improved due to accounting knowledge from SME and socialization from the government about SAK EKM and business scale. However, the variable level of education does not have a significant effect on the quality of financial statements because high education does not guarantee that someone can produce quality financial statements, without high education, SME can find out about the quality of good financial statements through socialization and training

INTRODUCTION

Small and Medium Enterprises (SME) are a significant economic activity for most of Indonesia's population. The presence of this company in Indonesia has a great influence and contributes greatly to the improvement of the Indonesian economy. SME play an important role in the economic landscape of a country (Fachruzzaman et al., 2021). In addition, SME are seen as an important element in strengthening the domestic economy due to their strong, dynamic, and

efficient attributes. SME currently have a significant place in the country's economic development. They are known as pioneers in the economic sector and are engaged in several business fields. Small and Medium Enterprises (SME) contribute significantly to the development of diverse economic activities and the empowerment of local communities. They fulfill this function by creating jobs for members of society and facilitating the creation of new economic markets. SME have the ability to maintain a balance of payments even in the field of international trade. . (Windusancono, 2021)

Accounting skills have a vital influence on the success of the company handled. Low accounting capabilities will cause the managed organization to collapse, making it difficult for business actors to make decisions in making policies. Then, in the business financial statements, the owner of the company is only limited to knowing whether the company he runs is experiencing profit or loss (Hudha, 2017).

SAK EMKM refers to accounting standard guidelines designed to assist owners of micro, small, and medium enterprises in Indonesia in the preparation of easy accounting practices. It is important to ensure that these guidelines are disseminated among SME in the country. Accounting standards evolve dynamically following the times, regulations, and business (Saiful et al., 2023). Maseko & Manyani in (Larasati & Farida, 2021)) said that corporate entities are reluctant to prepare financial statements due to lack of training or socialization. Research conducted by Badria and Diana (2018) provides evidence that supports the assumption that the socialization of EMKM SAK has a positive impact on the use of EMKM SAK in SME in the Malang area. According to (Larasati & Farida, 2021), it has been explained that socialization plays an important role in fostering a good and substantial impact on the understanding of the concept of SAK EMKM. The educational attainment of SME owners is an element that contributes to the management and growth of suboptimal small and medium enterprises through the use of accounting practices. Based on studies conducted by it appears that business actors are less prepared in making financial statements, this may be due to their limited level of knowledge. An individual's educational achievement is essentially an earnest effort made to achieve commendable academic results (Ariono, 2017).The size of a business refers to the capacity of a company to effectively manage its operations, as determined by the number of individuals it employs. The number of personnel employed can be an indicator of an organization's ability to run its operations effectively. The amount of complexity of an enterprise increases in proportion to the number of its employees. Research conducted by (Malindar et al., 2023) is in line with findings (Astiani & Sagoro, 2018) which show that the scale of the company has an impact on the use of accounting information in small and medium enterprises.

The object of research is SME in the city of Bengkulu for the reason of the rapid development of SME in the city of Bengkulu because the majority of businesses from the people of Bengkulu are trading. In general, SME in Bengkulu City do not understand about recording correct financial statements according to EMKM accounting standards. As a result, these SMEs continue to rely on manual methods of recording financial statements, without using any system to track income and expenses. The limitations faced by SME come from a lack of understanding of accounting principles according to their educational background, lack of discipline and diligence in applying correct accounting bookkeeping practices, lack of easy-to-understand guidance on accounting issues. , lack of government efforts to provide socialization and support, and lack of knowledge among SME regarding financial reporting.

LITERATURE REVIEW

Accounting Knowledge

According to (Rudiantoro & Siregar, 2014) knowledge about accounting and the usefulness of financial statements is mainly obtained if someone majors in accounting. Knowledge can be defined as a clear understanding of concepts that are widely accepted as factual, honest, or

morally binding. It includes information and teachings that have been preserved and disseminated through the course of human civilization. Accounting encompasses the systematic and organized process of documenting, categorizing, and consolidating economic events in a coherent and rational manner, with the goal of providing critical financial data for decision-making purposes. (Belkaoui, 2012) According to (Astiani & Sagoro, 2018), indicators used to assess accounting knowledge include declarative knowledge and procedural knowledge

Socialization of Accounting Standards

Socialization is a multifaceted interactive communication process that includes individual growth and the effects provided by social messages, as well as the complex dynamics of social influence (Waluya, 2007). Socialization refers to the complicated process by which human personalities are shaped and developed through interactions between an individual's biological makeup, social factors, and environmental circumstances over a period of time. According to (Waluya, 2007), SAK EMKM socialization refers to the process by which SME receive information and guidance about SAK EMKM from related agencies that are able to provide such socialization (Parhusip, 2020). Therefore, the initiatives carried out are expected to encourage collaboration with sub-districts or affiliated government institutions (Wijayanti et al., 2020).. This research uses socialization as an independent variable, as done (Kusuma & Lutfiany, 2018). The following indicators indicate socialization: Academic debate focuses on the implementation of socialization, goals, benefits, and media.

Education

In accordance with the findings (Zulkarnain et al., 2022), education is generally considered as a human effort aimed at personal development in line with the cultural and societal norms prevailing in their environment. Therefore, the education we receive will contribute to the development of our character and improve the overall quality of our humanity. According to (Notoatmodjo, 2003) the level of education can be categorized into several levels. The first level is early primary education with a period of 9 years including elementary school or equivalent, and junior high school or equivalent. The second level is further education, which is at least 3 years of secondary education, such as high school or equivalent. Higher education includes a wide range of academic programs offered by the college, including diploma, bachelor's, master's, doctoral, and specialist degrees. 2) Major Conformity Evaluation The assessment of the suitability of majors is carried out before the recruitment of individuals, as companies conduct preliminary analysis. This research uses education level as a variable as shown by previous research conducted by (Kusuma & Lutfiany, 2018) The indicators used to measure education level are as follows: The topic of discussion is related to the difference between formal education and non-formal education.

Business Scale

(Sukmaningrum & Harto, 2012) argue that business size plays a significant determinant of business conditions. A variety of benchmarks, including number of employees, assets, and total sales, can be used to ascertain the size of a business. (Brigham & Houston, 2006) defines company size as the average of total net sales over time. Many different assets and income can generate substantial profits. However, if revenue is less than costs, the company will lose money. Rivan et al (2014) explain company size as a metric used to categorize the size of a company based on total assets, sales volume, and market capitalization. To measure the scale of business according to (Christmastuti et al., 2019) there are 3 indicators used, namely the availability of Human Resources (HR), the availability of HR (Human Resources), sales volume and asset value of one accounting period.

Quality of Financial Statements

According to (Rosdiani, 2011) the quality of financial statements depends on the accuracy and integrity of the submission of facts. The quality of financial statements in this research is determined by the thoroughness and accuracy of the financial records used to produce them, as well as the accuracy in recording each transaction (ensuring that no transactions are omitted from accounting records). The relevance of financial statements to users comes from the quality features inherent in those reports. Quality financial statements have several key features that are essential to meeting the requirements that guarantee their overall quality. These characteristics include attributes that are relevant, reliable, comparable, and understandable. The quality of financial statements is measured by indicators (Sukmaningrum & Harto, 2012), namely: The organization is responsible for carrying out its responsibilities, providing the latest information on operational results, and disclosing its financial status

METHODS

This type of research includes survey research, which is a questionnaire instrument used to collect basic data from a population sample. Survey research as explained by (Sugiyono, 2018) is research on data obtained from samples taken from the wider community. This research method allows to identify relative events, distribution, and interaction between sociological and psychological characteristics. The population studied in this research is all SMEs in Bengkulu City that have been officially registered with the Cooperatives and SMEs Office of Bengkulu City. The total number of SMEs in this population was recorded at 742. Sample refers to a group of people selected from the larger population studied (Sugiyono, 2018).

The determination of sample size is carried out through the use of descriptive statistics using the Slovin formula proposed by (Umar, 2013). The sample size of this research consists of 88 SMEs located in Bengkulu City. The analytical approach used in this research aims to answer research questions and hypotheses raised in the investigation. Multiple regression analysis is a statistical technique used to assess the strength of the relationship between two or more variables. This is achieved through the utilization of regression equations (Ghozali, 2018).

RESULTS

This study involved 88 SMEs in the city of Bengkulu, based on the results of the distribution of questionnaires, it can be seen that there are more male genders compared to women, this illustrates that many SMEs are led by men. When viewed in terms of education, the majority of SMEs have high school educators and have been trying for a long time in the range of 4 to 7 years.

Multiple Regression Analysis

Multiple regression analysis is used to determine how much influence between the independent variables of accounting knowledge (X1), socialization of accounting standards (X2), education (X3) and business scale (X4) on the dependent variable of financial statement quality (Y). The following table of multiple liner regression test results is presented:

Tabel 1 Multiple Regression Analysis

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.434	1.634		2.713	.008
	Pengetahuan akuntansi	.253	.099	.256	2.544	.013
	Sosialisasi SAK	.210	.084	.242	2.500	.014
	Pendidikan	.125	.093	.115	1.341	.184
	Skala bisnis	.294	.088	.326	3.339	.001

a. Dependent Variable: Kualias Lap Keu

Based on the calculation results in table 3, a regression equation model is obtained:

$$Y = b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = 0.256X_1 + 0.242X_2 + 0.115X_3 + 0.326X_4 + e$$

Based on the equation described above, it can be interpreted as follows:

1. The regression coefficient of accounting knowledge (X1) is positive at 0.256. This means that the accounting knowledge variable (X1) affects the financial statement quality variable (Y) and has a unidirectional relationship. This means that if there is an increase in accounting knowledge variables, the quality variables of financial statements will also increase.
2. The regression coefficient of socialization of accounting standards (X2) is positive at 0.210. This means that the variable of socialization of accounting standards (X2) affects the variable of financial statement quality (Y) and has a unidirectional relationship. This means that if there is an increase in the variable of socialization of accounting standards, the variable quality of financial statements will also increase.
3. The educational regression coefficient (X3) is positive at 0.115. This means that the education variable (X3) affects the financial statement quality variable (Y) and has a unidirectional relationship. This means that if there is an increase in educational variables, the quality variable of financial statements will also increase.
4. The business scale regression coefficient (X4) is positive at 0.326. This means that the business scale variable (X4) affects the financial statement quality variable (Y) and has a unidirectional relationship. This means that if there is an increase in the business scale variable, the financial statement quality variable will also increase.

Coefficient of Determination

The coefficient of determination is used to measure how far the ability of the independent variables of accounting knowledge (X1), socialization of accounting standards (X2), education (X3) and business scale (X4) in explaining the dependent variable of financial statement quality (Y). Here is the result of the coefficient of determination:

Table 2. Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.800 ^a	.640	.623	1.236

a. Predictors: (Constant), Skala bisnis, Pendidikan, Sosialisasi SAK, Pengetahuan akuntansi

Based on the table, the Adjusted R Square value is 0.623 or 62.3%, which means that the dependent variable, namely the quality of financial statements (Y), can be explained by the dependent variables of accounting knowledge (X1), socialization of accounting standards (X2), education (X3) and business scale (X4). While the remaining 37.7% was explained by other factors not included in this study.

Test F

The F test is used to test whether the independent variables together or simultaneously have a significant effect on the dependent variable or not.

Table 5. Test F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	225.623	4	56.406	36.916	.000 ^b
	Residual	126.821	83	1.528		
	Total	352.443	87			

a. Dependent Variable: Kualias Lap Keu

b. Predictors: (Constant), Skala bisnis, Pendidikan, Sosialisasi SAK, Pengetahuan akuntansi

Since the value of sig. is $0.000 < \alpha 0.05$, it can be concluded that the hypothesis is accepted. Variables of accounting knowledge (X1), socialization of accounting standards (X2), education (X3) and business scale (X4) simultaneously affect the quality of financial statements (Y).

Test t

The t test is used to measure how far the dependent variable partially or individually has a significant effect on the dependent variable.

Table 6. Test t

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.434	1.634		2.713	.008
	Pengetahuan akuntansi	.253	.099	.256	2.544	.013
	Sosialisasi SAK	.210	.084	.242	2.500	.014
	Pendidikan	.125	.093	.115	1.341	.184
	Skala bisnis	.294	.088	.326	3.339	.001

a. Dependent Variable: Kualias Lap Keu

Based on the table, the explanation of the table can be described as follows:

1. Significant value for accounting knowledge variables of $0.013 < 0.05$. So it can be concluded that the variable of accounting knowledge partially has a significant effect on the variable quality of financial statements.
2. Significant value for the variable socialization of accounting standards is $0.014 < 0.05$. So it can be concluded that the variable of socialization of accounting standards partially has a significant effect on the variable of financial statement quality.
3. Significant values for educational variables of $0.184 > 0.05$. So it can be concluded that the variable of education partially does not have a significant effect on the variable quality of financial statements
4. Significant values for business-scale variables of $0.001 < 0.05$. So it can be concluded that business scale variables partially have a significant effect on the quality variables of financial statements.

DISCUSSION

Hypothesis 1 (H1) Accepted, there is a positive and significant influence of accounting knowledge on the quality of financial statements in SME in the city of Bengkulu, this illustrates that if MSME actors have increased accounting knowledge, the quality of financial statements will increase. With the accounting knowledge possessed by SME, MSME players will know more about how to make financial statements so that they will produce quality financial statements. It can be shown from the findings in this study that most owners of Small and Medium Enterprises (SMEs) in Bengkulu City know that financial statements provide benefits against irregularities in the business being managed, meaning that the reported financial reporting must be in accordance with the real conditions of business operations because financial statements can predict how the business will run well or not, for example in the sale of SME products. Small and Medium Enterprises (SME) owners also know how good and correct financial statements are in business decision making, meaning that financial statements are used as a basis for business decision making because of the accuracy of the data that has been described in the financial statements so that SME owners are easily able to make considerations in every decision making. The results of this study support previous research conducted by (Sianturi & Fathiyah, 2016) and (Hudha, 2017) found a significant influence between accounting knowledge on the quality of financial statements.

Hypothesis 2 (H2) Accepted, according to the research findings described above, the socialization of accounting standards has a significant influence on the quality of financial statements in SME in Bengkulu city. This illustrates that if there is an increase in socialization of accounting standards carried out by the Bengkulu city government and from the Cooperative Office, the quality of financial statements will also increase. With the socialization about accounting, SME will know more about how to make financial statements in accordance with accounting standards so that it will improve the quality of financial statements. SME who do not understand or do not understand the rules in SAK EMKM will be helped by the socialization and it will be easier to apply SAK EMKM in the preparation of their business financial statements. Socialization of SAK EMKM is very important to increase the understanding of business actors related to applicable standards so as to improve the quality of financial statements made for the development and progress of their business. The results of the study support previous research (Badria & Diana, 2018) and (Larasati & Farida, 2021) found that socialization has a positive and significant effect on the quality of financial statements.

Hypothesis 3 (H3) Rejected, the results of the study found that education did not have a significant effect on the quality of financial statements. This illustrates that the higher the level of education owned by SME is not always followed by an increase in the quality of financial statements. In other words, although from these results, it can be explained that the higher the level of education owned by SME is not always followed by the good application of SAK EMKM. In other words, even though the level of education is low, they can still apply SAK EMKM in making financial statements by participating in socialization and training. Although the education of SMEs is high, not all SME with high education understand about making quality financial statements. The results of this study support previous research conducted by (Wungow et al., 2016) and (Wiwin et al., 2023) that the level of education does not have a significant effect on the quality of financial statements.

Hypothesis 4 (H4) Accepted, the research results show that there is a significant influence between business scale on the quality of financial reports in Bengkulu city SME. This means that as the business scale or business scale increases, the quality of financial reports for SME will increase. The scale of a business can be increased by the number of employees working

by employing employees who know about accounting and have education in the field of accounting, so the quality of business financial reports will be better. The results of this research are in line with (Malindar et al., 2023) and (Astiani & Sagoro, 2018) which say that business scale influences the preparation of financial reports. where the results of this research are that the size of the business is not a benchmark for experience in recording financial reports based on SAK EMKM. Where the scale of the business does not affect the entrepreneur's mindset towards preparing financial reports based on predetermined standards, where the higher increase in company transactions does not encourage someone to learn and think about the problems faced by the company.

Conclusion

Based on the results of research on the influence of accounting knowledge, socialization of accounting standards, education and business scale on the quality of financial reports in SME in Bengkulu City, it can be concluded that partially accounting knowledge, socialization of accounting standards and business scale have a partially significant effect on the quality of financial reports because the quality of the reports Finance can be improved due to accounting knowledge from SME players and socialization from the government regarding SAK EKM and business scale. However, the variable level of education does not have a significant effect on the quality of financial reports because high education does not guarantee that someone can produce quality financial reports. Without high education, SME can find out about good quality financial reports through socialization and training. Together accounting knowledge, socialization of accounting standards, education and business scale influence the quality of financial reports in Bengkulu City SME.

SUGESTION

It is hoped that SMEs in the city of Bengkulu will be able to take part in SAK EMKM socialization and also increase their accounting knowledge by attending seminars and training held by the Bengkulu city government and the Bengkulu city cooperative service. For further research, it is hoped that we can add variables to better understand the factors that can improve the quality of financial reports

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