The Effect of Level of Education, Accounting Knowledge and Size of Business Entity on the Quality of Financial Statements (Case Study: UMKM Medan Tuntungan District)

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Abstract

This study aims to determine and test whether educational background, accounting understanding, and business size affect the quality of financial statements of MSMEs in Medan Tuntungan District. And to find out which variable has the most influence on the quality of financial statements. A quality financial report is a financial report that can provide information to its users. This research uses quantitative methods. The data used is primary data obtained from respondents using a questionnaire. The population in this study were MSMEs in Medan Tuntungan District. The sampling technique used purposive sampling technique so that only 37 MSME respondents were obtained. Based on this research, it is found that educational background and business size have no significant effect on the quality of MSME financial reports. Meanwhile, accounting understanding has a significant effect on the quality of MSME financial reports.

Keywords: Level of Education, Accounting Knowledge, Size of Business Entity, Quality of Financial Statements

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are productive enterprises run by persons or entities that fulfil the requirements. One of the efforts made by the government to improve the national economy in Indonesia is the growth of MSMEs. This is done to close the wage gap between different income groups and business actors and to absorb labour (Mustika, 2022). One of the obstacles for MSME actors in managing their business is financial management. Good and transparent financial management requires good accounting knowledge and skills by MSME business actors. According to Law Number 28 of 2007 article 28, bookkeeping is a regular recording method used to collect financial data and information, including assets, liabilities, capital, income, and costs. This also requires that the information be organised neatly, correctly and regularly (Prasetyo & Farida, 2022). Accounting data from financial statements for MSMEs is very important to achieve business success. Financial statements can be used as a basis for reliable accounting information when making economic decisions on the management of MSMEs, such as pricing and market development. It is also necessary to provide accounting data for MSMEs, one of which is access to government subsidies and additional loans from creditors for small businesses (Banks). Preparation of financial reports is not only to make it easier to get credit from lenders but also to determine profit or loss (Rozi et al., 2022).

The quality of financial statements can be influenced by several things. The level of education can improve theoretical, conceptual, and moral skills, making it the first component that can affect the quality of financial statements. Everything related to human development, including physical development, health skills, thoughts, feelings, will, and social development and faith, has a close relationship with the level of education. With an adequate level of

education, applying accounting sciences in making financial reports will be easier and more efficient so that the quality of the resulting financial statements is also adequate (Haryanti & Nur, 2020).

The second factor in the quality of financial statements is accounting knowledge. A person is said to understand accounting if he knows how accounting procedures are carried out until they become financial statements using the standards and guidelines that have been set for making financial statements. Financial reports with a high level of knowledge will be of higher quality. MSME actors not only need to understand accounting, but they also need to have the attitude that making financial reports is not just what it is, but must also be done according to the rules in order to make quality financial reports (Septriani & Desi Handayani, 2018). The size of the business entity is the third factor, the size of the business entity is an indicator that can show the condition of the business, a large business entity requires good and correct financial reports in order to maintain the operation of the business entity itself, a small business entity needs good and correct financial management in order to expand the market and develop it to be bigger. If there is no record of the business finances being run, it is likely that the business will not live long. Therefore, in seeing the quality of the financial statements produced, it can be seen through the size of the business entity itself (Rahman, 2018).

In Medan Tuntungan sub-district, there are 50 MSMEs. These MSMEs are spread across all urban villages in Medan Tuntungan District. Existing MSMEs in their business activities certainly have financial reports that are compiled regularly. Each MSME certainly has Human Resources (HR) in charge of preparing financial reports. The problem of MSME players in Medan Tuntungan Sub-district in managing their business is in financial management. Good and transparent financial management requires good accounting knowledge and skills by MSME business actors. According to Law Number 28 Year 2007 Article 28, financial management is a regular recording method used to collect financial data and information, including assets, liabilities, capital, income, and costs. This also requires that the information be organised neatly, correctly and regularly (Suryono et al., 2022).

Research conducted by Fabillah explains that educational background shows an influence on the quality of financial reports, then business size and length of business do not show that there is an influence on the quality of financial reports produced in MSMEs in Sukarame District, Bandar Lampung City (Baviga, 2022). Priyadi's research explains that the level of education, business scale, length of business, accounting knowledge, as well as information and socialisation have a positive effect on the quality of financial reports based on SAK ETAP. However, educational background does not even affect the quality of SAK ETAP-based financial statements (Ariesta & Nurhidayah, 2021). Junaidi's research explains that accounting understanding and the role of internal audit do not affect the quality of Medan City government financial reports (Jamil & Hidayat, 2022). The advantages of producing quality financial reports include knowing the company's profit or loss, controlling assets, liabilities, and capital as well as planning revenue and cost efficiency that occurs, which ultimately serves as a decision-making tool. This advantage is more than just making it easier to obtain credit from creditors. It is unfortunate that there are still many MSMEs that have not recorded financial reports according to Accounting Standards (Rozi et al., 2022).

RESEARCH METHODS

The type of research method used in this research is Quantitative Research with a descriptive approach. Quantitative research method is research used to reveal related symptoms through data collection. In quantitative research will focus on the measurement and analysis of the cause-and-effect relationship between variables. The descriptive approach is to analyse data systematically, which means that the analysis will produce conclusions that are

not general in nature and are in the form of narratives. Research using quantitative methods aims to determine the relationship obtained between the variables to be studied (Hardani, 2020). In this study, there are two variables, namely the Independent Variable (X) and the Dependent Variable (Y). Independent variables are variables that will affect the dependent variable in a study. Meanwhile, the Dependent Variable is a variable that will be influenced by other variables in a study (Febri, 2018). The independent variables in this study are the Level of Education is the stage of education determined by the level of development of students, as well as the objectives that must be met and developed. Accounting knowledge means understanding every step of the accounting process to the point where financial statements are based on rules and guidelines to create higher quality financial statements. The size of a business entity can be determined by looking at its total assets, the number of people it has, and the amount of revenue it generates in one accounting period.

Data analysis is the study of material that has been organised for the purpose of finding facts in a study. Descriptive analysis is an analysis used to explain data and analyse data but does not draw conclusions. Descriptive analysis in this study is used to analyse answers from respondents about the effect of level of education, accounting knowledge, and size of business entity on the quality of financial statements. Research instruments are tools used to collect data or to measure the ojek of a variable in research. To produce correct data, you must use valid and consistent research instruments in order to produce conclusions that are in accordance with the research being studied (Nilda, 2021). The validity test is a test that has a function to see whether the measuring instrument is valid or not. The validity test can detect whether the questionnaire used in this study is valid or not. The questions in the questionnaire can be said to be valid if they can describe something that is being measured in a study. Partial test (T) is a test used to test whether the regression model used for independent variables has a large enough influence on the dependent variable in several parts. Partial test (T) Used to see whether each independent variable has an effect or not on the dependent variable. The simultaneous test (F) is a test used to determine whether the independent variables in the study have a significant effect simultaneously on the dependent variable. In other words, all independent variables have an effect or not on the dependent variable.

RESEARCH RESULTS AND DISCUSSION

Data collection in this study used a questionnaire or questionnaire, so the questionnaire or questionnaire was distributed to MSMEs. The list of MSMEs was obtained from the Medan Tuntungan District Office. The sample used was a total of 37 MSME samples, then the sample was used to test the hypothesis. In distributing the questionnaires, 2 stages were carried out, the first stage was distributed to 20 respondents and the second stage continued to distribute questionnaires to 17 predetermined sample. There were 37 respondents who had filled out the questionnaire. There are possible reasons why respondents did not fill out the questionnaire.

Table 1. Number of Respondent MSMEs Based on Business Scale

Annual Income of MSMEs	Business Scale	Frequency	Percentage (%)
< 300.000.000	Mikro	16	43,2 (43)
300.000.000 - 2.500.000.000	Kecil	10	27
2.500.000.000 - 50.000.000.000	Menengah	11	29,7(30)
JUMLAH		37	100%

Sumber: Data Diolah 2024

Judging from the table above, it can be interpreted that if the respondents of MSME players in Medan Tuntungan District with a micro business scale are 16 MSMEs, namely with a

percentage of 43.2 (43%) and have an annual income of < 300,000,000, then for the small business scale there are 10 MSMEs, namely with a percentage of 27% and have annual income ranging from 300,000,000 - 2,500,000,000, for the medium business scale there are 11 MSMEs, namely with a percentage of 29.7 (30%) and have annual income ranging from 2,500,000,000 - 50,000,000,000. It can be concluded that the majority of respondents who filled out the questionnaires in this study were micro-enterprise-scale MSMEs, while the minority of respondents who filled out the questionnaires in this study were small-scale MSMEs.

Table 2. Characteristics of Respondents by Age

Age	Frequency	Percentage (%)
26 – 35 Year	9	24,3 (24)
36 – 45 Year	17	45,9 (46)
> 46 Year	11	29,7 (30)
Total	**37**	**100**

Sumber: Data Diolah 2024

Table 2. Interpret if the respondents who have an age range of 26-35 years are 9 people 24.3 (24%), respondents who have an age range of 36-45 years are 17 people 45.9 (46%), and respondents who have an age of> 46 years are 11 people 29.7 (30%). From the data above, it can be concluded that the majority of respondents are 36-45 years old and the minority of respondents are 26-35 years old.

Table 3. Characteristics of Respondents Based on Gender

Gender	Frequency	Percentage (%)
Male	9	24,3 (24)
Female	28	75,7 (76)
Total	37	100%

Sumber: Data Diolah 2024

Table 3. interpreted that there were more female respondents than male respondents. Respondents with female gender were 28 people 75.7 (76%), while male respondents were only 9 people 24.3 (24%).

Table 4. Characteristics of Respondents Based on Education Level

Education Level	Frequency	Percentage (%)
Junior high school	0	0
Senior high school	13	35,1 (35)
Graduate	19	51,4 (51)
Masters	2	5,4 (6)
Doctorate	3	8,1 (8)%
Total	37	100%

Sumber: Data Diolah 2024

The data shows that there are no respondents with junior high school education levels, respondents who have high school education levels are 13 people 35.1 (35%), S1 education levels are 19 people 51.4 (51%), S2 education levels are 2 people 5.4 (6%), and the last level of S3 education is 3 people 8.1 (8%). From this data, it can be concluded that the majority of

respondents have an S1 education level and the minority of respondents have a S2 education level.

Table 5. Descriptive Statistical Test

Statistics		Educational Background	Accounting Knowledge	Size of Business Entity	Quality of Financial Statements
N	Valid	37	37	37	37
	Missing	0	0	0	0
Mean		24,27	19,49	28,78	20,16
Std. Deviation		2,912	3,288	3,910	2,180
Minimum		18	10	16	15
Maximum		30	25	35	25

Sumber: Data Diolah 2024

Descriptive statistical analysis, the following results were obtained: The number of respondents (N) is 37, of the 37 respondents, the maximum and minimum values obtained from filling out the questionnaire are 30 and 18. The mean value of 37 respondents is 24.27 with a standard deviation of 2.912. The median value is greater, which means that the variation in the Quality of Financial Statements data on average is high. So almost all MSME respondents in Medan Tuntungan Subdistrict have a good level of education. The number of respondents (N) is 37, of the 37 respondents there are maximum and minimum values that have been obtained from filling out the questionnaire, namely 25 and 10. The mean value of 37 respondents is 19.49 with a standard deviation of 3.288. The median value is greater, which means that the variation in the Quality of Financial Statements data on average is high. So almost all MSME respondents in Medan Tuntungan Subdistrict have good Accounting Knowledge.

The number of respondents (N) is 37, of the 37 respondents there are maximum and minimum values that have been obtained from filling out the questionnaire, namely 35 and 16. The mean value of 37 respondents is 28.78 with a standard deviation of 3.910. The median value is greater, which means that the variation in the Quality of Financial Statements data on average is high. So almost all MSME respondents in Medan Tuntungan Subdistrict have an adequate business entity size situation. The number of respondents (N) is 37, of the 37 respondents there are maximum and minimum values that have been obtained from filling out the questionnaire, namely 25 and 15. The mean value of 37 respondents is 20.16 with a standard deviation of 2.180. The median value is greater, which means that the variation in the Quality of Financial Statements data on average is high. So almost all MSME respondents in Medan Tuntungan Subdistrict have good quality in preparing financial reports.

Table 6. Validity Test Results

No.	Statement	R_{Hitung}	R_{Tabel}	Discription
Education Level (X1)				
1	LBP 1	0.707	0.3246	Valid
2	LBP 2	0.679	0.3246	Valid
3	LBP 3	0.598	0.3246	Valid
4	LBP 4	0.558	0.3246	Valid
5	LBP 5	0.550	0.3246	Valid
6	LBP 6	0.723	0.3246	Valid
Accounting Knowledge (X2)				

1.	PA 1	0.872	0.3246	Valid
2.	PA 2	0.869	0.3246	Valid
3.	PA 3	0.886	0.3246	Valid
4.	PA 4	0.848	0.3246	Valid
5.	PA 5	0.852	0.3246	Valid
Size of business entity (X3)				
1.	UP 1	0.789	0.3246	Valid
2.	UP 2	0.750	0.3246	Valid
3.	UP 3	0.718	0.3246	Valid
4.	UP 4	0.788	0.3246	Valid
5.	UP 5	0.700	0.3246	Valid
6.	UP 6	0.562	0.3246	Valid
7.	UP 7	0.749	0.3246	Valid
Quality of Financial Statements (Y)				
1.	KLK 1	0.603	0.3246	Valid
2.	KLK 2	0.658	0.3246	Valid
3.	KLK 3	0.595	0.3246	Valid
4.	KLK 4	0.747	0.3246	Valid
5.	KLK 5	0.746	0.3246	Valid

Sumber: Data Diolah 2024

From the table above, it can be interpreted that all questions used to measure the variables of Education Level (X1), Accounting Knowledge (X2), Business Entity Size (X3), and Quality of Financial Statements (Y) in MSMEs in Medan Tuntungan District can be said to be valid / valid because the value of r count> r table (0.3246) and the significance value <0.05 (5%).

Table 7. Reliability Test Results

No.	Statement	Cronbach's Alpha	Critical Value	Discription
Education Level (X1)				
1.	LBP1	,844	0,6	Reliabel
2.	LBP2	,839	0,6	Reliabel
3.	LBP3	,840	0,6	Reliabel
4.	LBP4	,841	0,6	Reliabel
5.	LBP5	,838	0,6	Reliabel
6.	LBP6	,835	0,6	Reliabel
Accounting Knowledge (X2)				
1.	PA1	,842	0,6	Reliabel
2.	PA2	,838	0,6	Reliabel
3.	PA3	,848	0,6	Reliabel
4.	PA4	,843	0,6	Reliabel
5.	PA5	,842	0,6	Reliabel
Size of business entity (X3)				
1.	UP1	,837	0,6	Reliabel
2.	UP2	,838	0,6	Reliabel
3.	UP3	,836	0,6	Reliabel

4.	UP4	,833	0,6	Reliabel
5.	UP5	,834	0,6	Reliabel
6.	UP6	,837	0,6	Reliabel
7.	UP7	,836	0,6	Reliabel
Quality of Financial Statements (Y)				
1.	KLK1	,841	0,6	Reliabel
2.	KLK2	,839	0,6	Reliabel
3.	KLK3	,845	0,6	Reliabel
4.	KLK4	,835	0,6	Reliabel
5.	KLK5	,835	0,6	Reliabel

Sumber: Data Diolah 2024

In table 7 is the result of the calculation of the reliability test with the Cronbach's Alpha method can be seen in the Cronbach's Alpha column, the results are between 0.83 - 0.848 with N of Items stating that the number of items or the number of questions in this research questionnaire is 23 items. Then the Cronbach's Alpha result for 23 items or 23 questions is 0.83 - 0.848. so it can be concluded that the questions in this questionnaire are reliable because the results of Cronbach's Alpha> 0.60, so that the data can be trusted and consistent as a tool for data collection.

Table 8. Recap of Regression Results

Coefficiens	Unstandardized coefficients	standardize	T	Sig
	Coeff. B	Coeff. Beta		
Constant	6.973		2.037	0.050
Education Level (X1)	0.161	0.215	1.170	0.250
Accounting Knowledge (X2)	0.268	0.404	2.804	0.008
Size of business entity (X3)	0.141	0.253	1.368	0.181
F	5.152			
Sig F	0.005			
R^2	0.257			

The results of the calculation above show that the multiple linear regression equation is as follows: Y = 6.973 + 0.161X1 + 0.268X2 + 0.141X3 Based on the regression equation, it can be interpreted that:

1. Constant (α). The constant value has a positive value of 6.973. The sign of a positive result indicates a unidirectional influence between the independent and dependent variables. This shows that if all the independent variables, namely Educational Level (X1), Accounting Knowledge (X2), and Business Entity Size (X3), have a value of 0% or are fixed and do not change, then the value of the dependent variable is Quality of Financial Reports (Y). is 6,973.
2. Education Level (X1). The regression coefficient value for the Education Level variable (X1) is 0.161. This value shows a positive influence, so between Education Level (X1) and Financial Report Quality (Y) the effect is in the same direction. This means that if the Education Level variable (X1) increases by 1%, then the Financial Report Quality variable (Y) will increase by 0.161 (16.1%) assuming that the other independent variables are considered constant.

3. Accounting Knowledge (X2). The regression coefficient value for the Accounting Knowledge variable (X2) is 0.268. This value shows a positive influence, so between Accounting Understanding (X2) and Financial Report Quality (Y) the effect is in the same direction. This means that if the Accounting Knowledge variable (X2) increases by 1%, then the Financial Report Quality variable (Y) will increase by 0.268 (16.8%) assuming the other independent variables are considered constant.

4. Business Entity Size (X3). The regression coefficient value for the Business Entity Size variable (X3) is 0.141. This value shows a positive influence, so the size of the business entity (X3) and the quality of financial statements (Y) have a unidirectional effect. This means that if the Business Entity Size variable (X3) increases by 1%, then the Financial Report Quality variable (Y) will increase by 0.141 (14.1%) assuming the other independent variables are considered constant.

Table 9. Recapitulation of Partial T Test Results

Variable	R Hitung	R Tabel	Sig	Description
Level of Education (X1)	1,170	2,034	0,250	Not Affected
Accounting Knowledge (X2)	2,804	2,034	0.008	Affected
Business Entity Size (X3)	1,368	2,034	0,181	Not Affected

Judging from the hypothesis that has been written above, it can be concluded that in this study using the Partial T test, the independent variable that has an influence on the dependent variable (Quality of Financial Statements) is the Accounting Knowledge variable. Meanwhile, the independent variables that have no influence on the dependent variable (Quality of Financial Statements) are Level of Education and Size of Business Entity. The significance value (Sig.) is 0.005. In this case, the decision can be obtained that Ho is rejected and Ha is accepted. Because the value (Sig.) F is 0.005 <0.05 and the results of F count> F table, namely 5.152> 3.27. So it can be concluded that the level of education, accounting knowledge, and the size of the business entity simultaneously / together affect the quality of financial statements. The coefficient of determination (R2) test is a test that has the aim of measuring the ability of the model or independent variable (X) to explain the variation in the dependent variable (Y). From table 9 it can be seen that the coefficient of determination R Square is 0.319. This value comes from squaring the coefficient value R (0.565 x 0.565 = 0.319). The magnitude of the coefficient of determination (R Square) is 0.319 or (31.9%). This means that the variables of Education Level (X1), Accounting Knowledge (X2), and Business Entity Size (X3) simultaneously / together affect the variable Quality of Financial Statements (Y) by 31.9%. While for the rest (100% - 31.9% = 68.1%) is influenced by other variables outside the regression equation or variables not examined in this study.

Discussion

According to the results of the regression equation, it can be found that the relationship that occurs between the Level of Education (X1) and the Quality of Financial Statements (Y) is a positive relationship. If the Level of Education (X1) is increased, the Quality of Financial Statements (Y) will increase. From the results obtained by the Partial T test, the significance result is 0.250 greater than 0.05 and the obtained T count result is 1.170 smaller than the T table 2.034. So it can be concluded that H1 is rejected Ho is accepted, which means that the Level of Education has no effect on the Quality of Financial Statements. The findings of this study are comparable to the research of Wiwindasari Siregar (2020) which shows that educational background has no effect on the accuracy of village government financial reports in Silangkitang District, South Labuhanbatu Regency. despite the fact that none of the

respondents had accounting experience, they were all able to produce financial reports thanks to their instructions. The results of this study are also equivalent to research conducted by Sri Mulyani (2018), significantly the level of education has no effect on the quality of MSME financial reports. Which means that the level of education possessed by the owners of MSMEs does not have a significant impact on the quality of financial statements made by MSME owners in Kudus Regency. According to the results of the regression equation, it can be found that the relationship that occurs between Accounting Knowledge (X2) and Quality of Financial Statements (Y) is a positive relationship. If Accounting Knowledge (X2) is increased, the Quality of Financial Statements (Y) will increase. From the results obtained by the Partial T test, the significance result of 0.008 is smaller than 0.05 and the obtained T count of 2.804 is greater than the T table of 2.034. So it can be concluded that H2 is accepted Ho is rejected, which means that Accounting Knowledge affects the Quality of Financial Statements.

The results of this study are equivalent to research conducted by Mutiari and Yudantara (2021), which explains that the test results that can be obtained from this study are "Accounting Knowledge has a positive effect on the preparation of financial reports in accordance with SAK-EMKM". Accounting knowledge is measured by going through the initial process of input or input. From the process of transactions to become financial statements. Financial reports that have quality if business actors understand the systematic process well reports are needed to be able to assess and control the running of existing businesses. The results of this study are also equivalent to research conducted by Lilis and Vania (2019), the hypothesis is accepted because the results of t count with the probability are appropriate in decision making. This shows that Accounting Knowledge affects the Quality of Financial Statements. It can be concluded that Ha is accepted. The results of this study are based on the theory that states if someone is said to understand Accounting Knowledge is if they understand and are good at the accounting process until it becomes a financial report stipulated in government regulations on government accounting standards. From the results obtained by the Partial T test, the significance result is 0.181 greater than 0.05 and the obtained T count result is 1.368 smaller than the T table 2.034. So it can be concluded that H3 is rejected Ho accepted, which means that the size of the business entity has no effect on the quality of financial statements.

The results of this study are equivalent to research conducted by Susanti (2018), which explains that the size of the business entity is the size of the company. The results showed that the size of the business entity had no effect on the quality of the financial statement information report. The results of this study are not in accordance with research conducted by Sri Mulyani (2017), there is a significant influence between business size and the Quality of Financial Statements. Which means that the size of the business owned by the MSME owner has a significant impact on the Quality of Financial Statements created by MSME owners in Kudus Regency. Based on the results of the fourth hypothesis test, it shows that Education Level, Accounting Knowledge, and Business Entity Size affect the Quality of Financial Statements, which means that H4 is accepted Ho is rejected.

CONCLUSION

The independent variable Level of Education has no significant effect on the dependent variable Quality of financial statements. This is evidenced by the acquisition of T count of 1.170 with a significance value of 0.250 greater than 0.05. This means that the level of education is not one of the factors that can affect the quality of MSME financial reports in Medan Tuntungan District. The independent variable Accounting Knowledge has a significant effect on the dependent variable Quality of financial statements. This is evidenced by the acquisition of T count of 2,804 with a significance value of 0.008 smaller than 0.05. This means that Accounting Knowledge is one of the factors that can affect the Quality of MSME financial reports in Medan

Tuntungan District. The independent variable Business Entity Size does not have a significant effect on the dependent variable Quality of financial statements. This is evidenced by the acquisition of T count of 1.368 with a significance value of 0.181 greater than 0.05. This means that the size of the business entity is not one of the factors that can affect the quality of the financial statements of MSMEs in Medan Tuntungan District. The independent variables of Education Level, Accounting Understanding, and Business Entity Size simultaneously affect the dependent variable Quality of financial statements. This is evidenced by the acquisition of the significance of the F test, which is 0.005 less than 0.05. This means that the Level of Education, Accounting Knowledge, and Business Entity Size if tested simultaneously become factors that can affect the Quality of MSME financial reports in Medan Tuntungan District.

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