

The Influence of Accounting Understanding on the Quality of Financial Report Preparation in Marine Product Processing MSMEs in Bandar Lampung City



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ABSTRACT

Many Micro, Small, and Medium Enterprises do not fully understand the importance of financial reports. Without an adequate understanding of accounting, MSMEs often produce financial reports that fail to represent their actual financial condition. This study investigates the impact of accounting understanding on the quality of financial report preparation among MSMEs in the marine product processing sector in Bandar Lampung City. A quantitative approach was employed, collecting data through a survey of 37 MSMEs who regularly prepare financial reports. Data analysis was conducted using SPSS, with results indicating a positive and significant effect of accounting understanding on financial report quality ($R^2 = 10.4\%$). These findings underscore the importance of enhancing accounting literacy to improve financial reporting accuracy and reliability, ultimately supporting better financial management and business sustainability for MSMEs. MSMEs can manage finances professionally, which contributes to business sustainability, market competitiveness, and the ability to access funding from various sources.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a critical role in Indonesia's economy, contributing significantly to national Gross Domestic Product (GDP) and providing extensive employment opportunities (Syahputra et al., 2023; Munthe et al., 2023).

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In Bandar Lampung, MSMEs thrive across trade, services, and production sectors, showcasing their vital presence in the regional economy (Meliana Sari et al., 2023). However, despite their major contributions, many MSME actors still face significant challenges in managing their businesses, particularly in financial management (Usmayanti et al., 2023).

One of the main problems often faced by MSMEs is the inability or ignorance in preparing good and correct financial reports (Goswami, 2019). Quality financial reports are very important as they provide a clear picture of the financial position, business performance, and development potential (Hastiwi et al., 2022). However, many MSMEs do not fully understand the importance of financial reports, so they tend to ignore this aspect or prepare reports that do not comply with applicable accounting principles (Dambiski Gomes de Carvalho et al., 2021).

Lack of understanding of accounting is a significant factor contributing to poor financial report quality in MSMEs (Suryantara & Ridhawati, 2023). For example, some MSMEs in Bandar Lampung fail to record their financial transactions systematically, causing errors in managing cash flow and missed funding opportunities (Risal & Wulandari, 2021). Without an adequate understanding of accounting, MSMEs often produce financial reports that fail to represent their actual financial condition. This can lead to poor decision-making, negatively impacting their business continuity and development. In this context, a thorough understanding of basic accounting concepts, such as transaction recording, asset and liability management, and financial statement preparation, becomes crucial for MSMEs to improve their financial reporting quality (Novianti & Hariyana, 2023).

While studies have highlighted the importance of accounting literacy, a significant gap remains in exploring how this understanding translates into the effective use of technology, particularly in MSMEs processing marine products. This sector, which holds great economic potential, often struggles with technological adoption due to limited accounting literacy (Nurul, 2023; Fuji Astuti & Ummul Khair, 2023).

To address these challenges, this study investigates the influence of accounting understanding on the quality of financial report preparation among MSMEs processing marine products in Bandar Lampung City. Specifically, this research seeks to answer the

question: "To what extent does accounting understanding influence the quality of financial report preparation in MSMEs in Bandar Lampung?" This research also aims to offer practical recommendations to enhance accounting literacy and bridge the gap between knowledge and application.

By focusing on these objectives, this study not only contributes to academic discourse but also provides actionable insights for MSME actors, supporting institutions, and policymakers (Afriani & Widyaningsih, 2023; Agus Suyono & Zuhri, 2022). This integration of theory and practice is expected to advance the financial governance and sustainability of MSMEs in the marine product processing sector.

2. LITERATURE REVIEW AND HYPOTHESIS

Understanding Accounting in MSMEs

Accounting understanding is a critical skill for MSME actors, enabling them to systematically record transactions, manage assets and liabilities, and prepare accurate financial reports. Proper accounting knowledge supports the decision-making process by providing reliable financial data (Fahrudin & Wiratmaja, 2023). However, many MSMEs face challenges in acquiring this skill due to limited resources and training opportunities (Sylvia, 2021). Research has highlighted that MSMEs often rely on unsystematic methods, which lead to inaccuracies in financial reporting and hinder strategic planning (Suryantara & Ridhawati, 2023). This study builds upon prior literature by exploring how accounting literacy translates into measurable improvements in financial reporting quality.

Quality of Financial Reports in MSMEs

High-quality financial reports are essential for evaluating financial health, securing funding, and making informed business decisions. These reports must adhere to principles of relevance, reliability, and comparability (Herindraningrum & Yuhertiana, 2021). For MSMEs, achieving these standards can be challenging due to lack of accounting knowledge and resources (Efendi, 2023). Existing studies emphasize the positive relationship between accounting literacy and report quality, underscoring the role of education and structured

support systems (Sinarwati et al., 2019). This study aims to further validate this relationship within the context of MSMEs processing marine products in Bandar Lampung.

Theoretical Framework

This research is grounded in the theory of Decision Usefulness, which posits that financial reports must provide users with information that aids economic decision-making (Purwasih, 2023). By focusing on accounting literacy as a determinant of financial reporting quality, this study contributes to the theoretical understanding of how knowledge empowers MSME actors to produce decision-useful reports. Based on the literature review, the following hypothesis is proposed:

H1: Accounting Understanding Has A Significant Positive Effect on The Quality Of Financial Report Preparation In MSMEs In Bandar Lampung.

The hypothesis is supported by previous studies demonstrating that accounting literacy enables MSMEs to produce accurate and reliable financial reports, which are essential for both internal and external stakeholders (Nurul, 2023; Siagian & Indra, 2019). By investigating this relationship, the study provides actionable insights to enhance MSME financial practices.

3. RESEARCH METHOD

This study employs a quantitative approach with a causal research design to examine the influence of accounting understanding on the quality of financial report preparation among MSMEs processing marine products in Bandar Lampung City. The quantitative approach is used to test the causal relationship between accounting understanding variables and the quality of financial reporting. This causal study aims to identify the extent to which accounting understanding can affect the quality of financial reporting in Micro, Small, and Medium Enterprises (MSMEs) in Bandar Lampung City. The population in this study were all MSME actors operating in the Bandar Lampung City area. Given the large and diverse population, sample selection was carried out using a purposive sampling technique, namely MSMEs processing marine products. This technique is used to select respondents based on certain criteria, namely MSMEs that have been running a business for at least two years and have

prepared financial reports routinely, either manually or based on a simple system at Bandar Lampung.

Accounting understanding was measured through eight indicators, including the ability to record transactions, manage assets and liabilities, and prepare financial statements. Financial reporting quality was assessed using ten indicators, such as data accuracy, relevance, and compliance with accounting standards. The primary data used in this study were obtained through questionnaires distributed directly to respondents. The questionnaire was compiled using a five-point Likert scale that measures the level of respondent agreement with statements related to accounting understanding and financial reporting quality. In addition to primary data, this study also relies on secondary data in the form of literature, journals, and relevant documents to support the theoretical framework of the study. The sample size of 37 respondents was determined based on the availability of MSMEs that met the purposive sampling criteria, while also considering time and resource constraints.

This study confirms that accounting understanding has a significant and positive influence on the quality of financial report preparation, as evidenced by a t-test significance value of 0.029 ($p < 0.05$) and a t-value of 2.274. Furthermore, the R Square value of 0.104 illustrates that 10.4% of the variation in financial report quality is attributable to accounting understanding. While the contribution is not predominant, it highlights the necessity of focusing on accounting literacy to enhance report accuracy, relevance, and reliability. These high-quality financial reports are integral for assessing business performance, guiding strategic decisions, and securing external stakeholder trust.

This study uses validity and reliability testing to ensure the reliability of the instrument. The questionnaire indicators were developed by adapting previous studies (Nurul, 2023) to measure accounting understanding and financial reporting quality. These indicators were tailored to suit the MSME context, ensuring relevance and clarity.

Then continued with data normality testing and hypothesis testing. The testing uses SPSS application testing.

Table 1. Demographic Profiles of Respondents

Demographic Variable	Category	Frequency	Percentage
Gender	Male	21	56.8
	Female	16	43.2
Education	Master	2	5.4
	Bachelor	5	13.5
	Diploma	8	21.6
	Senior High School	22	59.5

Source: processed data, 2024

4. RESULTS AND DISCUSSIONS

Research with 37 respondents of MSMEs with a focus on seafood processing was conducted by distributing questionnaires to MSMEs that had prepared financial reports. Male respondents (56.8%) and female respondents (43.2%). Respondents Masters education (5.4%), Bachelor's degree (13.5%), Diploma (21.6%), and Senior High School (59.5%).

Table 2. Validity Test Results

No	Indicator	r hitung	r table	Information
1	Accounting Understanding			
	Indicator 1	0.895	0.2673	Valid
	Indicator 2	0.913	0.2673	Valid
	Indicator 3	0.898	0.2673	Valid
	Indicator 4	0.878	0.2673	Valid
	Indicator 5	0.479	0.2673	Valid
	Indicator 6	0.444	0.2673	Valid
	Indicator 7	0.279	0.2673	Valid
	Indicator 8	0.830	0.2673	Valid
2	Quality of Financial Report Preparation			
	Indicator 1	0.411	0.2673	Valid
	Indicator 2	0.326	0.2673	Valid
	Indicator 3	0.313	0.2673	Valid
	Indicator 4	0.569	0.2673	Valid
	Indicator 5	0.488	0.2673	Valid
	Indicator 6	0.518	0.2673	Valid
	Indicator 7	0.322	0.2673	Valid
	Indicator 8	0.586	0.2673	Valid
	Indicator 9	0.649	0.2673	Valid
	Indicator 10	0.666	0.2673	Valid

Source: Processed by the author, 2024

Referring to Table 3, it can be observed that all indicators utilized to assess the variables in this research exhibit a coefficient value (r count) greater than the r table. Thus, all indicators are confirmed as valid.

Table 3. Reliability Test Results

No	Indicator	Cronbach Alpha	Information
1	Accounting Understanding	0.853	Reliable
2	Quality of Financial Report Preparation	0.632	Reliable

Source: Processed by the author, 2024

The test results show that the Cronbach Alpha value for accounting understanding of the quality of financial reports is greater than 0.60, which indicates that the variable has an adequate level of reliability.

Table 4. Normalitas Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		37
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.04083418
Most Extreme Differences	Absolute	.076
	Positive	.070
	Negative	-.076
Test Statistic		.076
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Processed by the author, 2024

The test results show that the data has a significance level of 0.200, which is greater than 0.05. Therefore, it can be concluded that the data used in this study meets the requirements of normal distribution. Hypothesis testing is done using a simple linear regression method. The test results are presented in the form of an output table generated with the help of IBM SPSS software. The output includes a model summary and a coefficient table (t-test results), which can be seen in table 5 below:

Table 5. Determination Coefficient Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.359 ^a	.129	.104	4.098

a. Predictors: (Constant), TOTPA

b. Dependent Variable: TOTKLK

Source: Processed by the author, 2024

Based on the model summary table above, it is known that there is a correlation of 4.098 between the variable of accounting understanding of business actors (X) and the variable of

preparation of financial reports of MSMEs (Y) in Bandar Lampung City. The coefficient of determination (R Square) value of 0.104 indicates that the influence of the variable of accounting understanding (X) on the quality of financial reports (Y) in Bandar Lampung City is 10.4%. The rest, which is 89.6%, is influenced by other variables that are not included in this research model. The low R^2 value indicates that accounting understanding is not the only factor that influences the quality of financial reports. Other variables such as access to accounting technology, education level, and business experience of MSMEs actors may contribute significantly.

In order to determine the influence of the accounting understanding variable (X) on the quality variable of MSME financial reports (Y), testing was carried out using the t-test, with the test results presented as follows.

Table 6. t Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	31.384	3.579		8.770	.000
TOTPA	.255	.112	.359	2.274	.029

a. Dependent Variable: TOTKLK

Source: Processed by the author, 2024

Based on the results of the significance test above, it can be concluded that there is an influence of accounting understanding on the quality of financial report preparation of MSMEs processing marine products in Bandar Lampung City. This is evidenced by the t-count value of 2.274, and the significance value (sig) of 0.000 which is less than 0.05. Thus, H_0 is rejected and H_1 is accepted. This means that the accounting understanding of business actors has a significant influence on the quality of financial report preparation of MSMEs processing marine products in Bandar Lampung City.

Based on the results of the hypothesis testing, it was found that accounting understanding has a positive and significant influence on the quality of financial report preparation in MSMEs processing marine products in Bandar Lampung City. The better the accounting understanding possessed by MSME actors, the higher the quality of the financial reports produced. This positive influence highlights the importance of accounting literacy in supporting the success of MSMEs. With a good understanding of accounting, business actors are able to prepare financial reports that are in accordance with accounting standards, so that

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the reports become more accurate, relevant, and reliable. Quality financial reports not only function as a tool to evaluate business performance, but also as a guide for making more appropriate decisions, both related to operations and business planning.

In addition, the results of this study also provide an important message for the government and MSME supporting institutions regarding the need for accounting training and mentoring programs. This effort aims to improve the competence of business actors in managing good financial reports. Especially for MSMEs processing marine products in Bandar Lampung City, which have great economic potential, this support can strengthen financial management and open up opportunities for the sector to develop further.

The positive and significant influence of accounting understanding on the quality of financial report preparation in MSMEs processing marine products in Bandar Lampung City shows a close relationship between accounting competence of business actors and improving the quality of financial reports. This illustrates that MSME actors who have a deep understanding of accounting principles and practices are able to prepare financial reports that are more structured, accurate, and in accordance with applicable standards.

Quality financial reports play an important role in business management. In addition to being an administrative document, this report is the basis for evaluating financial conditions, making strategic decisions, and attracting investors and financial institutions. With these findings, MSMEs processing marine products in Bandar Lampung City have the potential to increase competitiveness in the market through solid and professional financial governance.

The results of this study, which show a positive and significant influence of accounting understanding on the quality of financial reporting of MSMEs in Bandar Lampung, are in line with the findings of several previous studies. Research by Nurul (2023) states that accounting understanding has a direct impact on increasing the accuracy and relevance of MSME financial reports. In addition, a study by Siagian & Indra (2019) emphasized that accounting literacy not only supports better financial management but also strengthens trust from external parties, such as investors and financial institutions. The findings of this study further strengthen the argument that efforts to improve accounting literacy through training and mentoring are key to encouraging MSMEs towards more professional financial practices.

Thus, the results of this study provide a consistent contribution to the existing literature and underscore the importance of investing in developing MSME accounting capacity.

5. CONCLUSIONS

It can be concluded that accounting understanding significantly and positively affects the quality of financial report preparation in MSMEs processing marine products in Bandar Lampung City. With increasing accounting understanding, the quality of financial reports produced also becomes better. This emphasizes the importance of accounting literacy for MSME actors to ensure more transparent, accurate, and standard-compliant financial governance, thus supporting business development and competitiveness in the market.

IMPLICATIONS, LIMITATIONS AND SUGGESTIONS

Implications The results of this study provide implications that improving accounting understanding among MSMEs is very important to improve the quality of financial reports. With better accounting literacy, MSMEs can manage their finances professionally, which contributes to business sustainability, market competitiveness, and the ability to access funding from various sources. In addition, this study also shows the need for the government and supporting institutions to provide accounting training programs so that MSMEs are able to produce quality financial reports that meet standards.

Limitations There are several limitations in this study. First, the study only covers MSMEs processing seafood in Bandar Lampung City, so the results may not be generalized to other MSME sectors or other regions. Second, this study only analyzes a few variables, while there are still many other external factors that may affect the quality of financial reports. Third, data analysis using certain software can limit the flexibility of the approach to interpreting the results.

Suggestions:

1. For Future Researchers Further research is recommended to cover more MSME sectors and geographic areas so that the research results are more representative. In addition, adding other variables, such as business experience or education level of MSME actors, can provide a more holistic insight into the factors that influence the quality of financial reports.

2. For the Government and Supporting Institutions The government and related institutions are expected to increase efforts in providing accounting training, mentoring programs, and access to easy-to-use financial management software. Focusing on sectors other than seafood processing can also have a positive impact on the development of MSMEs as a whole.
3. For MSME Actors MSME actors are expected to actively improve their understanding of accounting through training, seminars, and consultations with experts. Investment in better financial management not only supports business continuity, but also improves their ability to face market challenges.

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