THE IMPACT OF BUSINESS SIZE, HUMAN RESOURCES, AND TECHNOLOGY USE ON THE QUALITY OF FINANCIAL REPORTS ON SMALL AND MEDIUM SIZE ENTITIES IN THE TEGAL REGENCY

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ABSTRACT

The purpose of this research was to determine how factors such as company size, available human resources, and technical developments affect the accuracy of financial reporting for micro, small, and medium-sized enterprises (MSMEs) in the Tegal Regency. A questionnaire was used to obtain primary data for this quantitative research method. The MSMEs in Tegal Regency make up the study's sample. Purposive sampling involves selecting a sample after giving various factors some thought. Multiple linear regression analysis using SPSS is the analytical method employed. The study's findings somewhat support the idea that the caliber of financial reporting is unaffected by the size of the company. Financial reporting quality is significantly influenced by human resources. The quality of financial reporting is significantly improved by the use of technology. The study's findings have a considerable impact on Tegal Regency MSMEs' ability to produce accurate financial reports.

Keywords: Business size; Human Resources; Technology Utilization; Quality of financial reports.

INTRODUCTION

Micro, Small, and Medium-Sized Enterprises (MSMEs) have a big impact on the economy of a nation. The contribution consists of creating jobs, goods, investments, and different company growth types. Despite the effects of the COVID-19 pandemic, the nation's economy was buoyed by the contributions of MSMEs. In accordance with the information provided by the Ministry of Cooperatives and Small and Medium Businesses (Komenkop UKM), there were 64.2 million MSMEs in March 2021, contributing 61.07% of the GDP, or Rp 8,573.89 trillion, to the national economy. Existence UMKM can take in 97% of Indonesia's workforce and 60.42% of its entire investment (www.kemenkeu.go.id).

Because business actors frequently disregard it, especially financial management, under sound, generally accepted accounting rules, it is one of the issues MSMEs face. This issue arises from the lack of accounting knowledge and information among corporate actors. Professionalism in financial management will assist business management actors in achieving their financial objectives, starting with the budget, planning for saving firm finances and having a basic understanding of finance (Saraa et al., 2020).

The Financial Accounting Standards Board (DSAK) ratified SAK ETAP in 2009, and as of January 1, 2011, this standard will be sufficient. This indicates that efforts have been made to resolve issues with the preparation of financial statements. These standards are applicable to non-publicly accountable entities. Three types of organizations exist: those that rarely answer to the public, those that rarely answer to the public, and those that make financial reports with the general public in mind. SAK ETAP helps small and medium-sized businesses produce financial reporting that is dependable and up-to-date. Compared to other PSAKs, SAK ETAP is simpler to understand. Furthermore, SAK ETAP is easier to understand when compared to PSAK in general. SAK ETAP is specifically used for businesses with little or no public responsibility. Small businesses like MSMEs will find it simpler to create financial reports and be more cost-effective with the SAK ETAP.

The SAK ETAP determination will undoubtedly give the public confidence that MSMEs can demonstrate their accountability in managing finances. In addition, it can also increase funding for MSMEs if they have quality financial reports, so there is no information asymmetry between the two parties. Financial statements also provide many benefits to an entity. These benefits include knowing whether the business being carried out provides a profit or loss and knowing the business's development (Anugraheni, 2017). Players in the business world for SMEs in the era of Industry 4.0 will need to be able to produce higher-quality financial reports. This will increase the likelihood that they will receive capital loans from banks or other non-banking institutions (Pakpahan, 2021).

Tegal Regency MSMEs play a large role in the Tegal Regency economy but also encounter issues with financial access to bank loans. Tegal Regency phenomena are widespread throughout Indonesia but are particularly prevalent in Tegal Regency. Not approved by banks (Kurniawan, 2014). Banks will prefer MSMEs that deserve access to bank credit by looking at their business capacity through financial reports that have been presented neatly and efficiently. One of the efforts SMEs can make is to improve discipline in bookkeeping and to make financial reports following applicable accounting standards.

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The vast majority of small and medium-sized businesses (SMEs) simply record the total amount of money that is received and the amount of money that is spent. The entry and departure of products as well as the quantity of owed debt or receivables. The limitations of these financial records will make it difficult for MSMEs to obtain funding. However, the implementation process of implementing SAK ETAP also experiences many obstacles. (Lestari, Sri Wahyu and Priyadi, Maswar P, 2017). Many of them even still mix the business owners' finances with the funds from business entities' activities. This is contrary to accounting principles, namely the concept of a business entity, which states that a business is separate from owners, creditors, and other stakeholders (Warren et al., 2014).

According to McDaniel et al. (2002), states assess the quality of financial reports using three characteristics: relevance, reliability, and comparability. MSMEs must maintain and demonstrate the quality of their financial reports when requesting capital assistance from formal financial institutions or banks in general. Complete financial reports and a clear picture of the financial and business conditions of the entity will be able to facilitate banks in analyzing the creditworthiness that will be given. It will be easier to acquire financial backing if the quality of the financial reports that are generated in compliance with the appropriate accounting standards is higher (Rahmawati & Puspasari, 2017).

Anugraheni (2017) conducted a series of research on the factors that influence the quality of financial reports issued by micro, small, and medium-sized firms. [Citation needed] (MSME). He utilized the variables of business size, length of business, and human resources, all of which had a large and positive impact on the quality of the financial reports. All three of these factors had a positive impact on the quality of the reports. Human resource quality, firm characteristics, and technology use were all used in a similar study on the quality of financial reporting for micro, small, and medium enterprises (Wiralestari & Riski, 2020). Lestari, Sri Wahyu, and Priyadi, Maswar P., research (2017). The findings indicated that the quality of financial statements prepared using SAK ETAP was unaffected by the educational level of the preparer. The results, however, showed that the quality of financial reports based on SAK ETAP was positively affected by factors such as education level, business size, age of organization, accounting competence, and the provision of information and socialization.

Based on the description above, the researcher is interested in analyzing "Factors Affecting the Quality of Financial Reports on MSMEs in Tegal Regency." This study uses business size, human resources, and technology utilization as factors affecting SMEs' financial quality. This study aims to clarify whether MSMEs in the Tegal Regency has good quality financial reports. The researcher expects that the findings will aid in bettering our understanding of how to provide accurate and reliable financial reports.

LITERATURE REVIEW

Theoretical basis

Stakeholder Theory

Stakeholder theory is a group or individual who can influence and be influenced in achieving organizational goals (Freeman & Reed, 1983) in (Deegen, 2007) According to the stakeholder theory put forth by the corporation, an organization is not allowed to merely look out for its own best interests; rather, it must also look out for the interests of its various stakeholders (shareholders, creditors, consumers, suppliers, government, society, analysts, and other parties). The stakeholders, according to the stakeholder theory, are the ones who control the continuous existence of the company (Chariri & Ghozali, 2007).

Financial Report Quality

According to Rosidiani (2011) in (Asaidah & Izzaty, 2020), the degree to which the financial statements created provide truthful and honest information determines the quality of financial reports. Good financial reports can help interested parties make wise financial decisions. Complete financial records and readiness to create financial statements will impact the quality of financial statements. SMEs must follow the SAK-ETAP in order for them to present quality financial reports. The Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) are meant to be used by Entities Without Public Accountability (ETAP), i.e., entities that do not have significant public accountability and issue general purpose financial statements) for external users, according to the Indonesian Accounting Association (IAI). Owners who are not actively involved in stock management, creditors, and credit rating agencies are a few examples of external users.

Business Size

The size of a business reveals how much money the company makes in terms of sales or revenue. This will lead to a higher company's assets or capital turnover. The intricacy of the company's use of accounting information increases as the company's profits or sales increase (Rejeki & Julyanda, 2018). Growing businesses will need increasingly complicated data, as well as financial reports that produce financial information regularly (Prakoso, Ari Y, et al. 2019)

Human Resources (HR)

Human resources (HR) are productive individuals who work asdriving force of an organization, both within institutions and companies that have function as an asset that must be developed and developed. Definition In general, macro human resources consist of two, namely macro human resources, namely the number of population in productive age in an area and micro human resources in the sense of narrow, namely individuals who work in an institution or company. (Esay & Ardianti, 2013). In order to help a corporation achieve its objectives, human resources act as the catalyst for other resources. Without human resources, other resources will be less effective (Wirawan, 2009).

Technology Utilization

Information Technology is the attitude and behavior of accountants who use management information technology, work procedures electronically, and information technology advancements so that the general can quickly and affordably access public services (Hamzah and Lamatenggo, 2010). The advantages anticipated by users of information systems in performing their jobs or behavior in using technology while at work are described by Thomson et al. (1991) in Nasir & Oktari (2011). The measurement is based on the level of usage, the frequency of usage, and the variety of software or programs used.

The Effect of Business Size on the Quality of Financial Statements

In the micro, small, and medium-sized enterprise (MSME) entrepreneur ecosystem, company size can be hard to tell apart from other factors. The bigger the company, the more people will perhaps think about the problem and seek out information on how to solve it. This is because the entrepreneur's mindset about the complexity and greater level of corporate transactions may change depending on the size of the organization. As a result, it is hoped that this will encourage people to think about the issue and educate themselves on potential solutions. A company's size is an indicator of its health; it is based on a number of factors, including the number of people employed, the value of its assets, and the volume of revenue it generates (Devi et al., 2017).

D. Annisa, W. Wiralestari, and W. Tiswiyanti conducted the study (2020). The findings indicate that the quality of financial statements is significantly and positively affected by the size of the organization. Anugraheni, S. (2017) found that a company's size positively affects the quality of its financial reporting. When a corporation has a bigger number of holdings, the greater the responsibility it has to disclose specifics about its financial situation. The following is a working hypothesis for this inquiry, and it is based on the material that was presented before.

H1: Business Size Has a Positive Effect on the Quality of Financial Statements.

The Influence of Human Resources on the Quality of Financial Reports

The effectiveness of a company's human resources depends on its workers' capacity to complete their duties, which can be improved with things like proper education, training, and experience. To process quality business finances, competent people have achieved educational levels, participate in training and education, and experience knowledge in the financial sector (Suryanatha & Ayu, 2021). Human Resources (HR) is the key to a company's success because it has a high value caused of the abilities, knowledge, and skills. Education and an accurate understanding of the company's objectives for financial management can lend support to attempts to improve the quality of the company's human resources (Hadi, 2015).

Human Resources (HR) has been found to have a positive effect on the quality of financial reports as a whole, as per the results of a study conducted by Sudiarti and Juliarsa (2020). Comparable findings were also presented by Yulanda Delvina and Oktala Rosananda (2021). The findings demonstrated that HR had a beneficial impact on the accuracy of financial reports. The availability of skilled workers will spur the prompt preparation of financial reports. The qualities of a person's knowledge, behavior, experience, and abilities can be revealed via talented resources. This strengthens one's familiarity with the role. Informed by this knowledge, reliable financial reports can be generated. Following are some possible formulations for the research hypothesis, taking into account the information presented above:

H2: Human Resources positively affect the quality of financial statements.

The Effect of Technology Utilization on the Quality of Financial Reports

The utilization of technology can influence the financial statement information's values. Information appropriate in terms of time and money can constitute a portion of the information's worth that can be realized through technology components. Information is a product that functions in information technology systems, which can offer decision-makers valuable data. Financial report accuracy and timeliness may be affected by the usage of information technology (Fernanda, 2014). The following effect is caused by the connection between the usage of information technology and the quality of financial reports: the more that information technology is used, the greater the quality of the financial statements that are produced (Saputra, N. C, 2021). Utilization of information systems as a significant role in facilitating work completion. The more precise the information gathered, the higher the product quality (Muttaqin, 2022).

According to the findings of research conducted by Wiralestari, W. and Riski, H. (2020), the implementation of information technology leads to an improvement in the quality of financial reporting. The same research was conducted by Chodijah and Hidayah (2018), and their findings suggest that the use of technology leads to a significant improvement in the quality of financial reporting. Consistent with Putri & Djuita's research (2021). The findings showed that the application of technology has an effect on the accuracy of financial reporting. On the basis of the information presented up to this point, the following hypothesis can be formulated for this investigation:

H3: The Use of Information Technology positively affects the Quality of Financial Reports.

RESEARCH METHOD

Data Types and Sources

In this study, primary data are gathered in the form of questionnaires that are sent out to respondents who have already been identified. The type of data that is utilized is known as quantitative data, which involves collecting and processing data in the form of numbers, thoroughly explaining it, and following the problems that are intended to be studied in order for this study to obtain a result from the processing of data known as research results.

Population and Sample

We focused on MSMEs in Tegal Regency for this sample. Respondents had been employed by MSMEs for at least a year and non-probability purposive sampling with criteria was used to choose the sample. In this investigation, a judgment sample was chosen at random using a purposive sampling method. Non-probabilistic sampling methods like judgment sampling are used to collect data that is then tailored to a particular objective or research issue.

Data analysis

Analysis of multiple regressions carried out with the SPSS program for the purpose of data examination. The purpose of the normality test, which is utilized in the process of data analysis, is to determine whether or not the data being utilized is regularly distributed. Apply the determinant coefficient test, as well as the F and T tests, to the hypothesis. The significance of the relationship between the independent factors and the dependent variable can be determined using the F-test. After that, we used the t-test to determine whether or not any of the variables under investigation were statistically significant.

RESULTS AND DISCUSSIONS

The following are the results of the SPSS-assisted data analysis of the factors that affect the quality of the financial statements of MSMEs in Tegal Regency utilizing the variables of business size, human resources, and technology utilization:

DESCRIPTION ANALYSIS

Table 1. Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Financial Report Quality	100	8.00	25.00	20.9300	4.95282
Business Size	100	8.00	25.00	21.1900	4.51193
Human Resources	100	8.00	25.00	20.6800	4.35282
Technology utilization	100	6.00	15.00	13.2500	2.52812
Valid N (listwise)	100				

Source: Primary Data Processed, 2021

As stated in Table 1, N, or the amount of data in each variable, is 100 respondents. The quality of financial statements has a minimum value of 8.00 and a maximum value of 25.00 as the dependent variable. The mean value is 20.93 and the standard deviation is 4.95282, suggesting that the mean value is more significant than the standard deviation, resulting in a little amount of data deviation. The responses of the respondents are evenly distributed and comparable.

Minimum value for the business size variable is eight, and maximum value is twenty-five. The mean value of 21,19 is greater than the standard deviation of 4,51193. This shows that the variance of the data in this study is modest and that the responses of the respondents are equally distributed, with a slight variation in the business size variable.

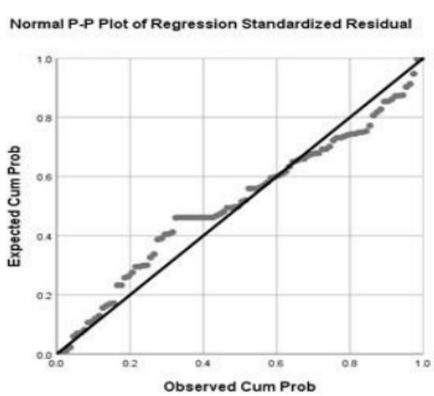
The sample size for the second independent variable, human resources, is 100. The smallest value is $8 and the maximum value is $25. The average value (mean) of 20.68 surpasses the standard deviation value of 4.35282, indicating that the observed data exhibit a small amount of variation. Responses from respondents exhibited little variance.

Technology use is the third independent variable examined in this study. According to the results of the descriptive analysis, the minimum value is 6 and the maximum value is 15. The mean value (average) displays a value of 13,2500, indicating a small data variance and responses that are quite comparable.

Data Normality Test

A data normality test is a test intended to assess the distribution of data in a group of data or variables. The following is the result of SPSS data processing from this research.

Figure 1. Normal graph plot



Source: Primary data processed (2021)

The graphic above displays the points that radiate forth from the diagonal line in the same direction as the diagonal line. The research evidence indicates a normal distribution for evaluating the quality of financial statements.

Hypothesis Testing

The objective of hypothesis testing is to discover whether there is a significant link between the independent variables (business size, human resources, and technology utilization) and the dependent variable (financial reporting quality). The findings of the F-test for this investigation are provided below.

F. Test

Table 2. F Test

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	1932.846	3	644.282	124.784	.000b
Residual	495.664	96	5.163		
Total	2428.510	99			

a. Dependent Variable: financial reporting quality

b. Predictors: (Constant), business size, human resources, and technology utilization

Source: Primary data processed (2021

The F value is 124.784 and the significance value is 0.000, which is less than the value = 0.05, indicating that the independent factors include business size, human resources, and the usage of technology, all of which influence the dependent variable, namely quality. Financial report for a SME in the Tegal region. This demonstrates that, based on the size of the firm, human resources and the effective application of technology will enhance the quality of financial reporting.

T Test

Table 3. T Test

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	-4.565	1.343		-3.398	.001

Business Size	.033	.098	.030	.337	.737
Human Resources	.561	.098	.493	5.749	.000
Technology Utilization	.996	.109	.509	9.149	.000

a. Dependent Variable: Quality of financial report

The size of the firm has a t value of 0.337 and a significance of 0.737, which is greater than the value of = 0.05, as shown in table 3. This demonstrates that the size of a company has a substantial, beneficial effect on the quality of financial reporting. The t value for the variable human resources is 5,749. The significance value is 0.000, which is greater than = 0.05. This indicates that human resources have an impact on the quality of financial reports. The variable technology usage has a t-statistic of 9.149 and a significance level of 0.000. This demonstrates that the use of technology has a substantial impact on the quality of the financial reports of micro, small, and medium-sized enterprises (MSMEs) in the Tegal Regency.

DISCUSSION

The Effect of Business Size on the Quality of Financial Statements

The first hypothesis (H1) states that Business Size Has a Positive Effect on the Quality of Financial Statements. The significance of the probability 0.737 > 0.05 for the outcomes of data processing for multiple regression is greater than 0.05. As a result, the size of the company has no influence on the quality of financial reporting. The first hypothesis is rejected since the number of micro, small, and medium-sized enterprises in the Tegal Regency has no effect on the quality of financial reporting by business operators. Some MSMEs with sizeable operations keep records that do not adhere to generally accepted accounting principles.

This study's findings contradict those of Annisa, Dwi, Wiralestari, and Wiwik T (2020), who discovered that a company's size has a significant impact on the quality of its financial reporting. This research contradicts the conclusions of Afifa, Nur Arinna, and Rachman Arif Nugraha (2022). The results reveal that the size of an organization has a substantial effect on the quality of financial statements.The size of the business is influential because the MSME actors already have several employees proportional to the size of the business, receive good and stable sales that can meet the monthly target, thereby accelerating the business, and have several assets equivalent to the amount of capital that will meet the needs for business continuity.

The Influence of Human Resources on the Quality of Financial Reports.

Human resources have a substantial impact on the quality of financial accounts, according to the second hypothesis (H2). The coefficient of the human resource variable is 0.561, as shown in Table 1. A significance score of 0.000 is less than 0.05, indicating that human resources significantly impact the quality of financial reporting. They accepted the second hypothesis of this investigation. This indicates that the human resources of MSMEs in Tegal Regency have a solid grasp of financial statement recording. This is because an increasing number of MSME actors and their employees are participating in financial reporting recording training to enhance the quality of financial reports.

This research is consistent with Suryanatha, I Nyoman Thegar, and Ayu, Cita Putu (2021). The study's results indicate that human resources significantly impact the quality of financial reports. Research from Sundari (2019), Rehana, Siti, Sarboini dan Maryam (2022). Furthermore, it reveals that human resources significantly impact the quality of financial reporting. Compiling financial statements will be aided by competent personnel who understand their obligations. The higher the quality of the financial statements, the higher the quality of the human resources.

The Effect of Technology Utilization on the Quality of Financial Reports

The third hypothesis that this research is testing is that the quality of financial reporting can be impacted by technology. The coefficient for the variable representing technology use is 0.996, as seen in the findings of the analysis presented earlier. Because a significant value of 0.000 is more small than 0.05, the T count is 9,149, which indicates that technology has a considerable impact on the quality of financial reporting. This study accepts the third hypothesis that it considered. This indicates that actors and workers of MSMEs in Tegal Regency are capable of using information technology in an adequate manner to assist their performance. Capable of keeping up with the latest technical breakthroughs for the benefit of an organization. This is due to the fact that having access to relevant information will promote dependability and timeliness in financial reporting, in addition to facilitating the making of sound decisions.

The results of this study are in agreement with those of (Utari et al., 2020). According to the findings, the utilization of technology resulted in a significant improvement in the quality of the financial reports. Research conducted by Chodijah and Hidayah (2018) found that technological advancements have an effect on the quality of financial reporting. These findings provide evidence that the state of information technology is directly related to the credibility of financial reports. Evidently, corporate actors have been able to make use of information technology to their advantage, which has made it possible for them to provide financial accounts that contain qualitative characteristics.

CONCLUSION

Based on this study's data analysis results, the following conclusions can be drawn:

1. There is no substantial relationship between business size and the quality of financial statements.This shows that the quality of the financial statements of MSMEs in Tegal Regency does not depend on the size of the business because there are several large MSMEs that also do not apply financial recording methods in accordance with generally accepted accounting principles.
2. Human resources have a substantial impact on the credibility of financial reports. This is because human resources with solid potential, experience, and financial knowledge will increase the quality of financial reports as part of their performance responsibilities.
3. The impact of technology on the quality of financial accounts is substantial. This demonstrates that Tegal Regency MSMEs may leverage technological advancements to enhance their performance. Utilizing technology effectively to gather information will enhance financial reports' quality.

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