

The Effect of Human Resource Quality and Business Age on the Quality of Financial Reports in the Culinary Sector in Padang City

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ABSTRACT

Small and Medium Enterprises (SMEs) play a strategic role as the backbone of the economy, driving economic growth and income equality, particularly in Padang City, which contributes significantly to the GRDP of West Sumatra Province. Despite their significant potential, SMEs still face fundamental challenges, particularly in preparing high-quality financial reports. The low quality of financial reports is caused by limited accounting knowledge, weak human resources (HR) quality, and a lack of business experience, as reflected in the age of the business. This study aims to analyze the influence of HR quality and business age on the quality of financial reports of culinary sector SMEs in Padang City. The method used is a quantitative approach with multiple regression analysis. The sample consisted of 60 fast food SMEs in Padang City in 2025. The results of this study indicate that human resources and business age have a positive and significant influence on the quality of financial reports in fast food SMEs in Padang City. This finding indicates the importance of increasing human resource capacity through training and mentoring, as well as business experience in supporting the preparation of more accurate, relevant, and reliable financial reports. This research is expected to be a basis for the government and related parties in designing policies and programs for empowering SMEs to improve the quality of financial reports and business competitiveness in a sustainable manner.

Keywords: SMEs, Quality of Financial Reports, Human Resources, Business Age

ABSTRAK

Usaha Kecil dan Menengah (UKM) memiliki peran strategis sebagai tulang punggung perekonomian dalam mendorong pertumbuhan ekonomi dan pemerataan pendapatan, khususnya di Kota Padang yang memberikan kontribusi signifikan terhadap PDRB Provinsi Sumatera Barat. Meskipun memiliki potensi besar, UKM masih menghadapi permasalahan mendasar, terutama dalam penyusunan laporan keuangan yang berkualitas. Rendahnya kualitas laporan keuangan disebabkan oleh keterbatasan pengetahuan akuntansi, lemahnya kualitas sumber daya manusia (SDM), serta kurangnya pengalaman usaha yang tercermin dari umur usaha. Penelitian ini bertujuan untuk menganalisis pengaruh kualitas SDM dan umur usaha terhadap kualitas laporan keuangan UKM sektor kuliner di Kota Padang. Metode yang digunakan adalah pendekatan kuantitatif dengan analisis regresi berganda. Sampel yang digunakan sebanyak 60 UKM saji di Kota Padang pada tahun 2025. Hasil dari penelitian ini menunjukkan bahwa sumber daya manusia dan umur usaha memiliki pengaruh positif dan signifikan terhadap kualitas laporan keuangan pada UKM Saji di Kota Padang. Temuan ini mengindikasikan pentingnya peningkatan kapasitas SDM melalui pelatihan dan pendampingan, serta pengalaman usaha dalam mendukung penyusunan laporan keuangan yang lebih akurat, relevan, dan andal. Penelitian ini diharapkan dapat menjadi dasar bagi pemerintah dan pihak terkait dalam merancang kebijakan dan program pemberdayaan UKM guna meningkatkan kualitas laporan keuangan dan daya saing usaha secara berkelanjutan.

Kata kunci: UKM, Kualitas Laporan Keuangan, Sumber Daya Manusia, Umur Usaha

1. PENDAHULUAN

SMEs (Small and Medium Enterprises) are the backbone of the economy in driving national and regional economic growth. SMEs are a sector that provides large-scale employment opportunities and promotes economic equity in society. (Munthe *et al.*, 2023). In the city of Padang, SMEs are an important part of the local economic structure. Based on data from the Central Statistics Agency (BPS) for the years 2022 and 2023, it shows that Padang City has a significant contribution to the Gross Regional Domestic Product (GRDP) of West Sumatra Province, amounting to 25.60% in 2022 and 25.52% in 2023. Although there was a decrease in 2023, the contribution of SMEs in Padang City still plays a major role in the GRDP of West Sumatra Province compared to other districts or cities.

The development of SMEs in Padang City from 2021 to 2025 shows a fluctuating pattern. In 2022, almost all districts experienced a decrease in the number of dining establishments compared to 2021, which is suspected to be related to the impact of post-pandemic economic recovery. However, from 2023 to 2025, there was a resurgence in most districts. Several areas such as Padang Selatan, Padang Timur, and Nanggalo show a fairly consistent growth trend from year to year, reflecting an increase in sustainable culinary business activities. On the other hand, districts such as Koto Tengah, Kuranji, and Lubuk Begalung experienced quite sharp fluctuations, although they ultimately still showed an upward trend until 2025. Overall, data from the cooperative and SME office of Padang City in 2025 indicates that the culinary sector has great potential to continue growing along with the numerous micro-enterprises in each sub-district. Although it experienced a decline during certain periods, the recovery trend indicates that this sector is quite adaptive and resilient. Therefore, strengthening efforts are needed to encourage growth.

Behind the potential they possess, SMEs still face various fundamental issues that hinder their business development, one of which is the weak financial record-keeping and the low quality of financial reports produced by business operators. Financial statements play an important role in supporting business sustainability (Hayati & Nugraeni, 2024) as they serve as tools for evaluating business performance, the basis for decision-making, and administrative requirements for obtaining access to capital from financial

institutions or investors (Lusy *et al.*, 2022). Without good and structured financial statements, SMEs will have difficulty objectively assessing their business conditions, planning business development, or meeting administrative requirements from external parties.

Based on field observations, it shows that most SMEs have not yet prepared financial statements adequately. Many entrepreneurs do not yet have sufficient accounting knowledge and tend to mix personal finances with business finances. Based on the report by djpb (2024) from the Ministry of Finance, most SMEs have not implemented proper financial recording and only record income and expenses simply without preparing periodic financial reports. The inability to prepare financial statements is not only due to a lack of knowledge but also the minimal training or assistance received by business operators (djpb.kemenkeu.go.id). This situation underscores the importance of conducting research focused on the factors that influence the quality of SMEs' financial reports, particularly in the culinary sector, which is one of the drivers of the local economy in Padang City. By understanding these factors, more targeted interventions can be designed to help improve the capacity of SMEs in preparing good financial reports, thereby enhancing the competitiveness of businesses more broadly and sustainably.

Among the SMEs in Padang City, it was found that the financial reports prepared by business operators are generally still simple and limited to basic recording. This condition indicates that most SMEs in Padang have not yet comprehensively implemented applicable accounting standards, such as SAK-EMKM, SAK-ETAP, or PSAK. This phenomenon is also observed in the Karak Kaliang Marisa business, which has been established for quite some time and has active business operations, but has not yet been able to optimally implement SAK EMKM. The same thing happens at Ryo's Kitchen on Jalan Perintis Kemerdekaan No 27, Padang City. Based on the results of observations and interviews, it was found that the business owner has not yet been able to determine the exact and accurate amount of profit or loss obtained from their business activities. After implementing the preparation of financial statements in accordance with SAK EMKM standards, the process of recording income and expenses became more organized and efficient. Thus, Ryo's Kitchen SME can more easily

and clearly determine the amount of profit or loss generated.

One of the factors affecting the quality of SMEs financial reports is the quality of human resources (HR) managing the business (Lusy *et al.*, 2022). Based on data from the Cooperatives Office and West Sumatra in 2025, it shows that the provision of training to improve the still low quality of HR. Based on the available data, only about 0.11 percent of the total number of SMEs have access to training and capacity building. This figure shows that the majority of SMEs have not yet received adequate support or knowledge to optimally develop their businesses. This condition certainly impacts the low understanding of sustainable financial management. Research by (Nurhayati *et al.*, 2025) explains that efforts to enhance capacity through continuous training and mentoring are essential for SMEs to be able to prepare transparent, accurate financial reports that can be used for business decision-making and access to funding (Alam *et al.*, 2024).

Next, the age of the business also becomes an important aspect that can reflect the experience and adaptability of business operators in managing financial administration (Erawat & Setyaningrum, 2021). Businesses that have been operating for a long time generally have a more organized recording system compared to new businesses (Syarli, 2021), although this is not an absolute rule. Therefore, it is necessary to empirically examine how the age of a business affects the ability of entrepreneurs to prepare financial statements.

Although the influence of human resource quality and business age on financial report quality has been extensively studied, previous research tends to view SMEs as a homogeneous group. There is a significant research gap where socio-demographic dimensions, particularly the differences in characteristics between age groups (Generation X, Y, and Z) and gender roles, have not been deeply explored in the context of SME accounting literature. Differences in technology adoption patterns and managerial styles across generations are suspected to impart different nuances to the discipline of financial reporting. Therefore, this research aims to fill that gap by integrating the demographic dimensions of entrepreneurs to provide a more comprehensive understanding.

The culinary sector was chosen as the object of research because it is the main driver of the

creative economy in Padang City, contributing the most to the GDP of West Sumatra Province. Unlike the retail or service sectors, the culinary sector has a high level of complexity in separating personal and business expenses due to the very rapid daily cash flow turnover. Moreover, data shows that although the number of culinary business units in Padang continues to fluctuate and increase until 2025, access to formal accounting training remains very limited, at below 2%.

This paradoxical condition between significant economic potential and low administrative capacity is what characterizes the culinary sector in Padang City. Previous research generally focused on technical factors and accounting systems in determining the quality of SMEs' financial reports. However, studies that attempt to investigate the influence of human resource quality and business age while considering socio-demographic dimensions and generational characteristic differences (Generation X, Y, and Z) in the specific culinary sector in Padang City are still very limited. Therefore, this research aims to fill that gap by exploring how the demographic background of managers affects the effectiveness of financial reporting.

2. TINJAUAN PUSTAKA DAN PERUMUSAN HIPOTESIS

2.1 Theory of Resource Based View (RBV)

This research is based on the Resource Based View (RBV), which is one of the approaches in strategic management that emphasizes that the sustainability of an organization's competitive advantage is determined by its ability to optimize, manage, and effectively utilize its internal resources (Wernerfelt, 1984). From the perspective of the Resource Based View (RBV), a business entity's competitive advantage does not only rely on physical assets but also on the optimization of unique and hard-to-imitate intangible assets. In the context of culinary SMEs, the quality of human resources is a crucial intangible asset; the technical knowledge and accounting understanding of the managers are internal capabilities that transform transaction data into relevant and reliable information.

Likewise, the age of the business, which in the RBV theory is viewed as the accumulation of tacit knowledge or organizational learning gained from years of experience facing business cycles. The maturity of the business creates a more stable

internal management system, so that the output in the form of financial reports is not just a routine record, but a reflection of the high-quality and accountable strategic capabilities of the organization. Thus, high-quality financial reports are a manifestation of how effectively SMEs manage the intangible assets they possess.

Therefore, both the quality of human resources and the age of the business can be considered strategic resources from the RBV perspective, as both play a role in improving the quality of financial reports, which are important tools in business decision-making and the sustainability of SMEs, particularly in the culinary industry sector.

2.2 Quality of Financial Reporting

According to PSAK No. 1 on the Presentation of Financial Reporting (revised 2019), financial statements are defined as a systematic presentation of the financial position and financial performance of an entity. This report plays a very important role as a source of information for evaluating the company's development. Through financial statements, various parties can assess the company's performance achievements in the previous period, the current condition, and as a basis for planning future steps.

Conceptually, high-quality financial statements not only accurately depict the financial condition and performance of an entity but also provide a strong informational basis for rational decision-making. Therefore, the quality of financial statements is an important foundation in an effective financial reporting system, as it can strengthen user trust, reduce information asymmetry, and support accountability and transparency in financial reporting (Cahyo *et al.*, 2022; Dharma *et al.*, 2023).

2.3 Human Resources

Human resources are potential derived from both the physical strength and intellectual abilities possessed by an individual. Character and behavior are influenced by hereditary factors as well as the environment in which one resides, while achievements in work are greatly determined by the level of motivation and drive to meet needs and obtain satisfaction (Helmiyatun, 2021).

Human resources (HR) according to (Soetrisno, 2016) are individuals who possess intellect, emotions, and desires, and who

consciously and actively engage in the work process to achieve specific goals. Therefore, human resources encompass all the potential possessed by humans that can be utilized to produce goods or services, carry out organizational activities, and achieve specific objectives, whether within the scope of a company, institution, or national development. In a more applied field, the quality of human resources (HR) can be identified through tangible indicators, namely (Soetrisno, 2016) level of education, work experience, technical competence, information management skills, and responsibility and motivation.

2.4 Business Age

Business age is defined as the duration of a business entity or company operating and conducting its activities, calculated from the official date of its establishment until the time of observation or research is conducted. In simple terms, the age of a business reflects the length of its existence in the market. In the field of management and entrepreneurship, business longevity is often used as an indicator of organizational experience, which plays a crucial role in determining decision-making patterns, risk management, and the ability to adapt to the dynamics of the business environment.

Some literature mentions that the age of a business is one of the factors that can influence company performance, because the longer a business operates, the greater the likelihood that the company will gain organizational learning that impacts the improvement of operational efficiency and effectiveness (Calvino *et al.*, 2022a). The indicator of business age can be measured through several interconnected aspects, such as operational duration, revenue growth, and employee stability (Khoiriyah & Oktari, 2021b; Wiska & Colin, 2021b).

2.5 Research Model

The model used to explain the quality of human resources and business longevity is suspected to have a positive effect on the quality of SME financial reports and can be described as follows:

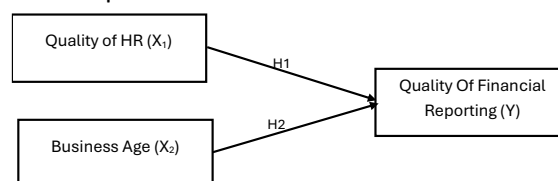


Figure 1. Research Model

2.6 Hipotesis

Based on the previous context, the following hypotheses are formulated:

1. H1: The quality of Human Resources (HR) has a significant positive effect on the quality of financial report
2. H2: Business age has a significant positive effect on the Quality of Financial Reporting

3. RESEARCH METHODOLOGY

This research uses a quantitative approach with an associative method aimed at statistically explaining the influence of independent variables on dependent variables. The research object focuses on Small and Medium Enterprises (SMEs) in the culinary sector in Padang City, West Sumatra. The selection of this sector is based on its dominant contribution to the regional GDP, yet it still faces significant challenges in standardizing financial reporting.

The population in this study consists of all culinary SMEs registered with the relevant authorities in Padang City. The sampling technique was conducted using purposive sampling method, which is the selection of samples based on specific criteria: (1) SMEs operate in the fast food culinary sector; (2) have been in operation for at least one year; and (3) are willing to be respondents. Based on these criteria and referring to the rule of thumb by Hair et al. (2014)—which suggests that the minimum sample size for multiple regression analysis should be at least 15 to 20 times the number of independent variables—the sample size for this study was determined to be 60 respondents, consisting of SME owners or financial managers.

Primary data were collected through the distribution of questionnaires directly during the period from March to April 2025. The research instrument was measured using a 1-5 Likert scale, which includes three main variables:

1. The Quality of Financial Statements (Y), measured through the characteristics of relevance, reliability, comparability, and understandability (Rompas et al., 2022).
2. The Quality of Human Resources (X1), measured through the dimensions of education, training, work experience, technical competence, and responsibility (Aldno & Septiano, 2021).
3. Business Age (X2), measured based on the duration of the business's operational period from its establishment until the time the

research was conducted (Khoiriyah & Oktari, 2021).

The data analysis technique begins with instrument testing (validity and reliability tests), followed by classical assumption tests including normality, multicollinearity, and heteroscedasticity tests to ensure that the resulting regression model is a Best Linear Unbiased Estimator (BLUE). Hypothesis testing is conducted through multiple linear regression analysis, partial tests (t-test), simultaneous tests (F-test), and determination coefficient (R²) analysis using statistical software to measure the extent to which independent variables can explain the variance of the dependent variable

4. RESULTS AND DISCUSSION

4.1 Overview

Micro Enterprises in Padang City in 2025 are spread across all sub-districts with a diverse number and characteristics of businesses. Based on the obtained data, the total number of micro enterprises recorded in 11 sub-districts of Padang City amounts to 47,963 business units. This number indicates that micro enterprises play a very significant role in supporting the regional economy and are the main source of job creation for the community.

Spatially, the sub-district with the highest number of SMEs is Koto Tangah with 7,333 businesses, and Kuranji with 7,151 businesses. The high number of SMEs in both sub-districts indicates a fairly dynamic economic activity among the community, in line with the relatively large area and high population density. Meanwhile, the sub-districts with the fewest SMEs are Lubuk Kilangan and Bungus Teluk Kabung, which are more characterized by a dominance of large industrial sectors and non-trade activities.

Based on the type of business, SMEs in Padang City are mostly retail with a total of 20,866 business units, followed by food service (culinary) with 15,830 business units, and packaging businesses with 4,734 business units. The dominance of retail and culinary businesses reflects the high consumption patterns of urban communities and the ease of market access for SMEs. Additionally, there are also businesses in the service sector with 5,093 business units and handicrafts with 1,440 business units, although their numbers are relatively smaller compared to other sectors.

4.2 Descriptive Analysis

Descriptive analysis in this study uses the Respondent Achievement Level (RAL) approach to illustrate the achievement level of each measured indicator. This analysis aims to understand respondents' perceptions of the research variables, namely the understanding of financial report quality, human resources, and the lifespan of SMEs. The RAL value is obtained from the comparison between the average score achieved by respondents and the maximum score that could be obtained, then expressed as a percentage.

Based on the testing of all statement items (items 1–11) for the financial report quality variable in SMEs in Padang City, the average value (mean) is 3.95 with a respondent achievement rate (TCR) of 79.00%, which falls into the good category. This indicates that, in general, SME actors have a sufficiently adequate ability to prepare quality financial reports.

From each indicator, the statement with the highest average value is found in indicator item 5, which states that the data used in the preparation of financial statements is recorded honestly and in accordance with the actual business conditions, with a mean of 4.07 and a TCR of 81.33% (good category). This finding indicates that SMEs have a relatively high level of awareness in maintaining the honesty and accuracy of financial data, so that the reports produced can reflect the actual business conditions.

Next, indicator 2 related to information in financial statements, which helps assess the condition and development of the business, also shows a relatively high value with a mean of 4.02 and a TCR of 80.33%. This indicates that financial statements have been utilized as an evaluation tool in business decision-making. Meanwhile, the indicator with the lowest average value is found in statement 7 regarding financial statements being prepared in a format and content that allows for comparison with the previous period, with a mean of 3.88 and a TCR of 77.67%, although it is still in the good category. This indicates that the aspect of comparability of financial statements between periods still needs to be improved, particularly in terms of consistency in format and presentation of the reports.

Overall, other indicators such as the relevance of information, report reliability, use of transaction evidence, and ease of understanding of financial reports also show values that fall into the good category. This reflects that the financial reports

prepared by SMEs in Padang City have met the basic qualitative characteristics, namely relevance, reliability, comparability, and understandability.

On the variable of Human Resource Quality, it shows that all statement items (items 1–11) have an average value (mean) of 4.18 with a respondent achievement level (RAL) of 83.52%, which falls into the good category. This indicates that, in general, the quality of human resources possessed by SME actors is already classified as good and capable of supporting business operational activities.

From each indicator, several statements received the highest average scores, particularly indicator 8 related to the ability to access the required information quickly and accurately with a mean of 4.23 and a TCR of 84.67% (very good category). Additionally, indicators 4 and 5 related to relevant educational background, experience in handling various types of tasks, and work experience in supporting decision-making also showed high scores with a mean of 4.22 and fell into the very good category. These findings indicate that SMEs have a sufficiently strong capacity in terms of education, experience, and the ability to manage information to support business performance.

Next, indicator 3 related to work experience also shows a relatively high value, such as having a considerable amount of work experience in their field with a mean of 4.20. This indicates that experience is one of the important factors in shaping the quality of human resources, especially in enhancing adaptability and decision-making skills.

Meanwhile, the indicator with a relatively lower average value is found in statement 2 regarding participation in training or workshops, with a mean of 4.12 and a TCR of 82.33%, although it still falls within the good category. This indicates that although the quality of human resources is already good, participation in formal development activities such as training still needs to be improved to strengthen the existing competencies.

Overall, other indicators such as technical skills, use of work tools, ability to filter information, job responsibility, and level of engagement in the business also show values that fall into the good category. This reflects that the human resources in SMEs in Padang City have adequate competencies, both in terms of knowledge, skills, and work attitudes.

The results of the descriptive test on the Business Age Variable show that all statement items (items 1–6) have an average value (mean) of 4.09 with a respondent achievement level (RAL) of 81.78%, which falls into the good category. This indicates that, in general, the SMEs that participated as respondents in this study have a fairly good level of business sustainability, marked by their ability to survive and develop in carrying out business activities.

From each indicator, the statement with the highest average value is found in indicator 6 related to infrequent employee turnover with a mean of 4.13 and a TCR of 82.67%, followed by the indicator of employees working for a long period with a mean of 4.12. These findings indicate that SMEs that have been operating for a relatively long period tend to have good workforce stability, reflecting a fairly established and sustainable business condition.

Next, indicator 4 related to business resilience, such as the ability of businesses to withstand various challenges and the development of businesses impacting income growth, also shows a relatively high value with a mean of 4.10. This indicates that the longevity of a business contributes to the ability of SMEs to face market dynamics and improve business performance over time.

Meanwhile, the indicator with the lowest average value is found in statement 3 regarding the ability of the business to generate better income compared to before, with a mean of 4.03 and a TCR of 80.67%, although it is still in the good category. This indicates that although the business has been operating for quite some time, the increase in income has not yet been fully optimally felt by all SME actors. Overall, all indicators on the business age variable are in the good category, reflecting that SMEs in Padang City have a sufficiently adequate level of operational experience. The duration of a business's operation not only reflects its ability to survive but also indicates a process of learning and adapting to changes in the business environment

4.3 Instrument Test Results

4.3.1 Validity Test

The results of the validity test of the research instrument have been declared valid. This is based on the calculated r value being greater than the table r value. The table r value used in the analysis is 0.2541. Thus, the instrument meets the

validity requirements and can proceed to the next statistical test.

4.3.2 Reliability Test

The results of the reliability test indicate that the research instrument has a good level of internal consistency. The obtained Cronbach's Alpha value is above the minimum required threshold (≥ 0.60), thus it can be concluded that the instrument is reliable and suitable for use as a data collection tool in this research.

Table 1 Reliability Test Results

Variable	Cronbach's Alpha	Critical Value
Quality of Financial Statements (Y)	0,955	0,60
Quality of Human Resources (X1)	0,919	0,60
Business Age (X2)	0,836	0,60

Source: Processed Data, 2025

4.4 Classic Assumption Test

4.4.1 Normality Test

The results of the normality test using the Kolmogorov–Smirnov method showed a statistical value of 0.072 with an Asymp. Sig. (2-tailed) value of 0.200. Because the significance value exceeds the $\alpha = 0.05$ threshold, it can be stated that the residual data are normally distributed. With the fulfillment of this normality assumption, the multiple regression model applied in the study has met one of the classical assumption requirements that must be satisfied before further analysis is conducted.

4.4.2 Multicollinearity Test

Based on the results of the multicollinearity test, each independent variable has a Tolerance value of 0.999 and a VIF value of 1.075. The Tolerance value is greater than 0.10 and the VIF value is less than 10. Thus, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

This result indicates that each independent variable contributes relatively independently in explaining the dependent variable, so the multiple regression model used in this study meets the assumption of no multicollinearity and is suitable for further analysis.

4.4.3 Heteroskedasticity Test

The results of the regression coefficient test show that the significance levels of the human resource variable (0.512) and business age (0.288) are both greater than 0.05 (Sig. > 0.05), thus it can be concluded that there is no heteroscedasticity and the classical assumptions are met.

4.5 Hypothesis Testing

4.5.1 Discrimination Test

The correlation coefficient (R) value of 0.779 indicates a positive relationship between the business age and human resources variables with the quality of financial statements, with a relatively strong degree of correlation. The R Square value of 0.607 indicates that 60.7% of the variation in the quality of financial statements can be explained by the human resources and business age variables, while the remaining 39.3% is influenced by other variables outside the research model. The Adjusted R Square value of 0.593 shows that the regression model used is quite good in explaining the relationship between the research variables.

4.5.2 Simultaneous Test

Based on the test results, a significance value (Sig.) of 0.000 was obtained. Since this significance value is less than 0.05 ($\alpha = 5\%$), it can be stated that the regression model used has a statistically significant level. This means that the variables of Business Age and Human Resources simultaneously or together have a significant influence on the Quality of Financial Statements. These findings indicate that the applied regression model has been deemed suitable for explaining the relationship between the independent and dependent variables in this study.

Table 3 Simultaneous Test Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1154.326	2	577.163	43.951	.000 ^b
Residual	748.524	57	13.132		
Total	1902.850	59			

Source: Processed Data, 2025

4.5.3 Partial Test (t-test)

The results of the multiple linear regression analysis to test the influence of Human Resource Quality (X1) and Business Age (X2) on Financial

Statement Quality (Y) are summarized in the table below:

Table 4 Summary of Multiple Linear Regression Test Results

Variable	Regression Coefficient	t-hitung	Sig.
(Constant)	-20,028	-2,845	0,007
Quality of Human Resources (X1)	0,897	4,215	0,000
Business Age (X2)	0,907	3,892	0,000
R-Square	0,607		
F-hitung	43,951		

Source: Processed Data, 2025

Business Age Based on Table 4, the significance value for the Human Resource Quality and Business Age variables is $0.000 < 0.05$, so both variables partially have a positive and significant effect on the quality of financial statements. Simultaneously (F-Test), this model is declared fit with a significance value of 0.000. The R-Square value of 0.607 indicates that the variables of Human Resource Quality and Business Age can explain 60.7% of the variance in Financial Statement Quality, while the remaining 39.3% is influenced by other factors outside the scope of this research model.

The correlation between human resources and business age with the quality of financial reports of SMEs in Padang City can be explained as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y = -20,028 + 0,897X_1 + 0,907X_2 + \varepsilon$$

1. The constant value of -20.028 indicates that functionally, the quality of financial reports in culinary SMEs in Padang City will not be formed without the contribution of human resource quality and business experience (business age). This negative figure indicates that if a small and medium-sized enterprise (SME) operator does not possess adequate human resource competencies and is not supported by sufficient operational experience, it will be impossible for the entity to produce financial reports that meet quality standards. This reinforces the Resource-Based View (RBV) theory in this research, that intangible assets such as knowledge and experience are not merely supporting factors, but rather the main foundation (prerequisite) for the creation of transparency and financial accountability in the culinary sector.

2. Human Resource Quality variable (X1) is ($0.000 < 0.005$). A regression coefficient of 0.897 indicates that for every one-unit increase in human resources, the quality of SME financial reports will increase by 0.897 units, assuming the business age variable remains constant. A positive regression coefficient indicates that the better the quality of human resources, the higher the quality of financial reports will be. Thus, the hypothesis stating that Human Resources affect the Quality of Financial Statements is accepted.
3. Business age regression coefficient (X2) ($0.000 < 0.005$). The Business Age variable has a regression coefficient value of 0.907, indicating that each increase in business age by one unit will improve the quality of SME financial reports, assuming the human resource factor remains constant. The significance value ($0.000 < 0.005$) indicates that business age significantly affects the quality of financial

4.6 Discussion

4.6.1 The Influence of Human Resource Quality on Financial Statement Quality

The results of the regression analysis show that the quality of human resources has a positive and significant effect on the quality of financial reports in SMEs in Padang City ($0.000 < 0.05$), confirming that the significantly large negative constant value, namely -20.028, is a strong indication that the quality of financial reports in the culinary sector in Padang City cannot stand alone without the intervention of human resource competence and the accumulation of business experience. This reinforces the Resource-Based View (RBV) theory, where intangible assets in the form of the manager's intellectual knowledge are the main foundation for financial transparency. This finding also provides a logical explanation for why SMEs with a high awareness of data honesty (TCR 81.33%) still struggle to produce quality financial reports if not supported by adequate formal training. This finding indicates that the better the competence, knowledge, and skills possessed by human resources, the higher the quality of the financial reports produced. The quality of human resources becomes an important factor in ensuring that the financial reports prepared are relevant, reliable, and aligned with the needs of business decision-making.

Empirically in the field, this influence is reflected in the ability of SMEs to understand the flow of business transactions and conduct financial recording, although some are still done in a simple manner. SME actors with higher levels of education and technical competence tend to manage financial recording more systematically, from recording daily transactions to preparing financial reports in a more structured manner. Conversely, the limited competency of human resources, partly due to the low level of accounting training (only around 0.6%–1.8%), becomes the main obstacle in producing quality financial reports. This condition shows that an individual's ability to manage financial information is key in transforming transaction data into valuable information.

The research findings align with the Resource Based View (RBV) theory, which states that an organization's internal resources, particularly intangible resources such as competencies and HR skills, are strategic assets in creating quality performance and output. In the context of SMEs, human resources play a key role as the main drivers in the financial management process, from recording to reporting. The higher the capabilities possessed, the better the quality of financial information produced.

The results of this study are also consistent with the findings of previous research by (Naiaki et al., 2024) which explains that human resource competence has an impact on the quality of financial reports. The same was found in the research by (Rizky & Rialdy, 2025) that human resources are an important factor influencing the quality of financial reports. This reinforces that the HR factor is the main determinant in improving the quality of financial reports, especially in the SME sector.

Thus, in the context of SMEs in Padang City, efforts to improve the quality of human resources through training, education, and competency development become strategic steps that need to be taken. The results of this study affirm that investment in human resources in SMEs in Padang City not only impacts individual performance improvement but also directly contributes to the quality of financial information produced by SMEs.

4.6.2 The Influence of Business Age on the Quality of Financial Statements

The results of the regression analysis show that the age of the business has a positive and

significant effect on the quality of financial reports in SMEs in Padang City ($0.000 < 0.05$). These findings indicate that the longer a business operates, the higher the quality of the financial reports produced. This indicates the phenomenon of learning by doing, where business operators acquire knowledge gradually through their experiences in carrying out daily business activities.

Empirically in the field, small and medium-sized enterprise (SME) operators who have been running their businesses for a long time tend to have better capabilities in managing cash flow and maintaining financial records. Experience in dealing with various transaction dynamics, such as fluctuations in income and expenses, encourages business operators to establish more systematic recording patterns. In addition, SMEs that have been established for a longer period generally begin to be able to separate personal finances from business finances more consistently, resulting in clearer and more structured financial reports. This experience shapes tacit knowledge that is not acquired instantly, but rather through a continuous learning process while running the business.

These findings align with the Resource-Based View (RBV) theory, which emphasizes that organizational excellence is determined by the ability to leverage internal resources, including accumulated experience as an intangible resource. In this context, the age of the business reflects the accumulation of knowledge and skills that become important capabilities in improving the quality of financial management. The longer the business is run, the more mature the entrepreneurs' ability to prepare financial reports that meet business needs and applicable standards, such as SAK EMKM.

The findings of this study are also supported by research that states the age of the business has a significant positive influence on the quality of financial statements (Caisar et al., 2024). Next (Karadag, 2017) found that the age of the company greatly determines the performance of SMEs. The same was found by (Almeida & Kale, 2024) which showed that the business life cycle affects the quality of business performance. However, there are differing findings from (Rahmadani, 2022) which indicate that the length of time a business has been operating does not automatically improve the quality of financial reports without supporting factors such as adequate education or understanding of accounting.

Thus, the age of the business is an important factor in improving the quality of financial reports of SMEs in Padang City, especially through the continuous learning process experienced by business operators. However, that experience needs to be balanced with an increase in competence, particularly in the field of accounting, so that the quality of the financial reports produced is not only based on habits but also in accordance with applicable standards. Therefore, in addition to considering the length of time the business has been operating, efforts to improve the quality of financial reports also need to be supported through continuous education and training for SMEs.

4.6.3 Integration of Human Resources and Experience in Improving the Quality of Financial Reporting

Collectively, the results of this study indicate that the relationship between the quality of human resources and the age of the business forms a strong synergy in improving the quality of financial reports in SMEs in Padang City. The quality of human resources, which reflects competence, knowledge, and technical skills, combined with business experience accumulated over time, results in a more comprehensive ability to manage and present financial information.

In an empirical context, particularly in the culinary sector of SMEs that have the characteristic of relatively fast inventory turnover and cash flow, the combination of the manager's intellectual intelligence and practical experience becomes a key factor in maintaining orderly financial record-keeping. Human resources with an understanding of accounting are able to process transactions systematically, while business experience helps SMEs recognize transaction patterns, anticipate financial risks, and build more disciplined recording habits. This synergy produces financial reports that are not only more technically organized but also more accurate in reflecting the actual business conditions (Rivandi, 2022).

These findings imply that efforts to improve the quality of financial reports in SMEs cannot rely solely on short-term training or partial competency enhancement. A more comprehensive approach is needed through continuous mentoring tailored to the business's developmental stage. Thus, the improvement in human resource quality can progress alongside the accumulation of business experience, resulting in

a more mature financial recording and reporting system that meets applicable standards.

5. CONCLUSION

Based on the research results and discussions that have been conducted, it can be concluded that the quality of human resources and the age of the business, both partially and simultaneously, have a positive and significant impact on the quality of financial reports in the culinary sector SMEs in Padang City. These findings affirm the relevance of the Resource-Based View (RBV) theory, where intellectual competence and operational experience are strategic assets that determine an entity's ability to produce reliable financial information. The high percentage of entrepreneurs with bachelor's degrees and the dominance of female involvement in this research sample also contribute positively to administrative discipline, although challenges in implementing more complex accounting standards are still found in the field.

Future research is expected to develop theoretical studies in the field of accounting and SME management, particularly in the culinary industry sector, by adding other variables that may affect the quality of financial statements, such as the use of information technology as a moderating variable. In addition, the use of qualitative methods is highly recommended to gain a deep understanding of the psychological and operational reasons why long-established SMEs remain reluctant to prepare financial statements. Practically, SME operators are advised to start setting a fixed salary for themselves to avoid withdrawing business funds without clear calculations, and to commit to recording all transactions regularly, either through a simple cash book or by utilizing digital financial recording applications. Lastly, for relevant institutions and financial agencies, the results of this research can serve as a foundation in formulating more intensive and targeted accounting training programs for business actors in Padang City.

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