

## Understanding Accounting and Information Technology on the Quality of Financial Reports of MSMEs in the Culinary Sector in Padang City

Oleh:

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RIWAYAT ARTIKEL:

Artikel Masuk: 24 April 2026

Artikel Diterima: 30 Mei 2026

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### ABSTRACT

*This study aims to analyze the effect of accounting understanding and information technology on the quality of financial reports of MSMEs in the culinary sector in Padang City. The research method used is quantitative research with a survey approach. The data used are primary data obtained through the distribution of questionnaires to MSME actors in the culinary sector in Padang City. The research population consisted of 15,830 business units, with the sampling technique using purposive sampling, resulting in 90 respondents. The data analysis techniques used include instrument testing, classical assumption testing, multiple linear regression analysis, t-test, F-test, and coefficient of determination test using the SPSS program. The results of the study indicate that accounting understanding has a positive and significant effect on the quality of MSME financial reports, while information technology does not have a significant effect on the quality of financial reports. This study implies that strengthening basic manual accounting competencies for culinary MSME actors is more urgently needed by stakeholders than merely focusing on digitalization, considering that the use of technology has not provided a significant contribution to the quality of financial reporting without a strong foundation in accounting understanding.*

**Keywords:** Accounting Understanding, Information Technology, MSME Financial Report Quality

### ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh pemahaman akuntansi dan teknologi informasi terhadap kualitas laporan keuangan UMKM pada sektor kuliner di Kota Padang. Metode penelitian yang digunakan adalah penelitian kuantitatif dengan pendekatan survei. Data yang digunakan berupa data primer yang diperoleh melalui penyebaran kuesioner kepada pelaku UMKM sektor kuliner di Kota Padang. Populasi penelitian berjumlah 15.830 unit usaha, dengan teknik pengambilan sampel menggunakan *purposive sampling* sehingga diperoleh 90 responden. Teknik analisis data yang digunakan meliputi uji instrumen, uji asumsi klasik, analisis regresi linear berganda, uji t, uji F, dan uji koefisien determinasi dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa pemahaman akuntansi berpengaruh positif dan signifikan terhadap kualitas laporan keuangan UMKM, sedangkan teknologi informasi tidak berpengaruh signifikan terhadap kualitas laporan keuangan. Penelitian ini mengimplikasikan bahwa penguatan kompetensi dasar akuntansi secara manual bagi pelaku UMKM kuliner jauh lebih mendesak dilakukan oleh pemangku kepentingan dibandingkan sekadar digitalisasi, mengingat penggunaan teknologi belum memberikan kontribusi nyata terhadap kualitas pelaporan keuangan tanpa landasan pemahaman akuntansi yang kuat.

**Kata kunci:** Pemahaman Akuntansi, Teknologi Informasi, Kualitas Laporan Keuangan UMKM

## 1. INTRODUCTION

The low quality of financial statements in Micro, Small and Medium Enterprises (MSMEs), especially in the culinary sector in Padang City, is still a significant problem. This phenomenon can be seen from the number of business actors who have not recorded transactions systematically, so that the financial information produced is inaccurate and difficult to use for economic decision-making and access to capital. One of the main causes of this condition is the limited understanding of accounting and the use of information technology that is not optimal in the process of recording and preparing financial statements.

Several previous studies have tried to examine the factors that affect the quality of MSME financial statements. However, there are inconsistencies in the results (research gap) that require further study. For example, research conducted by Riyadi, (2020) stating that understanding of accounting and information technology has a significant effect on the quality of financial statements. On the other hand, the results of research from Pratiwi et al. (2024) show that under certain conditions, the use of information technology does not automatically improve the quality of reports if it is not accompanied by basic user competencies.

This research contributes novelty through empirical testing on the influence of accounting and information technology understanding that is specifically focused on the culinary sector. In contrast to previous research which was general, this study considers the unique characteristics of the culinary industry in Padang City which has a very high intensity of daily transactions but is still dominated by manual recording practices. Focusing on the gap between the availability of simple technology and low functional adoption by business actors is an added value in explaining the phenomenon of financial report quality in this sector.

The purpose of this study is to analyze the extent to which the level of understanding of accounting and the use of information technology is able to encourage the improvement of the quality of financial statements in culinary MSMEs in Padang City.

This article is arranged in the following order the first part explains the background and urgency of the research The second part explains the research methods used the third part presents the results of data analysis and discussion and the final section summarizes the conclusions and practical suggestions for stakeholders.

### 1.2 Research Problem

Based on the description of the background of the problem above, the problems to be studied are as follows:

1. How does accounting understanding affect the quality of MSME financial statements in the culinary sector in Padang City?
2. How does information technology affect the quality of MSME financial statements in the culinary sector in Padang City?

### 1.3 Research Objectives

Based on the formulation of the problem above, the research has the following research objectives to test the following things:

1. To analyze the influence of accounting understanding on the quality of MSME financial statements in the culinary sector in Padang City?
2. To analyze the influence of information technology on the quality of MSME financial statements in the culinary sector in Padang City.

## 2. LITERATURE REVIEW AND HYPOTHESIS FORMULATION

### 2.1 Accounting Theory

Accounting theory is a basic concept that describes the principles, methods, and procedures in the process of recording, classifying, summarizing, and presenting financial information of an entity. The main goal of accounting is to produce relevant, reliable, and trustworthy financial reports for users in economic decision making Waty et al., (2023). The basic concept of accounting was introduced by Luca Pacioli (1494) through a paired bookkeeping system which states that each transaction is recorded in two sides, namely debit and credit, so that a balance can be maintained. Accounting theory has an important role in providing a conceptual foundation for accounting practices carried out by an entity.

According to accounting theory, a good understanding of accounting and the use of

information technology can improve the quality of financial statements, because it helps business actors in recording and processing financial data more accurately, relevantly, and on time. The application of accounting theory is very important to help business actors understand the financial condition of their business more clearly and accurately. Thus, accounting theory is a very important basis in supporting rational economic decision-making and improving the quality of financial statements produced by Hoesada., (2022). In addition, accounting theory also serves to explain and predict accounting practices and is the basis for the preparation of financial statements by Rahmadhani & Anggraeni., (2025).

## **2.2 Understanding of Accounting (X1)**

Accounting understanding is an individual's ability to understand the concepts and stages of the accounting process, starting from recording transactions to preparing financial statements in accordance with applicable accounting principles and standards. MSME actors who have a good understanding of accounting tend to be able to produce financial statements that are in accordance with applicable standards and can support appropriate business decision-making. However, the level of accounting understanding in some MSME actors is still relatively low, so many business actors have not fully benefited from the preparation of financial statements in accordance with Rohmatu., (2024).

Understanding accounting covers all stages in the accounting cycle, starting from transaction identification, recording transactions in journals, classification into ledgers, to the preparation of financial statements that can provide useful information for internal and external parties in assessing business financial performance and position (Onoyi et al., 2024; Annand & Dauderis., 2021). A good understanding of the accounting cycle allows business actors to compile financial statements in a systematic and structured manner, so that the financial information produced becomes more accurate and reliable. A good understanding of accounting provides various benefits for business actors, especially in managing business finances more regularly and systematically. MSME Actors

## **2.3 Information Technology (X2)**

Information technology is a technological development used to process, store, and convey information quickly and efficiently through computer hardware and software as well as communication systems Martin, 1999 Jhela Purnamasari., (2023). Rachmadi & Kom., (2020). Information technology includes the design, development, and management of computer-based information systems that enable the availability of accurate information and support appropriate decision-making Patappari et al., (2024). The development of information technology makes it easier for humans to manage and disseminate information through digital media such as computers and smartphones, thereby supporting efficiency and innovation in business activities Karim et al., (2020). Therefore, understanding the Technology Acceptance Model (TAM) is important to explain how individuals or organizations accept and utilize technology based on the ease of use and benefits perceived by Manuaba et al., (2024).

## **2.4 Quality of Financial Statements (Y)**

According to PSAK No.1, the complete financial statements consist of financial position statements, comprehensive income statements, equity change reports, cash flow statements, notes on financial statements and financial position statements at the beginning of the period. Financial statements are useful in decision-making because they are prepared according to standards so that the information presented is relevant, reliable, understandable and comparable. Users of financial statements include investors, employees, creditors, suppliers, customers, governments and the public who need information to assess business performance, stability and sustainability.

In addition, the quality of financial statements is also determined by the qualitative characteristics of the financial information presented. These characteristics include relevance, reliability, understandability, and comparability. Relevance shows that the information in financial statements must have predictive value and feedback value so that it can assist users in making informed economic decisions. Reliability shows that the information presented must be free from material errors and can be trusted by the users of the financial statements, so that it can reflect the actual financial condition Fadilah., (2020). In general, a

financial statement is a document that summarizes transactions the finances of an entity over a given period, such as sales, purchases, debt payments and receivables receipts. Comprehensible characteristics mean that the information presented in financial statements must be compiled clearly, systematically, and easily understood by users who have adequate knowledge of economic and accounting activities. Meanwhile, the characteristics can be compared showing that the financial statements must be prepared consistently from period to period so as to allow users to compare financial performance between periods and between entities. With the fulfillment of these characteristics, the financial statements produced will have good quality and be able to provide useful information for internal and external parties in assessing the performance and financial condition of a business Nasihin et al., (2025) This report presents information about the company's financial position, performance and cash flow so that it can be used to assess profitability, liquidity, solvency and business prospects, as well as a means of communication between the company and internal and external parties.

## 2.5 Hypothesis Development

### 2.5.1 Accounting Understanding of the Quality of Financial Statements

Several studies show that understanding accounting has a positive effect on the quality of financial statements, such as the research of Mujianti et al., 2022; Erawati & Setyaningrum., 2021; Indrawan & Dewi., 2022; Riyadi.,2020) dan Hitawasana & Dewi., 2023). Namun, Muliani et al., (2023) found that understanding accounting had no effect on the quality of financial statements.

### 2.5.2 Information Technology on the Quality of Financial Statements

Information technology is a system for processing and conveying information quickly and accurately Hastuti et al., (2024). Most studies show that information technology has a positive effect on the quality of financial statements positive on Hijriyanah & Yanti., 2023; Erawati & Fajriati., 2023; Hadis et al., 2022; Herman et al., 2025; Ridwan & Ramli., (2024), however Aprsiansyah et al., (2020) finding different outcomes due to limited resources and infrastructure.

## 2.6 Research Model

The research model is used to explain the relationship between independent variables and dependent variables theoretically.

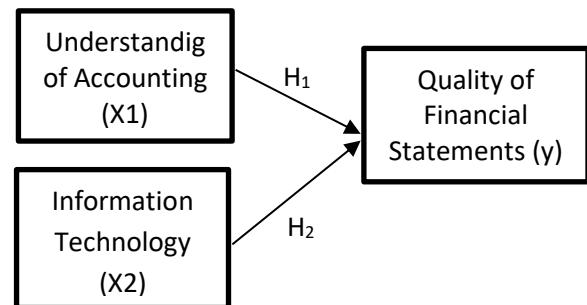


Figure 1. Research Model

## 2.7 Hipotesis

Based on the previous description, the hypothesis in this study is:

1. H1 = Understanding accounting has a positive effect on the quality of financial statements
2. H2 = Information technology has a positive effect on the quality of financial statements

## 3. RESEARCH METHODOLOGY

### 3.1 Types of Research

This type of research is quantitative research. Quantitative research is a research method that prioritizes the collection and analysis of data in the form of numbers or numerical variables. The quantitative research method includes several steps, such as rigorous research design, representative sample selection, data collection with structured instruments such as questionnaires and data analysis using statistical techniques.

### 3.2 Data Types and Sources

The type of data based on the collection time used in this study is cross section data, which is a type of data collected by observing various subjects or units of analysis at a certain point in time. The data source in this study uses primary data.

### 3.3 Population and Sample

Population is a whole of objects or subjects that have certain characteristics that are set by researchers to be studied and conclusions are drawn Sugiono., (2020). The population in this study is all MSME actors engaged in the culinary sector in Padang City, with a total of 15,830. From the population, 90

respondents were taken as a research sample determined based on the main criteria.

### 3.4 Data Collection Techniques

#### 3.4.1 Questionnaire

According to Sugiono., (2020) A questionnaire is a type of data collection that is carried out by giving a set of questions or written statements to respondents, which are then answered and returned to the researcher. The results of this survey used the Likert scale as a measurement method to assess respondents' attitudes, opinions or perceptions towards the social phenomena being studied.

### 3.5 Data Analysis Techniques

#### 3.5.1 Test Instruments

##### 3.5.1.1 Validity Test

According to Soesana et al., (2023) The validity test is referred to as the validity test in research to determine valid, reliable and objective data. The validity test of a research instrument is used to measure the validity or validity of a research instrument.

##### 3.5.1.2 Reliability Test

A reliability test is a test to assess the extent to which a research instrument can produce consistent and reliable data. A reliable instrument will provide stable and consistent results if used repeatedly under the same conditions.

#### 3.5.2 Classic Test

##### 3.5.2.1 Normality Test

According to Sahir., (2021) the normality test is a test used to find out whether independent and dependent variables are distributed regularly or not. The data is considered to be normally distributed if most of the residue is close to the mean residue.

##### 3.5.2.2 Multicollinearity Test

According to Rifkhan, (2023) The multicollinearity test is used to detect the presence of strong linear correlations or relationships between independent variables in regression models. The commonly used methods to detect multicollinearity are the Tolerance Test and the Variance Inflation Factor (VIF).

##### 3.5.2.3 Heteroscedasity Test

According to Rifkhan, (2023) The heteroscedasticity test was used to analyze whether there was a residual variance disparity between observations in the regression model.

### 3.5.3 Hypothesis Testing

#### 3.5.3.1 T-Test

According to Sahir, (2021) The t-test is a partial regression coefficient test designed to measure the significant degree of each independent variable against the dependent variable.

#### 3.5.3.2 Determination Test

According to Sahir, (2021) in principle, the determination that is usually represented by R<sup>2</sup> shows the extent of the influence of each independent variable on the dependent variable. The smaller the value of the determination coefficient in the regression model or the closer it is to 0, the greater the influence of each independent variable on the dependent variable.

#### 3.5.3.3 Multiple linear regression

Multiple linear regression analysis is a type of data analysis used to evaluate how an independent variable, estimator variable or independent variable affects a single bound variable, dependent variable or independent variable Aminatus Zahriyah et al., (2021)

## 4. RESULTS AND DISCUSSION

### 4.1 Research Results

#### 4.1.1 Research Description

##### 4.1.1.1 Respondent Character

The instrument used in this study is a questionnaire, which is an effective tool for collecting quantitative data.

##### 4.1.1.2 Respondents by Business Age

Based on Table 4.1, the majority of respondents have businesses aged 1-3 years (44.4%). Furthermore, 28 people (31.1%) were 5-5 years old, 4 people (4.4%) were 5-year-olds, and 18 people (20.0%) were older than 6 years.

**Table 4.1 Characteristics of Respondents by Business Age**

| No. | Age of business | Total | Percentage (%) |
|-----|-----------------|-------|----------------|
| 1   | 1-3 Years       | 40    | 44,4%          |
| 2   | 3-5 Years       | 28    | 31,1%          |
| 3   | 5 Years         | 4     | 4,4%           |
| 4   | >6 Years        | 18    | 20,0%          |
|     | Total           | 90    | 100%           |

*Source: Primary Data Processing 2025*

#### 4.1.1.3 Respondents by Gender

Based on the data presented in Table 4.2, the questionnaire was filled out by 90 people consisting of 42 female respondents and 48 male respondents.

**Table 4.2 Characteristics of respondents by gender**

| No.          | Gender | Total | Percentage (%) |
|--------------|--------|-------|----------------|
| 1            | Men    | 48    | 53,3%          |
| 2            | Women  | 42    | 46,7%          |
| <b>Total</b> |        | 90    | 100%           |

Source: Primary Data Processing 2025

#### 4.1.1.4 Responses Based on Recent Education

The majority of respondents have a high school education background as many as 41 people (45.6%). Furthermore, 26 respondents (28.9%) were educated in D1–D3, 24.4% were educated in S1–S3, and 1.1% were educated in junior high school. This shows that MSME actors in Padang City generally have a high school education level which is influenced by employment factors and limited educational opportunities.

**Table 4.3 Respondents by Last Education**

| No.          | Education | Number | Percentage (%) |
|--------------|-----------|--------|----------------|
| 1            | SMP       | 1      | 1,1%           |
| 2            | SMA       | 41     | 45,6%          |
| 3            | D1-D3     | 26     | 28,9%          |
| 4            | S1-S3     | 22     | 24,4%          |
| <b>Total</b> |           | 90     | 100%           |

Source: Primary Data Processing 2025

#### 4.1.1.5 Respondents by Age

Based on Table 4.4, there were 16 respondents aged 20-25 years; 28 respondents aged 25-30 years, 24 respondents aged 30-35 years, 22 respondents aged 35 years.

**Table 4.4 Respondents by Age**

| No.          | Education    | Total | Percentage(%) |
|--------------|--------------|-------|---------------|
| 1            | 20- 25 Year  | 16    | 17,8%         |
| 2            | 25 - 30 Year | 28    | 31,1%         |
| 3            | 30 - 35 Year | 24    | 26,7%         |
| 4            | > 35 Year    | 22    | 24,4%         |
| <b>Total</b> |              | 90    | 100%          |

Source: Primary Data Processing 2025

## 4.2 Data Analysis

### 4.2.1 Descriptive Test

The descriptive test was used to describe the characteristics of respondents' answers through mean values, standard deviations, and theoretical and actual score ranges. The results of descriptive statistics show that the variables of accounting understanding, information technology, and financial report quality have an average value of 25.74 each, 31,77 and 47.37, which indicates that all variables are in the high category.

**Tabel 4.5 Descriptive Statistics**

| Indicator | Range Theoretical | Actual | Average Score Theoretical | Actual | Standard Deviation | Remarks |
|-----------|-------------------|--------|---------------------------|--------|--------------------|---------|
| PA        | 6-30              | 21-30  | 18                        | 25,74  | 1,713              | Height  |
| TI        | 7-35              | 22-35  | 21                        | 31,77  | 2,427              | Height  |
| KLK       | 11-55             | 38-55  | 33                        | 47,37  | 3,224              | Height  |

Source: Primary Data Processing 2025

### 4.2.2 Variables of Accounting Comprehension

The results show that the variable indicators of accounting understanding are in the high to very high category, so that the accounting understanding of MSME actors in Padang City is classified as both in the preparation and management of financial statements.

**Table 4.6 Descriptive Test of Accounting Comprehension Variables**

| Indicator | Range  |        | Average Score |        | Standard Deviation | Desc. Value Actual Flat |
|-----------|--------|--------|---------------|--------|--------------------|-------------------------|
|           | Theory | Actual | Theory        | Actual |                    |                         |
| PA1       | 1-5    | 3-5    | 3             | 4,19   | 0,421              | T                       |
| PA2       | 1-5    | 4-5    | 3             | 4,53   | 0,502              | ST                      |
| PA3       | 1-5    | 4-5    | 3             | 4,26   | 0,439              | ST                      |
| PA4       | 1-5    | 3-5    | 3             | 4,34   | 0,544              | ST                      |
| PA5       | 1-5    | 3-5    | 3             | 5,31   | 0,512              | ST                      |
| PA6       | 1-5    | 2-5    | 3             | 4,11   | 0,507              | T                       |

Source: Primary Data Processing 2025

### 4.2.3 Information Technology Variable (X2)

Based on the results of descriptive statistical analysis, all indicators of information technology variables (TI1–TI7) have an average value in the very high category. This shows that the use of information technology by perpetrators MSMEs in Padang City are very good and able to support business activities and the preparation of financial statements optimally.

**Table 4.6 Variable Descriptive Test Information Technology**

| Indicator | Range  |        | Average Score |        | Standard Deviation | Ket. Value Actual Flat |
|-----------|--------|--------|---------------|--------|--------------------|------------------------|
|           | Theory | Actual | Theory        | Actual |                    |                        |
| T11       | 1-5    | 4-5    | 3             | 4,51   | 0,503              | ST                     |
| T12       | 1-5    | 3-5    | 3             | 4,56   | 0,543              | ST                     |
| T13       | 1-5    | 3-5    | 3             | 4,50   | 0,546              | ST                     |
| T14       | 1-5    | 3-5    | 3             | 4,49   | 0,546              | ST                     |
| T15       | 1-5    | 3-5    | 3             | 5,48   | 0,565              | ST                     |
| T16       | 1-5    | 3-5    | 3             | 4,62   | 0,510              | ST                     |
| T17       | 1-5    | 3-5    | 3             | 4,61   | 0,513              | ST                     |

Source: Primary Data Processing 2025

#### 4.2.4 Variables of Quality of MSME Financial Statements

Based on descriptive statistical analysis, the average indicator of financial report quality variables is in the high to very high category. The KKK4 and KKK6 indicators are in the high category, while the other indicators are in the very high category.

**Table 4.7 Descriptive Test of MSME Financial Statement Quality Variables**

| Indicator | Range  |        | Average Score |        | Indicator | Range |
|-----------|--------|--------|---------------|--------|-----------|-------|
|           | Theory | Actual | Theoritis     | Theory |           |       |
| KKK1      | 1-5    | 2-5    | 3             | 4,27   | 0,614     | ST    |
| KKK2      | 1-5    | 2-5    | 3             | 4,34   | 0,564     | ST    |
| KKK3      | 1-5    | 2-5    | 3             | 4,37   | 0,570     | ST    |
| KKK4      | 1-5    | 3-5    | 3             | 4,07   | 0,650     | ST    |
| KKK5      | 1-5    | 3-5    | 3             | 4,27   | 0,557     | ST    |
| KKK6      | 1-5    | 3-5    | 3             | 4,20   | 0,545     | ST    |
| KKK7      | 1-5    | 3-5    | 3             | 4,37   | 0,570     | ST    |
| KKK8      | 1-5    | 4-5    | 3             | 4,33   | 0,474     | ST    |
| KKK9      | 1-5    | 4-5    | 3             | 4,38   | 0,488     | ST    |
| KKK10     | 1-5    | 4-5    | 3             | 4,34   | 0,478     | ST    |
| KKK11     | 1-5    | 3-5    | 3             | 4,43   | 0,542     | ST    |

Source: Primary Data Processing 2025

### 4.3 Test Instruments

#### 4.3.1 Validity Test

The validity test was carried out by comparing the significance of each question answer against all variables; A question is considered valid if R is greater than R of the table then the data is valid. In the r-value of the table, a value of 0.1745 is obtained from N-2, where N = 90. Thus, the degree of freedom (df) at the significance level of 5% is 88 (90-2).

##### 4.3.1.1 Variables of Accounting Comprehension (X1)

Based on the table 4.8, it can be concluded that the question is declared valid. This is because the r value is calculated > the r-value of the table on the X1 variable. The r-value of the table used in this analysis is 0.1745.

**Tabel 4.8 Test the Validity of Accounting Comprehension Variables**

| Variable                       | Item | R     |        | Remarks |
|--------------------------------|------|-------|--------|---------|
|                                |      | Count | table  |         |
| Understanding Accounting (X1). | X1.1 | 0,613 | 0,1745 | Valid   |
|                                | X1.2 | 0,409 | 0,1745 | Valid   |
|                                | X1.3 | 0,626 | 0,1745 | Valid   |
|                                | X1.4 | 0,554 | 0,1745 | Valid   |
|                                | X1.5 | 0,592 | 0,1745 | Valid   |
|                                | X1.6 | 0,732 | 0,1745 | Valid   |

Source: Primary Data Processing 2025

##### 4.3.1.2 Information Technology Variable (X2)

Based on the table 4.9, it can be concluded that the question is declared valid. This is because the r value is calculated > the r-value of the table on the X2 variable. The r-value of the table used in this analysis is 0.1745.

**Table 4.9 Validity Test of Information Technology Variables**

| Variable                    | Item | R     |        | Remarks |
|-----------------------------|------|-------|--------|---------|
|                             |      | Count | table  |         |
| Information Technology (X2) | X2.1 | 0,596 | 0,1745 | valid   |
|                             | X2.2 | 0,645 | 0,1745 | Valid   |
|                             | X2.3 | 0,658 | 0,1745 | Valid   |
|                             | X2.4 | 0,698 | 0,1745 | Valid   |
|                             | X2.5 | 0,688 | 0,1745 | Valid   |
|                             | X2.6 | 0,600 | 0,1745 | Valid   |
|                             | X2.7 | 0,667 | 0,1745 | valid   |

Source: Primary Data Processing 2025

##### 4.3.1.3 MSME Financial Report Quality Variable(Y)

Based on the table 4.10, it can be concluded that the questions are valid. This is because the r-value is calculated > the r-value of the table on the Y variable.

**Table 4.10 Validity Test of MSME Financial Statement Quality Variables**

| Variable                                 | Item | R     |        | Remarks |
|------------------------------------------|------|-------|--------|---------|
|                                          |      | Count | table  |         |
| Quality of MSME Financial Statements (Y) | Y.1  | 0,710 | 0,1745 | Valid   |
|                                          | Y.2  | 0,591 | 0,1745 | Valid   |
|                                          | Y.3  | 0,684 | 0,1745 | Valid   |
|                                          | Y.4  | 0,487 | 0,1745 | Valid   |
|                                          | Y.5  | 0,502 | 0,1745 | Valid   |
|                                          | Y.6  | 0,476 | 0,1745 | Valid   |
|                                          | Y.7  | 0,513 | 0,1745 | Valid   |
|                                          | Y.8  | 0,529 | 0,1745 | Valid   |
|                                          | Y.9  | 0,490 | 0,1745 | Valid   |
|                                          | Y.10 | 0,362 | 0,1745 | Valid   |
|                                          | Y.11 | 0,468 | 0,1745 | Valid   |

Source: Primary Data Processing 2025

#### 4.3.2 Reliability

Reliability was assessed using Cronbach's Alpha statistical test of at least 0.60. The Accounting Comprehension variable (X1) has a Cronbach's Alpha value of 0.613, the Information Technology variable (X2) of 0.773, and the Financial Statement Quality variable (Y) of 0.74.

**Table 4.11 Reliability Test Results Reliability**

| Variable                        | Cronbach Alpha | Critical Value | Conclusion       |
|---------------------------------|----------------|----------------|------------------|
| Understanding of Accounting     | 0,613          | 0,60           | Good Reliability |
| Information Technology          | 0,773          | 0,60           | Good Reliability |
| Quality of Financial Statements | 0,745          | 0,60           | Good Reliability |

Source: Primary Data Processing 2025

#### 4.4 Classic Assumption Test

##### 4.4.1 Normality Test

Normality checks were carried out using the Kolmogorov-Smirnov method and Shapiro-Wilk with SPSS Statistics version 25. The results of the normality test using Kolmogorov-Smirnov showed that the statistical value of Kolmogorov-Smirnov was 0.046 with a significance value of 0.200.

**Table 4.12 Normality Test Results**

| Variabel                | N  | Kolmogorov-Smirnov | Sig   | Ket    |
|-------------------------|----|--------------------|-------|--------|
| Unstandardized Residual | 90 | 0.046              | 0.200 | Normal |

Source: Primary Data Processing 2025

##### 4.4.2 Multicollinearity Test

The decision-making policy is seen based on the value of tolerance and variance inflation factor (VIF). Based on Table 4.13, it can be seen that the tolerance value for accounting (X1) and information technology (X2) is  $0.809 > 0.1$  and VIF is  $1.236 < 10$ , so it can be concluded that there is no multicollinearity in the two variables.

**Tabel 4.13 Multicollinearity Test**

| Variabel                    | Collinearity Statistics |       | Remarks              |
|-----------------------------|-------------------------|-------|----------------------|
|                             | Tolerance               | VIF   |                      |
| Understanding of Accounting | 0,809                   | 1,236 | No Multicollinearity |
| Information Technology      | 0,809                   | 1,236 | No Multicollinearity |

Source: Primary Data Processing 2025

##### 4.4.3 Heteroscedasticity Test

The method used in this study to detect the presence of heteroscedasticity is the Glejser method that the significance level for the accounting comprehension variable (X1) is 0.989,

while the information technology variable (X2) is 0.624.

**Tabel 4.14 Hasil Uji Heteroskedastisitas**

| Variable                    | sig   | Alpha | Description                       |
|-----------------------------|-------|-------|-----------------------------------|
| Understanding of Accounting | 0,989 | 0,05  | Heteroscedasticity does not occur |
| Information Technology      | 0,624 | 0,05  | Heteroscedasticity does not occur |

Source: Primary Data Processing 2025

#### 4.3 Hypothesis

##### 4.3.1 T-Test

The t-test is a statistical tool used to assess the statistical significance of each regression coefficient in a model.

**Table 4.15 T-Test Results**

| Model        | Coefficients <sup>a</sup>   |                           |       |             |
|--------------|-----------------------------|---------------------------|-------|-------------|
|              | Unstandardized Coefficients | Standardized Coefficients | t     | Sig.        |
|              | B                           | Std. Error                | Beta  |             |
| 1 (Constant) | 26,318                      | 5,286                     |       | 4,979 0,000 |
| (X1)         | 0,671                       | 0,205                     | 0,357 | 3,270 0,002 |
| (X2)         | 0,119                       | 0,145                     | 0,089 | 0,820 0,415 |

a. Dependent Variable: QUALITY OF MSME FINANCIAL STATEMENTS (Y)

Source: Primary Data Processing 2025

- Understanding of Accounting has a positive and significant effect on the quality of MSME financial statements in Padang City ( $t\text{-count } 3,270 > 1,987$ ;  $\text{sig. } 0.002 < 0.05$ ).
- Information Technology does not have a significant effect on the quality of MSME financial statements in Padang City ( $t\text{-count } 0.820 < 1,987$ ;  $\text{sig. } 0.415 > 0.05$ ).

##### 4.3.2 Simultaneous Test (F)

The F-statistics test aims to determine the simultaneous influence of the variables of Accounting and Information Technology Understanding on the Quality of MSME Financial Statements. Based on the table above, the residual significance value of 0.000 is smaller than the significance level of 0.05.

**Table 4.16 Test Results of Test F**

| Variable | Sig.  | Variable sig Level | Description |
|----------|-------|--------------------|-------------|
| Residual | 0.000 | 0.05               | Significant |

Source: Primary Data Processing 2025

### 4.3.3 Determination Test

The R-square test is used to find out how much influence independent variables have on dependent variables.

**Tabel 4.17 Determination Test Results**

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | ,404 <sup>a</sup> | 0,163    | 0,144             | 2,983                      |

a. Predictors: (Constant), Teknologi Informasi (X2), Pemahaman Akuntansi (X1), (Konstan), total.x1 dan total.x2 adalah prediktornya.

Source: Primary Data Processing 2025

The determination coefficient value of 0.163 (16.3%) showed that understanding of accounting (X1) and information technology (X2) was able to explain 16.3% of the variation in the quality of financial statements (Y), while the remaining 83.7% was influenced by other factors that were not studied.

### 4.4 Multiple Linear Regression Test

The multiple linear regression test aims to analyze the relationship between dependent and independent variables. The regression coefficient of accounting understanding (0.671) means that every one unit increase of  $X_1$  will improve the quality of financial statements by 0.671, assuming constant  $X_2$ . The information technology regression coefficient (0.119) means that every increase of one unit of  $X_2$  will improve the quality of financial statements by 0.119, assuming  $X_1$  is constant.

**Tabel 4.18 Multiple Linear Regression Test**

| Model        | Coefficients <sup>a</sup>   |            |                           |       |       |
|--------------|-----------------------------|------------|---------------------------|-------|-------|
|              | Unstandardized Coefficients | Std. Error | Standardized Coefficients | t     | Sig.  |
|              | B                           |            | Beta                      |       |       |
| 1 (Constant) | 26,318                      | 5,286      |                           | 4,979 | 0,000 |
| (X1)         | 0,671                       | 0,205      | 0,357                     | 3,270 | 0,002 |
| (X2)         | 0,119                       | 0,145      | 0,089                     | 0,820 | 0,415 |

a. Dependent Variable: QUALITY OF MSME FINANCIAL STATEMENTS (Y)

Source: Primary Data Processing 2025

## 4.5 Discussion of Research Results

### 4.5.1 Accounting Understanding of the Quality of MSME Financial Statements in Padang City

The results of the analysis showed that accounting understanding had a positive and significant effect with a coefficient value of 0.671. This influence is also supported by the results of

the t-test, where the t-calculated value of 3.270 is greater than the t-table of 1.987, and the significance value of 0.002 which is smaller than 0.05. Thus,  $H_0$  was rejected and  $H_1$  was accepted, so it can be concluded that accounting understanding has a significant effect on the quality of MSME financial statements. This positive relationship shows that the higher the level of accounting understanding possessed by MSME actors, the better the quality of the financial reports produced. This can happen because MSME actors who have a good understanding of accounting will be better able to record transactions correctly, compile financial statements systematically, and understand applicable accounting principles.

Thus, the financial statements produced become more accurate, complete, and trustworthy as a basis for business decision-making. These findings support the theory that a good accounting understanding can help MSME actors minimize recording errors, avoid mixing personal and business finances, and ensure that transaction recording is carried out systematically and consistently. The results of this study are also in line with previous research (Mujiyanti et al., 2022; Hitawasana & Dewi, 2023) which shows that Accounting Understanding plays a role in improving the Quality of Financial Statements of MSMEs in the culinary sector in Padang City. These findings are in line with Accounting Theory which is the basis of research theory. According to Accounting Theory, understanding accounting helps business actors in recording and preparing financial statements correctly.

### 4.5.2 The Influence of Information Technology on the Quality of MSME Financial Reports in Padang City

Based on the results of the hypothesis test, it was found that information technology did not have a significant influence on the quality of financial statements of culinary MSMEs in Padang City (sig. 0.415 > 0.05). These findings indicate that the availability of information technology tools has not been able to guarantee the quality of the financial information produced. This is because the use of technology by culinary business actors in Padang City is still very limited to operational functions, such as the use of cashier applications (POS) only to record daily sales transactions, not for the preparation of comprehensive financial statements. This condition is particularly relevant

when linked to the respondents' profiles in Table 4.3, which shows that the majority of business actors are high school graduates (45.6%). The limitations of this educational background are an obstacle in optimizing more complex information technology features. The low level of digital literacy in the accounting field causes information technology to only be considered as a tool for calculating manual transactions, so it has not been able to make a real contribution in improving the quality of financial reporting in accordance with accounting standards Aprsiansyah et al., (2020).

## 5. CONCLUSION

Based on the results of data analysis and discussions that have been conducted, this study concludes that accounting understanding has a very crucial role and has a significant positive effect on the quality of MSME financial statements in the culinary sector in Padang City. This shows that the better the level of literacy and basic accounting competencies possessed by business owners, the more quality, accurate, and in accordance with applicable standards. On the other hand, information technology variables were found to have no significant influence on the quality of financial statements in the context of this study. These findings confirm that the ownership of information technology devices or applications by culinary MSME actors in Padang City has not been balanced with the use of in-depth accounting functions. The use of technology still tends to be limited to daily sales administration activities and has not been able to compensate for the low understanding of basic accounting in producing quality financial reports. Based on the findings of the study, the author formulates some practical suggestions for stakeholders.

For the Padang City Cooperatives and MSMEs Office, it is recommended to initiate a more intensive accounting mentoring and training program, especially targeted at beginner business actors with an operational period of one to three years which dominates the profile of respondents in this study (44.4%). The training should not only emphasize the digitalization aspect, but rather strengthen the basic concept of manual transaction recording so that business actors have a strong foundation of accounting logic before switching to a digital system. For MSME actors, it is recommended to start increasing financial literacy independently to facilitate access to

formal capital in the future. Finally, for the next researcher, it is recommended to expand the scope of the research area and explore other moderation variables, such as self-efficacy or the level of formal education of business owners considering that the majority of respondents in this study are high school graduates (45.6%) in order to get a more comprehensive picture of the phenomenon of financial report quality in other MSME sectors.

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