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DIGITALIZATION OF FINANCIAL REPORTING AS A DETERMINANT OF SME FINANCIAL STATEMENT QUALITY: EVIDENCE FROM BANYUMAS REGENCY

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Abstract

This study aims to analyze the effect of financial statement digitalization on the quality of financial reports among Small and Medium Enterprises (SMEs) in Banyumas Regency. The rapid advancement of information technology has encouraged SME owners to adopt digital systems in recording and preparing financial statements in order to enhance the effectiveness, efficiency, and accuracy of financial information. However, SMEs still encounter several challenges, including limited accounting knowledge and low utilization of digital technology.

This research employed a quantitative approach using a survey method through the distribution of questionnaires to 100 SME owners in Banyumas Regency, selected using the Slovin formula. The data analysis techniques included validity and reliability tests, classical assumption tests, and multiple linear regression analysis using SPSS version 20.

The findings reveal that the digitalization of financial statements has a positive and significant effect on the quality of SME financial reports. This result is evidenced by a regression coefficient value of 0.430 and a calculated t-value of 2.544, which is higher than the t-table value of 1.980. Furthermore, the coefficient of determination (R^2) value of 0.763 indicates that the digitalization of financial statements explains 76.3% of the variance in the quality of SME financial reports.

Therefore, the better the implementation of financial statement digitalization, the higher the quality of SME financial reporting. This study is expected to serve as a reference for SME owners in improving their capabilities and utilization of digital technology in financial management practices.

Keywords: Financial Statement Digitalization, Financial Reporting Quality, Small and Medium Enterprises (SMEs), Information Technology, Accounting Digitalization.

INTRODUCTION

The rapid advancement of information technology has brought significant changes across various aspects of life, including the fields of business and accounting. The digitalization of financial reporting has become one of the key factors driving efficiency and effectiveness in financial management, particularly for Small and Medium Enterprises (SMEs). In this context,

accounting digitalization encompasses the use of accounting software, cloud-based financial applications, and digital financial recording systems that replace conventional manual methods. According to Ayodya (2020), SMEs play a crucial role in reducing poverty and unemployment rates in Indonesia. SMELs are considered the backbone of the economy for middle- and lower-income communities due to their ability to absorb labor and reduce unemployment. Furthermore, Farida (2022) stated that although SMEs are categorized as small-scale enterprises, they make a substantial contribution to Indonesia's macroeconomic growth.

In Banyumas, SMELs hold a strategic role in regional economic development. However, many SMELs still face challenges in preparing high-quality financial reports, including limited accounting knowledge, unsystematic recording practices, and low utilization of technology. These issues contribute to the poor quality of financial reports, which subsequently affects business decision-making processes. The increasing number of SMELs significantly influences national economic growth. SMELs constitute one of the sectors contributing the largest share to Indonesia's Gross Domestic Product (GDP), accounting for approximately 60 percent. In addition, SMELs create employment opportunities for the community, thereby reducing unemployment rates in Indonesia. One of the regions experiencing considerable SME growth is Banyumas Regency. According to the Banyumas Regency Investment and Onel-Stop Integrated Services (2018), SMEL growth in Banyumas reaches approximately 25 percent annually.

In May 2022, the Banyumas Regency Government launched a digitalization system for SMELs to display and promote their products in an integrated platform. This system, known as Gilasirosi, stands for " Collaboratively and Integrated Digitalization", and serves as a promotional medium for SMELs in Banyumas, Central Java. According to Joko (2022), the Gilasirosi system provides several benefits for SMEs, including easier promotional activities and better product display features. Through this platform, SME owners can independently upload their products. Business actors can also directly communicate with consumers, as Gilasirosi functions as a catalogue connected to each SME's marketplace platform or WhatsApp contact. This initiative was also supported by Banyumas Manpower, Cooperatively and SME Agency (2022).

The digitalization of financial reporting is capable of supporting transaction recording processes to become more accurately, faster, and integrated. In addition, the use of digital technology can improve the transparency and accountability of financial reports. Nevertheless, the level of financial report digitalization adoption among SMEs in Banyumas remains varied, thus requiring further investigation regarding its influence on financial reporting quality. According to Adenia (2019), financial report digitalization refers to the process of converting printed summaries of financial transactions belonging to productively business units over a

certain period into digital presentations. The benefits of financial report digitalization include: (1) financial reports becoming more transparent and well-managed; (2) more efficient and securely storage of financial reports; (3) facilitation of financial monitoring processes; (4) easier and morel efficient report storage; and (5) falter recovery of financial report documents and easier dissemination of financial information.

The findings of Febriyanti et al. (2023) indicate that the digitalization of financial reporting has a positive effect on the quality of SME financial reports. Similarly, Ubaidullah et al. (2021) found that digitalization positively influences the quality of SME financial reporting. However, the study conducted by Fitari et al. (2022) revealed that the digitalization of financial reporting does not positively affect the quality of SME financial reports.

Based on these phenomena, this study is necessary to analyze "The Effect of Financial Statement Digitalization on the Quality of Financial Reports among Small and Medium Enterprises (SMEs) in Banyumas."

A. Literature Review and Hypothesis Development

1. Definition of Small and Medium Enterprises (SMEs)

The criteria for SMEs as regulated in Government Regulation No. 7 of 2021 concerning the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (MSME Regulation), Articles 35 to 36, areas follows:

2. Small Enterprises

A Possess business capital exceeding IDR 1,000,000,000 (one billion rupiah) up to a maximum of IDR 5,000,000,000 (five billion rupiah), excluding land and buildings used for business activities.

b. Generate annual sales revenue exceeding IDR 2,000,000,000 (two billion rupiah) up to a maximum of IDR 15,000,000,000 (fifteen billion rupiah).

3. Medium Enterprises

a. Possess business capital exceeding IDR 5,000,000,000 (five billion rupiah) up to a maximum of IDR 10,000,000,000 (ten billion rupiah), excluding land and buildings used for business activities.

b. Generate annual sales revenue exceeding IDR 15,000,000,000 (fifteen billion rupiah) up to a maximum of IDR 50,000,000,000 (fifty billion rupiah).

However, in practice, the SME Office of Banyumas Regency has not yet implemented the aforementioned government regulation. Instead, the institution refers to Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), which defines SMEs as

follows:

1. A small enterprise is a productive economic business independently established and operated by individuals or business entities that are neither subsidiaries nor branches of companies owned, controlled, or directly or indirectly affiliated with medium or large enterprises, and which meet the criteria for small enterprises as stipulated by law.
2. A medium enterprise is a productive economic business independently established and operated by individuals or business entities that are neither subsidiaries nor branches of companies owned, controlled, or directly or indirectly affiliated with small or large enterprises, with net assets or annual sales revenue as regulated by law.

4. Financial Statements

The ability to prepare financial statements refers to an individual's capacity to process and identify transactions as well as financial data systematically and appropriately based on their knowledge and competence, resulting in information regarding profit or loss, organizational performance, and the financial condition of a company within a certain period (Hidayatulloh, 2020).

According to Ayu (2020), financial reporting is a field or discipline within accounting that produces a tangible output in the form of financial statements. Therefore, generating high-quality financial reports requires competent human resources in accounting practices. In cooperatives, for instance, achieving reliable and high-quality financial statements requires employees to participate in the financial reporting process actively and to understand accounting procedures in accordance with applicable guidelines and regulations.

5. Financial Reporting Quality

According to Agustina (2020), financial reporting quality refers to the extent to which presented financial statements provide truthful and reliable information. High-quality financial reports are useful as a basis for economic decision-making by stakeholders. The quality of financial statements can be assessed from the completeness and accuracy of financial records, discipline in recording transactions without omissions, the completeness of financial statement components, and compliance with applicable accounting standards.

6. Digitalization

According to Deegan (2022), digitalization is the process of converting all forms of printed or physical documents into digital presentations. Digital technology possesses several

advantages, including:

a. Locations can be easily connected regardless of weather conditions or geographical barriers.
b. Various communication systems are available and can be utilized effectively.
c. Maintenance costs due to greater practicality and system stability.

However, digital technology also has several disadvantages, including:

d. Potential errors occur during the conversion of analog signals into digital formats.
b. Risks of digital data theft involving sensitive information such as employment data and bank account numbers;
e. Excessive dependency on digital technology usage.

7. Digitalization in Accounting

According to the Indonesian Dictionary (KBBI), digitalization refers to the process of implementing or utilizing digital systems. In general, digitalization can be interpreted as the transformation process from analogue forms into digital formats. One example is information digitalization, which refers to the transformation of various forms of information from analog formats into digital forms, enabling information to be easily produced, stored, managed, and redistributed for various purposes and decision-making processes.

The transformation process from printed documents into electronic documents is known as document digitalization. This process becomes unnecessary once electronic documents have become the standard documentation system within an organization. In this context, digital accounting represents the digital transformation of corporate financial management, referring to the representation of accounting information in digital formats (Miftahurrohman and Sukmawati, 2020).

HYPOTHESIS DEVELOPMENT AND RESEARCH MODEL FORMULATION

Digital accounting refers to accounting practices supported by computing and networking technologies, in which accounting data are created, represented, and transmitted through computers and accounting software. Fitari (2022), in a study conducted on SMEs in Pangkalpinang, stated that the digitalization of financial reporting is a process of converting summaries of financial transactions into digital files that can be accessed electronically within a certain period. The digitalization of financial reporting has been utilized by business actors to simplify the process of preparing financial statements. One important factor influencing the use

of financial reporting digitalization is the educational background of business owners or managers. Digitalization has become increasingly important in the current era, which requires users to possess technological literacy. Consequently, it becomes difficult for business managers with limited technological knowledge to implement digital systems effectively.

According to Putri (2021), in a study on SMEs in Purwakarta, the implementation of information technology was found to be more efficient compared to manual reporting systems. The comparison results indicated that digitalization generated cost savings of approximately IDR 35,000 every three months. In terms of reporting speed, manual reporting processes required approximately three hours, whereas digital reporting processes only required 15–20 minutes. SMEs possessing adequate capabilities in preparing financial statements and supported by accounting technology in the form of computer- or Android-based software/applications can more easily record transactions into the system and analyze subsequent business strategies. Financial statements generated through digital systems are also easier for business actors to access.

Users' perceptions influence the use of technology in SMEs, particularly perceived usefulness and perceived ease of use. Users tend to adopt technology in their businesses if they perceive the technology as beneficial to business operations. When users consider technology useful, they are more likely to develop an interest in utilizing the technological system, and vice versa. Perceived ease of use refers to the extent to which individuals believe that a technological system is easy to operate and implement in their business activities. The usefulness and ease of use of technology are therefore major factors in the adoption of technology within business processes, particularly in financial reporting preparation. This process enables organizational activities to become more effective and efficient, thereby improving overall business performance. Based on the conceptual framework and previous research findings, the research hypothesis formulated in this study is as follows:

H1: Financial Statement Digitalization has a Positive Effect on the Quality of SME Financial Reports

RESEARCH METHODS

The type of research employed in this study is survey and questionnaire-based research using a quantitative approach. This study was conducted among SMEs in Banyumas Regency, Central Java. The object of the research concerns the quality of SMEs' financial statements in Banyumas Regency, which is influenced by the ability to prepare digital financial reports. The subjects of this study are SMEs in Banyumas Regency, classified into Micro, Small, and Medium

Enterprises in accordance with Government Regulation Number 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (SME Regulation), Articles 35–36.

A. Population and Sample

a. Population

Based on data obtained from the Department of Manpower, Cooperatives, and SMEs of Banyumas in 2023, the total number of registered SMEs was 4,706 units.

b. Sample

The sample size used in this study was determined using the Slovin formula. The Slovin formula is a method used to calculate the minimum sample size when the characteristics or behavior of a population are unknown, according to Nalendra et al. (2021). Based on this formula, the sample used as respondents in this study consisted of 100 SMEs distributed across 10 districts.

B. Types of Data and Data Collection Methods

The type of data used in this study is primary data. The data collection method employed in this study was the questionnaire technique, which involved distributing questionnaires directly to respondents as well as providing a Google Form link.

C. Dependent Variable (Y)

A dependent variable is a variable whose value is influenced by variations in independent variables (Suliyanto, 2018). The dependent variable used in this study is:

Quality of SME Financial Statements

Financial statements have become one of the requirements for applying for bank credit to obtain additional capital financing. However, current financial reporting standards are often perceived as difficult to understand, causing many business owners to feel burdened and making SMEs unable to provide their financial reports to external parties (Sita, 2022). Therefore, SMES need to recognize the necessity of having adequate financial statements and implementing accounting practices to support business sustainability and improve future business performance.

Independent Variable (X)

The independent variable used in this study is the Digitalization of Financial Reporting. The use of digitalization is considered one of the solutions that business actors can utilize to

overcome limitations in the process of preparing financial reports. Information digitalization refers to the transformation of various forms of information from analogue formats into digital formats, enabling information to be more easily produced, stored, managed, and redistributed to users for various purposes and as a basis for decision-making processes. At present, many small businesses have not yet fully utilized technology, which poses a challenge for small business actors in Indonesia in their efforts to develop further and remain competitive with other businesses (Adenia, 2019).

Data Analysis Technique

This study employs simple regression analysis and moderated regression analysis in analyzing the data. In addition, this study conducts data quality testing and classical assumption testing, followed by hypothesis testing, as described below:

Instrument Testing

1. *Pilot Test*

   The researcher conducted a pilot test by distributing 14 questionnaires to SME owners in Banyumas Regency.

2. *Validity Test*

   The validity test is conducted to measure the validity or accuracy of the questionnaire instrument.

3. *Reliability Test*

   This study employs the Cronbach's Alpha test to assess the reliability of the research instrument.

B. *Classical Assumption Testing*

4. *Normality Test*

This study uses the Kolmogorov–Smirnov test with the following criteria:

If the significance value is greater than 0.05 (Sig. > 0.05), the data are considered to be normally distributed.

If the significance value is less than 0.05 (Sig. < 0.05), the data are considered not to be normally distributed.

5. *Multicollinearity Test*

To detect the presence or absence of multicollinearity, the Variance Inflation Factor (VIF) value of each independent variable is examined. If the VIF value does not exceed 10, the model is considered free from multicollinearity problems (Suliyanto, 2018).

C. Linearity Test

In this study, the researcher used SPSS version 20 by examining the ANOVA table, commonly referred to as the linearity test.

1) Hypothesis Formulation

H_0 = The regression model is linear.

H_a = The regression model is not linear.

Test Criteria

- If the probability value (Sig.) > 0.05, H_0 is accepted.
- If the probability value (Sig.) < 0.05, H_0 is rejected.

D. Heteroscedasticity Test

This study uses the Glejser method. The Glejser test is performed by regressing the independent variables against the absolute residual values. If the probability value is greater than the alpha value (Sig. > α), it can be concluded that the model does not contain heteroscedasticity problems (Suliyanto, 2018).

E. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to examine the influence of two or more independent variables (explanatory variables) on one dependent variable (Ghozali & Ratmono, 2017).

F. Regression Model Testing

a. Adjusted Coefficient of Determination Test

The coefficient of determination (R^2) basically measures the extent to which the model is capable and appropriate in explaining variations in the dependent variable.

b. Hypothesis Testing

c. t-Test

The t-test is used to examine hypotheses partially by determining how each independent variable individually influences the dependent variable

RESULTS AND DISCUSSION

A. Validity and Reliability Test

For a confidence level of 95% (α = 0.05) and a degree of freedom of (n−2) = (100−2) = 98, the obtained *r-table* value was 0.195. Therefore, it can be concluded that the questionnaire items included in the research variables are valid and reliable to be used as

research instruments.

B. Classical Assumption Testing

C. Multicollinearity Test

The results of the multicollinearity analysis showed that the VIF value of the independent variable was lower than the required threshold value of 10 (1.130 < 10). These results indicate that all independent variables satisfy the requirement of having no multicollinearity symptoms. Therefore, linear regression analysis can be conducted along with other prerequisite tests.

D. Normality Test

The normality test is used to determine whether the residual values in the regression model are normally distributed. The results of this study showed a value of 0.365, indicating that the data are normally distributed because the significance value of the Kolmogorov–Smirnov test is greater than 0.05.

E. Linearity Test

Based on the results of the linearity test, it was found that the significance value (Sig.) of the Financial Reporting Digitalization variable (X) was lower than the alpha value. This result indicates that the data exhibit a linear relationship; therefore, linear regression analysis can be performed.

F. Heteroscedasticity Test

The heteroscedasticity test in this study used the Glejser method. The Glejser test was conducted by regressing the independent variables against the absolute residual values. If the significance value between the independent variables and the absolute residual values exceeds the alpha level (0.05), it can be concluded that the regression model does not exhibit heteroscedasticity. The results of the heteroscedasticity test in this study are presented as follows:

Table 5 Heteroscedasticity Test

Variabel	T Value	Sig.	Alpha	Keterangan
Financial Statement Digitalization	1,670	0,136	0,050	No

Based on the calculation results, the Asymp. Sig. (2-tailed) The value was found to be 0.136, which is greater than the significance level of 0.050. Therefore, it can be concluded that the data do not indicate the presence of heteroscedasticity.

G. Multiple Linear Regression Analysis

In this study, Financial Statement Digitalization serves as the independent variable, while the Quality of SME Financial Statements acts as the dependent variable. The following are the results of the multiple linear regression analysis:

$$\mathbf{Y = 4{,}743 + 0{,}430\ X + e}$$

Description:

Y: Quality of SME Financial Statements

X: Financial Statement Digitalization

a: intercept/ Constant

e: Error (residuals)

b_1: Regression Coefficient for X_1

D. Determination Coefficient (R^2)

In this study, the R-square (R^2) value obtained was 0.763 or 76.3%. This value indicates that the Financial Reporting Digitalization (X1) variable explains 76.3% of the variation in the Quality of SME Financial Statements in Banyumas Regency. Meanwhile, the remaining 23.7% is explained by other variables not examined in this study.

E. Hypotheses Testing

This study employed a partial t-test to examine the effect of Financial Reporting Digitalization

(X) on the Quality of SME Financial Statements in Banyumas Regency (Y) by comparing the calculated *t-value* of the independent variable with the critical *t-table* value. If the calculated *t-value* is greater than the *t-table* value, the hypothesis is accepted; conversely, if the *t-table* value is greater than the calculated *t-value*, the hypothesis is rejected.

The results of this study showed a calculated *t-value* of 2.544, which was greater than the *t-table* value of 1.980 at a significance level of $\alpha = 0.05$. Therefore, the hypothesis stating that Financial Reporting Digitalization (X) has a positive and significant effect on the Quality of SME Financial Statements in Banyumas Regency (Y) was accepted.

F. Discussion

Financial reporting digitalization helps facilitate SMEs in preparing financial statements. Digitalization is closely associated with information systems and plays an important role in achieving organizational goals effectively. In the field of accounting, digital accounting refers to the digital transformation of corporate financial management, which involves the representation of accounting information in digital formats. The adoption of accounting information systems has become a means of accounting digitalization that

enables organizations to optimize their business operations. One of the main reasons underlying the importance of digitalization in accounting is its ability to improve accuracy in dealing with high levels of uncertainty in competitive markets (Möller et al., 2020).

The results of this study indicate that financial reporting digitalization has a positive and significant effect on the quality of SME financial statements in Banyumas Regency. These findings are consistent with several previous studies, including those conducted by Febriyanti et al. (2023) and Ubaidullah et al. (2021), which found that digitalization positively influences the quality of SME financial statements.

Currently, various applications that provide digital financial recording systems can be accessed through smartphones or computers, making it easier for SME owners to understand and implementing bookkeeping and financial recording practices according to their business needs. Therefore, knowledge of financial reporting digitalization is essential for SME owners as it can improve efficiency and effectiveness in financial reporting processes. Consequently, SME owners can more easily formulate and determine future business strategies.

G. CONCLUSION

Based on the results of the study regarding the effect of financial reporting digitalization on the quality of SME financial statements, it can be concluded that:

The Financial Reporting Digitalization variable has a positive and significant effect on the Quality of SME Financial Statements. This is evidenced by the regression coefficient (B) value of 0.430 and the calculated t-value being greater than the t-table value (2.544 > 1.980). These findings indicate that financial reporting digitalization has a direct relationship with the quality of SME financial statements. Therefore, the better the implementation of financial reporting digitalization among SME owners, the higher the quality of SME financial statements will be.

H. IMPLICATION

To improve the quality of SME financial statements, SME owners should strive to enhance their knowledge and skills related to financial reporting digitalization. Strengthening competencies in the use of digital financial reporting systems may improve the efficiency, accuracy, and effectiveness of financial management and reporting processes.

In conclusion, the implementation of financial reporting digitalization plays an important role in improving the quality of SME financial statements. Therefore, increasing digital literacy and technological capabilities among SME owners is essential to support better financial reporting practices, enhance business performance, and strengthen the

long-term sustainability and competitiveness of SMEs.

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