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DETERMINANTS OF THE QUALITY OF FINANCIAL REPORTS FOR MSMES IN BANYUWANGI REGENCY

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Abstract

The purpose of this research is to look at the influence of human resource competency, financial literacy, and the use of information technology on the quality of financial reports for MSMEs in Banyuwangi Regency. The current study takes a descriptive quantitative approach and uses an explanatory research method. The population of this study included MSME players in Banyuwangi Regency, using a purposeful sample approach yielding 200 respondents who satisfied the criteria for financial report managers and had been in business for at least two years. Multiple linear regression analysis shows that three independent factors have a positive and substantial impact on financial report quality, with a coefficient of determination (R^2) of 0.622. This study makes two contributions: it gives practical advice for MSME players and policymakers on how to improve HR competency and use accounting technology. Theoretically, this study contributes to the existing literature by combining the Resource-Based View theory, the Technology Acceptance Model, and the Financial Literacy Theory in the context of MSMEs. The innovative aspect of this study is the theory's integrative approach to explaining the factors of financial report quality in the local MSME sector.

Keywords: Human Resources Competence, Financial Literacy, Utilization of Information Technology, Quality of Financial Reports.

INTRODUCTION

Financial reports play an instrumental role in this regard. In addition to facilitating the acquisition of capital, this report is utilized for the purpose of conducting a comprehensive analysis of business performance. The report's findings provide insights into the business's growth trajectory, indicating whether it is experiencing an upward or downward trend. Moreover, financial reports furnish business proprietors with the quantitative data necessary to formulate prospective strategies and to anticipate the liquidity of their business operations. This approach enables the business to function efficiently and to expand. However, many MSMEs lack a comprehensive understanding of financial reports. This hinders business development, both in obtaining capital and setting product prices. The development of MSMEs is still encumbered by various obstacles, one of which is the limited ability of MSMEs to produce financial reports, which are the primary tools for financial institutions to assess creditworthiness. Financial reports are documents that provide an overview of the financial condition and business performance of a company at a certain point in time or within a certain time period. It is imperative for companies to engage in financial reporting (Lin et al., 2022).

MSMEs represent a critical component of the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs, the current number of MSMEs stands at 64.2 million, with a contribution to GDP of 61.07%, amounting to 8,573.89 trillion rupiah (Junaidi, 2024). However, a mere 34% of MSMEs have structured financial reports (Otoritas Jasa Keuangan, 2024). The lack of quality financial reporting has been shown to impede finance access. Research by (Hasibuan &

Marliyah, 2024) showed that 51.2% of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia have difficulty accessing capital. Similarly, MSMEs in Banyuwangi are affected by bad access to finances, which can hold back their growth and development. This research is significant in determining the determinants of MSMEs' financial report quality and thus advancing business development and local economic stability.

The reason that few MSMEs prepare financial statements is due to many factors, one of which is related to human resources management. The human capital of MSME players must be more advanced. This is particularly necessary during the digital transformation period because it makes companies competitive with other products in the market. The ability to effectively manage human resources is important in ensuring effective preparation of financial reports that play a significant role in ensuring financial integrity and accountability. Financial and accounting practitioners who are adequately skilled in human resource accounting and reporting can improve the quality of financial reports of a business organization. Human resource capability is the capability to execute tasks through necessary competencies and knowledge, supported by a work attitude that is responsive to the needs of the job. In order to produce quality financial reports, an organization needs to have staff with accounting principles and theory competence (Lusy et al., 2022).

Commercial financial literacy is recognized to be knowledge and skills to manage the finances of a business effectively. It involves being able to comprehend, analyze, and use financial information, e.g., but not limited to, financial reports, budgets, and financial planning. Financial literacy, in broad terms, is the capacity of a person to understand different financial ideas, including saving, investment, managing debt, insurance, and other financial products. Financial stability is the final aim of financial literacy. Individuals with high financial literacy are more capable of making sound financial decisions, avoiding risk, and increasing the financial performance of their firm. Possessing sound financial literacy skills allows business actors to maximize the utilization of resources, avoid financial distress, and achieve long-term growth (Pawan, 2023).

The advent of rapid advancements in industry and information technology has precipitated substantial transformations in myriad aspects of human life. This dynamic environment fosters a paradigm shift in which businesses must evolve and adapt to these emerging trends to remain competitive. Information technology can be defined as the means and infrastructure (hardware, software, and useware) systems and methods for obtaining, sending, processing, interpreting, storing, organizing, and using data meaningfully. The utilization of technology has the capacity to facilitate the process of financial report preparation by accounting personnel and mitigate the risk of report inaccuracy. The effective utilization of information technology has the potential to facilitate a transaction recording process that is both more precise and expeditious. The utilization of information technology has been demonstrated to reduce significant errors and enhance the efficiency of the process (Dela et al., 2023).

A multitude of studies have demonstrated a correlation between human resource competence, financial literacy, and the utilization of information technology on the quality of financial reports (Bisht et al., 2022; Endris, 2022; Le et al., 2022; Ovadia, 2022; Ramesh et al., 2022) However, a research gap exists regarding the findings of (Goldar & Majumder, 2022), which demonstrate contradictory results, specifically that the utilization of information technology does not exert an influence on the quality of financial reports.

The phenomenon in this study is that Banyuwangi Regency has 54,300 MSMEs (Andrika & Suroso, 2024), with the main sectors being tourism, agriculture, and crafts. However, many MSME actors do not yet understand how to prepare financial reports (Hasibuan & Marliyah, 2024). The lack of HR competency (only 22% have accounting training) and the low utilization of information technology (35% use accounting software) are the main obstacles. This phenomenon exacerbates the gap in access to formal finance, where only a few MSMEs in Banyuwangi have access to capital.

The practical contribution of the research is twofold. First, it provides MSME actors with a solid foundation upon which to base their recommendations regarding the importance of improving HR competency and financial literacy. Second, it offers a comprehensive framework for enhancing the quality of financial reports. The two-fold theoretical contribution of this research is, first, it contributes to determinants of financial report quality studies by integrating three variables (human resource competency, financial literacy, and technology) in the MSME setting. The novelty of the research is integrating the resource-based view approach (HR competency) and technology acceptance model (IT utilization) to assess financial report quality and support MSME development.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

The present research relies on three theories: the Resource-Based View (RBV), the Technology Acceptance Model (TAM), and the Theory of Financial Literacy. The Resource-Based View (RBV) is a strategic management theory that asserts that the internal resources (material and immaterial) of an organization are the key to achieving sustainable competitive advantage (Barney, 1991; Wernerfelt, 1984). The implementation of RBV will allow MSMEs in Banyuwangi to generate high-quality financial reports with their existing resources, including qualified human capital, suitable technology, and structured accounting systems.

Concurrently, the Technology Acceptance Model (TAM) is a theoretical framework that describes the effect of technology acceptance on the behavior of users. TAM identifies two primary factors that affect technology acceptance: perceived usefulness and ease of use. This conceptual framework offers the body of knowledge regarding how technology affects investment choice-making, especially with regard to online investment portals (Davis, 1989). Accounting technology such as applications is a tool used in financial statement preparation. The success of the application of technology by MSME owners, however, will depend on their financial literacy level, as required for both the use of the technology and comprehension of the outputs produced. Proper use of information technology has been seen to enhance an accuracy and quicker transaction recording process (Bilal et al., 2023).

Financial literacy can be defined as knowledge and ability necessary for individuals or business players to comprehend and handle money issues, including budgeting, investment, debt, and preparation and analysis of financial reports (Lusardi & Mitchell, 2011). Financial literacy is the foundation that enables MSMEs to leverage technology appropriately and understand financial data appropriately. The Theory of Financial Literacy explains that the credibility of financial reports relies on the financial literacy of MSME owners in terms of comprehending and interpreting financial data. Individuals with better financial literacy skills will be motivated to make good financial decisions and avoid financial risks (Song & Holland, 2023).

Financial statements are reports that display the financial position and operating effectiveness of an organization at a particular moment or during a definite interval. The credibility of these financial statements is the final product of the accounting process, which is fundamentally a summary of the financial transactions carried out by the company. The quality of financial reporting has a direct relationship with the performance of the organization, as seen from the profits reaped in the current fiscal year (Behl et al., 2022).

Human resource competence is the ability to perform tasks by using the necessary skills and knowledge, coupled with a work ethos that conforms to the requirements of the job. Highly competent human resources officers in the areas of accounting and financial reporting have the potential to greatly improve the quality of the financial reports of an organisation (Wen et al., 2023).

The Influence of Human Resource Competence on the Quality of Financial Reports

Human resource ability is the capability for the performance of tasks by required skills and knowledge, along with a suitable work ethic in accordance with the requirements of the job (Wen et al., 2023). Accounting and financial reporting professionals with a good accounting background can notably improve the quality of an organization's financial reports. The literature surveyed by (Acar, 2023; Misra et al., 2023; Xu & Hu, 2023; Zeng et al., 2023; Zhang & Zhao, 2023) shows that the quality of financial reporting is greatly affected by the competency of human resources. Therefore, the researchers in this study put forward the following hypothesis:

H1: Human Resource Competence Has a Significant Impact on the Quality of Financial Statements of MSMEs in Banyuwangi Regency

The Impact of Financial Literacy on the Accuracy of Financial Reports

Financial literacy is defined as the capacity of individuals to understand different financial concepts, including savings, investments, managing debt, insurance, and other financial products. The ultimate objective of financial literacy is achieving financial stability. (Lusardi & Mitchell, 2011). Individuals who possess strong financial literacy skills are more likely to make informed financial decisions and avoid financial pitfalls. The extant research conducted by (Acar, 2023; Misra et al., 2023; Xu & Hu, 2023; Zeng et al., 2023; Zhang & Zhao, 2023) posits that financial literacy exerts a significant influence on the quality of financial reports. Consequently, the following hypothesis is proposed by researchers in this study:

H2: Financial Literacy has a Significant Effect on the Quality of Financial Reports in MSMEs in Banyuwangi Regency

The Influence of Information Technology Utilization on the Quality of Financial Reports

Information technology can be defined as a means and infrastructure (hardware, software, useware) system and method for obtaining, sending, processing, interpreting, storing, organizing, and using data meaningfully. The utilization of information technology has been demonstrated to reduce significant errors and enhance the efficiency of the process (Bilal et al., 2023). The findings of research conducted by (Acar, 2023; Misra et al., 2023; Xu & Hu, 2023; Zeng et al., 2023; Zhang & Zhao, 2023) indicate that the implementation of information technology has a significant impact on the quality of financial reports. Consequently, the following hypothesis is proposed by researchers in this study:

H3: Utilization of Information Technology has a Significant Effect on the Quality of Financial Reports in MSMEs in Banyuwangi Regency.

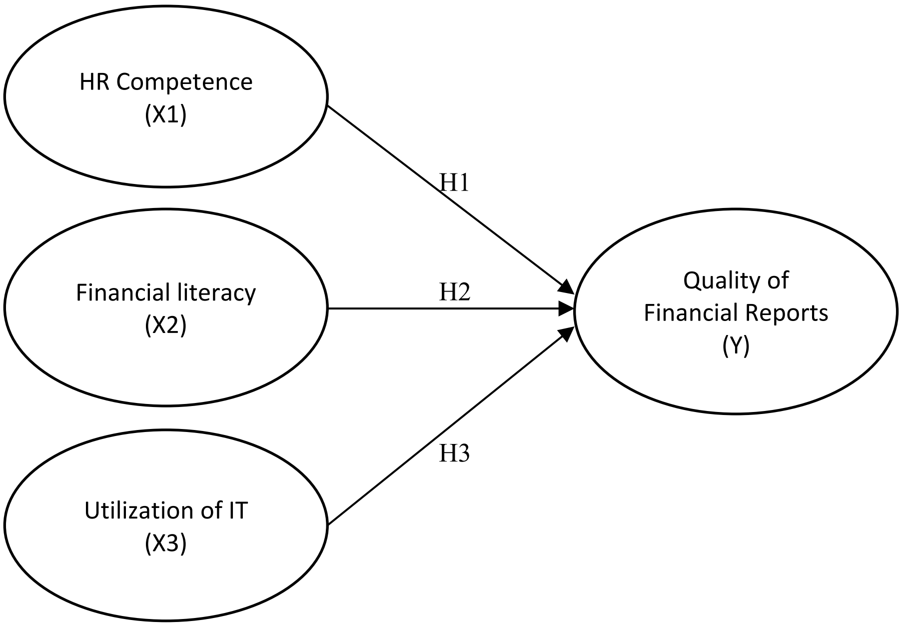

Figure 1. Conceptual Framework

RESEARCH METHODS

The research employs a descriptive quantitative approach, informed by an explanatory research strategy, to assess the impact of independent variables (i.e., HR competency, financial literacy, IT utilization) on the dependent variable (i.e., the quality of financial reports) (Ghozali, 2021). The population of this study consists of MSME Actors/Owners in Banyuwangi Regency. The purposive sampling technique will be employed for the purpose of data collection. The criteria for the selection of participants in this study were as follows: proprietors/businesses that manage direct financial reports, and businesses that have been in operation for a minimum of two years. The population size in this study can be determined using the Slovin formula (Sugiyono, 2021). The number of MSMEs in Banyuwangi Regency in 2025 was 279,706, and with a tolerance of 7% error ($\alpha = 0.07$), the number of samples for this study was determined to be 200 MSMEs.

The human resource competence (X1) is measured by the following indicators: The three factors that contribute to an individual's competence and ability in the field of accounting are as follows: (1) individual competence/ability; (2) regular training; and (3) understanding of accounting procedures and processes (Lusy et al., 2022). The assessment of financial literacy is conducted through the following indicators: According to (Lusy et al., 2022), the following four aspects are fundamental to financial management: (1) Basic knowledge of financial management; (2) Credit management; (3) The influence of long-term investment; and (4) Risk management. The utilization of information technology (X3) is measured by the following indicators: The following three elements comprise the electronic performance process: (1) the management of information through the internet network, (2) the management and storage of financial data, and (3) the electronic performance process itself (Lusy et al., 2022). The quality of financial reports is measured by the following indicators: The first component of financial reporting is the creation of systematic financial reports according to the provisions. The second component is the timeliness of the completion of financial reports. The third component is the reliability and accountability of financial reports (Lusy et al., 2022).

Multiple linear regression analysis is a methodological framework employed to assess the impact of two or more independent variables on a single dependent variable. The objective of this analysis is to ascertain whether there is a functional or causal relationship between the independent variables (X1, X2, X3, ..., Xn) and one dependent variable (Ghozali, 2021). The model used in this study is as follows:

$Y=\alpha +\beta X1+\beta X2+\beta X3+\epsilon$……………………………………….(1)

RESULTS AND DISCUSSION

Result

The majority of respondents in this study were MSME actors aged 31–40 years (53.6%), male (54.4%), and had a bachelor's degree (64.7%). The majority of businesses under scrutiny have been in operation for a period ranging from three to five years (72.5%), suggesting that they have transitioned beyond the nascent stage of development and are currently experiencing a phase of expansion. These characteristics suggest that the respondents possess adequate potential knowledge and experience in business management and financial recording, as well as a high probability of utilizing technology. This profile lends further credence to the research findings concerning the factors that influence the quality of MSME financial reports in Banyuwangi Regency.

Table 2. Respondent Characteristics

Category	Value	Percentage (%)
Age	21 – 30 years	25.2
	31 – 40 years	53.6
	41 – 50 years	21.2
Gender	Male	54.4
	Female	45.6
Education	High School	35.3
	Bachelor	64.7
Length of Business	1-3 Years	12.3
	3-5 Years	72.5
	>5 Years	15.2

Total	100%

Source: Data own research (2025)

Descriptive Statistics

Subsequent to the analysis of the research data, the subsequent stage is to process the descriptive statistical data of the research variables. The results of processing the descriptive statistical data of the research variables are shown in Table 2 below:

Table 2. Descriptive Statistics Result

Variabel	N	Min	Max	Mean	Std. Dev.
HR Competence (X1)	200	18.00	30.00	27.1550	2.52046
Financial literacy (X2)	200	18.00	30.00	26.1700	3.14812
Utilization of IT (X3)	200	19.00	30.00	26.8600	2.74922
Quality of Financial Reports (Y)	200	18.00	30.00	26.7950	3.15957
Valid N (listwise)					

Source: Data own research (2025)

HR Competence has the highest average value, indicating that respondents tend to have good skills and knowledge in their fields. Financial Literacy has the lowest average value and the highest standard deviation, which could indicate an imbalance in financial understanding among respondents. IT Utilization and Financial Report Quality are in the middle to upper range and tend to be stable. Overall, all four variables are above the midpoint (24.00 from a range of 18–30), indicating that these factors are considered good by respondents.

Validity and Reliability Test

Validity and reliability testing involves the evaluation of questionnaire items to ascertain their validity and reliability.

Table 3. Validity and Reliability Test

Variabel	Item	Correlations	Sig. (2-tailed)	Cronbach's Alpha
HR Competence (X1)	X1.1	0.694	0.000	0.788
	X1.2	0.816	0.000	
	X1.3	0.875	0.000	
	X1.4	0.387	0.000	
	X1.5	0.912	0.000	
	X1.6	0.875	0.000	
Financial literacy (X2)	X2.1	0.751	0.000	0.795
	X2.2	0.944	0.000	
	X2.3	0.912	0.000	
	X2.4	0.318	0.000	
	X2.5	0.944	0.000	
	X2.6	0.912	0.000	
Utilization of IT (X3)	X3.1	0.847	0.000	0.797
	X3.2	0.901	0.000	
	X3.3	0.912	0.000	
	X3.4	0.422	0.000	
	X3.5	0.901	0.000	
	X3.6	0.912	0.000	
Quality of Financial Reports (Y)	Y.1	0.719	0.000	0.794
	Y.2	0.806	0.000	

	Y.3	0.863	0.000
	Y.4	0.648	0.000
	Y.5	0.806	0.000
	Y.6	0.863	0.000

Source: Data own research (2025)

As demonstrated in the above table, the correlation between each indicator of the Human Resources Competence variable (X1), Financial Literacy (X2), Utilization of Information Technology (X3), and Quality of Financial Reports (Y) is statistically significant at the 0.05 level. This finding indicates that all question items can be declared valid.

Classical Assumption Test

Table 4. Classical Assumption Test

Variabel	Tolerance	VIF	Coefficient B	Sig.
HR Competence (X1)	0.371	2.693	0.118	0.062
Financial literacy (X2)	0.398	2.510	-0.182	0.236
Utilization of IT (X3)	0.364	2.744	-0.034	0.555
Kolmogorov-Smirnov Test	0.200			

Source: Data own research (2025)

Pursuant to the outcomes of the classical assumption test (see Table 4), it can be concluded that the regression model fulfills all the fundamental criteria of classical linear regression analysis. The results of the Kolmogorov-Smirnov test indicate a significance value of 0.200, suggesting that the residuals are normally distributed (because > 0.05). Furthermore, the VIF values for all independent variables are below 10, and the tolerance is above 0.1, indicating that there is no evidence of multicollinearity between the variables. The outcomes of the heteroscedasticity test demonstrate that all variables possess a significance value greater than 0.05, indicating the absence of non-constant residual distribution (i.e., heteroscedasticity).

Consequently, it can be concluded that this regression model is both feasible and valid for further analysis, as it has been demonstrated to meet all classical assumptions. Consequently, the relationship between HR Competence, Financial Literacy, and IT Utilization on Financial Report Quality can be analyzed reliably without any bias from violations of the fundamental assumptions of regression.

Multiple Linear Regression Analysis

Multiple linear regression analysis is employed to ascertain the direction of the relationship between independent variables and dependent variables, as well as to determine whether each independent variable is positively or negatively related. The ensuing findings are derived from a multiple linear regression analysis:

Table 5. Multiple Linear Regression Analysis Result

Variabel	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.106	1.543		.068	.945
HR Competence (X1)	.460	.090	.367	5.091	.000
Financial literacy (X2)	.226	.070	.225	3.231	.001

Utilization of IT (X3)	.317	.084	.276	3.792	.000
R^2	0.622				

Source: Data own research (2025)

Based on Table 5, the results can be obtained by the following multiple linear regression equation:

$$Y = 0{,}106 + 0{,}460X_1 + 0{,}226X_2 + 0{,}317X_3 + e$$

The regression model is found to be significant overall, with the three independent variables (HR Competence, Financial Literacy, and IT Utilization) exhibiting a positive and significant effect on the quality of financial reports. The HR Competence variable (X1) has the most dominant effect. R^2 of 0.622 indicates that 62.2% of the variation in the quality of financial reports can be explained by the three independent variables (X1, X2, and X3). The remaining 37.8% is influenced by other factors not included in the model. This model demonstrates notable strength by accounting for over half of the observed variability in the quality of financial reports.

Discussion

The Influence of Human Resource Competence on the Quality of Financial Reports

The findings of multiple linear regression analysis demonstrate that the Human Resource Competence variable (X1) exerts a positive and significant effect on the Quality of Financial Reports (Y) on MSME actors in Banyuwangi Regency. The regression coefficient value of 0.460 with a significance value of 0.000 (<0.05) signifies that the relationship between Human Resource Competence and Financial Report Quality is positive and statistically significant. Thus, the development of the human resource capacity of MSME companies should lead to an improvement in the quality of their financial reporting. The latest results affirm the first hypothesis (H1) that states human resource competency affects the quality of financial reports to a large extent. HR competency in this context includes technical skills in preparing financial reports, an in-depth understanding of accounting principles, and high levels of precision and accuracy in recording and reporting transactions. It can thus be concluded that the improved competency of MSME players in these areas is directly correlated with a greater possibility of generating financial reports that are accurate, systematic, timely, and accountable.

The discovery is in line with the Resource-Based View (RBV) theory, focusing on the focal role of internal resources, in this instance, good human resources, in creating business excellence and performance. In MSMEs in Banyuwangi, insufficient accounting education and unfamiliarity regarding financial procedures have been found to be among the key impediments to generating quality financial reports. In reality, it is suggested with these results that building human resource (HR) skills is among the steps to encourage MSME development and sustainability. Training and mentoring initiatives applied via local governments or partner institutions could enhance business players' financial management skills. In the coming years, proper training courses especially designed to counter the present needs in the business will go a long way to improve the capability of MSME players to prepare financial reports professionally and independently. The results of the current research are in line with the results of the previous research conducted by (Abdurakhmonov et al., 2023; Swaleh & Elly, 2022; Tavor, 2024; Wang & Lei, 2020; Wu et al., 2022), which stated that human resource competencies have a significant influence on financial report quality.

The Influence of Financial Literacy on the Quality of Financial Reports

Financial literacy has also been found to significantly and positively affect the quality of financial reports. This is supported by regression results, where the value of the regression coefficient is 0.226 and that of significance is 0.001 (<0.05). This means that MSME owners who are financially literate are likely to prepare more accurate and accountable financial reports. Business financial literacy is the knowledge and skills that business actors need to comprehend fundamental financial concepts, create budgets, manage loans, and interpret financial reports. With this knowledge, MSME actors are able to make good business decisions, prevent financial risks, and prepare reports that actually reflect business situations.

The findings of the research validate the Financial Literacy Theory, whereby financially literate individuals are capable of handling the financial matters of a business well and producing authentic information. From the implication side, clearly there is a need for extensive and long-term financial literacy education at the MSME level. The education needs to be started so that business growth on the basis of sound financial management can take place. The findings of this study concur with the research findings of (Acar, 2023; Alsuhaibani et al., 2023; Capalbo et al., 2023; Dar et al., 2023; Misra et al., 2023), which posits that financial literacy establishes the quality of financial reports.

The Influence of Information Technology Utilization on the Quality of Financial Reports

The third variable, Information Technology Utilization (X3), was shown to positively and significantly affect the quality of financial reports. It is indicated through the regression coefficient of 0.317 with a significance value of 0.000 and demonstrate how efficient utilization of technology is capable of enhancing MSME financial reporting quality as well as the efficiency and accuracy thereof. This research is concerned with the contribution of information technology to enhancing the accuracy and efficiency of financial transaction data management. Integration of accounting software, computerized recording systems, and web-based information networks becomes a core component of this technological infrastructure. The technological advancements are discovered to facilitate the Technology Acceptance Model (TAM), which posits that attitudes regarding ease and benefit of technology influence the level of technology adoption by users.

The research findings reveal that the use of technology in the process of financial reporting among MSMEs can reduce mistakes in recording, accelerate reporting activities, and produce clearer and more reliable financial reports. Hence, there is a requirement for continuous improvement in technology usage that can be achieved through the uptake of financial digitalization training and provision of affordable and simple-to-use accounting software. The results above confirm study research conducted by (Bai et al., 2023; Hrazdil et al., 2023; Huang et al., 2023; Oh & Park, 2023; Palas et al., 2023), which confirms that the utilization of information technology impacts the quality of accounting reports.

CONCLUSION

This latest study found HR Competence, Financial Literacy, and Application of Information Technology to have significant and positive contributions to the financial report quality of MSMEs in Banyuwangi. With an R^2 value of 0.622, these three variables, according to the model, capture 62.2% variance in the financial report quality. HR competence contributes the most as the strongest predictor. The findings indicate the immediate relationship between an individual's competencies in financial and technical domains and the quality of financial information produced.

The Resource-Based View (RBV) theory has demonstrated its relevance, underscoring the notion that superior human resources (HR) function as a strategic asset in the production of quality financial reporting. The Technology Acceptance Model (TAM) finds substantiation in the observation that the effective integration and utilization of technology enhances the efficiency and precision of reports. The efficacy of the Theory of Financial Literacy has been demonstrated by empirical evidence indicating that an enhanced comprehension of financial concepts fosters more judicious decision-making processes concerning the management and reporting of MSME finances.

The practical implications of this study indicate that in order to enhance the competence of MSME human resources, regular and structured training in accounting and finance is imperative. Local government agencies or institutions (e.g., Diskoperindag) must facilitate MSME access to accounting technology and financial literacy education. The formulation of MSME development policies must prioritize the enhancement of managerial capabilities and the digitalization of their financial systems.

The study's limitations are as follows: it was conducted in only one geographic area (Banyuwangi Regency); therefore, the results' generalizability to other areas must be considered with caution; and it is quantitative descriptive, which precludes an in-depth examination of qualitative aspects or field case studies. The study's respondents are limited to business owners who have managed financial reports, whereas many MSMEs have not prepared formal reports. For researchers pursuing more extensive studies, the development of mixed-method studies is recommended. Additionally, the expansion of the study area to encompass various districts and cities is advised.

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