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Digital accounting based on SAK-ETAP: financial reporting quality as a moderating variable

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ABSTRACT

Purpose: This study aims to determine whether the role of information technology and credit quantity influences the presentation of quality financial statements, with the understanding of SAK-ETAP as a moderating variable in creative businesses in Medan City.

Methodology/approach: The data analysis method used is a reflective construct approach with the SmartPLS 3.0 application.

Findings: The results show that the role of information technology significantly affects the presentation of quality financial statements, while credit quantity does not. The understanding of SAK-ETAP does not moderate the relationship between information technology and credit quantity with the quality of financial statement presentation.

Practical and Theoretical contribution/Originality: UMKM needs to recognize the importance of good record-keeping and reporting systems, which may require combining accounting training and using accounting software. Theoretically, this study enriches accounting literature by highlighting the limitations of SAK-ETAP understanding in moderating the relationship between credit and report quality, encouraging further research in this field.

Research Limitation: This study's limitations include varying individuals' understanding of SAK-ETAP. The majority of the sample had no knowledge of SAK-ETAP at all, which affected the research results and made it difficult for the researcher to consistently measure the impact of such understanding.

Keywords: Credit Quantity; Financial Statement Quality; Information Technology; SAK-ETAP.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are productive businesses owned by individuals or entities that meet specific criteria to qualify as micro, small, or medium enterprises. Government regulations on the Facilitation, Protection, and Empowerment of Cooperatives and MSMEs have revised several provisions previously outlined in UU No. 20 of 2008 concerning MSMEs, with one significant change being the criteria for business capital used to classify MSMEs (Peraturan Pemerintah No. 7 Tahun, 2021). Micro, small, and medium enterprises (MSMEs) are highly significant for Indonesia's economy, particularly in creating employment opportunities and reducing unemployment and poverty. This is evidenced by MSMEs' contribution to the Gross Domestic Product (GDP), which stands at 60.51%, their high share in total employment absorption at 96.92%, and the recorded number of MSMEs in 2019, reaching 65.64 million business units. (Kredit Usaha Rakyat, 2020).

MSMEs in Indonesia must strive to enhance their capacity and quality to remain competitive in the global era, with support from various stakeholders, including the availability of policies favouring MSME development. This need has continually encouraged the government to create and support community-based economic empowerment programs. The government also provides assistance programs such as People's Business Credit (KUR), specifically allocated for MSMEs, although the number of beneficiaries remains relatively small. One of the critical factors determining the success of MSMEs is access to funding from financial institutions. To secure such funding, MSMEs must prepare financial statements using applicable financial accounting standards, specifically SAK-ETAP, which are more straightforward than general accounting standards. However, the lack of human resources skilled in preparing financial statements using these standards has become a significant challenge for MSMEs.

Financial statements are considered high-quality if they contain non-misleading, timely, understandable, and comparable information. These qualities ensure that financial statements accurately represent management performance and accountability for the resources entrusted to them. These principles align with the provisions outlined in PSAK 1 and SAK-ETAP (Ikatan Akuntan Indonesia, 2022). Financial statements are considered high-quality if they provide accurate information about the company's performance, particularly regarding its financial position and cash flows, which are essential for decision-making (Kaban & Ferby Mutia Edwy, 2024). The objectives of this research are to determine the quality of the financial statements of MSMEs and to assess the readiness of MSMEs to implement SAK ETAP using digital accounting in preparing financial statements about ease of access to equity.

The difference or gap in the results of this study lies in the contradiction with findings in previous research. Some prior studies have stated that the application of information technology significantly improves the quality of financial reporting, as the technology used in preparing financial statements is faster and more accurate. This means that the greater the utilization of information technology, the higher the quality of the financial statements produced. Information technology will significantly assist in accelerating the management of financial transaction data and the presentation of financial statements. It can avoid errors in posting from documents, journals, and general ledgers up to becoming a complete set of financial statements (Mariani et al., 2023) (Zubaidi et al., 2019) (Purnama, 2020). However, contrary to the research findings, using information technology does not affect the quality of financial statements (Lantu et al., 2023) (Gasperz, 2019). The quality of financial

statements does not significantly impact the amount of credit received, as the quality of financial statements is not yet reliable enough to be used as a basis for credit decision-making by banks (Sarwani et al., 2019). Other research findings indicate that firms with higher-quality financial statements can obtain more significant amounts of credit than those without quality financial statements (Krisna Murti et al., 2018).

The novelty of this research lies in examining the impact of digital accounting and credit quantity on the quality of financial reporting in creative businesses, with SAK-ETAP as a moderating variable. This study is conducted in Medan City, one of the cities with great potential for developing creative businesses. This research employs a new and innovative measurement of digital accounting, considering SAK-ETAP in preparing financial statements.

Based on the background description above, the urgency of this research is to help improve the quality of financial reporting and digital accounting measurement in creative businesses in Medan City and to provide an original contribution to the fields of accounting and creative business, as well as to benefit various parties, including creative entrepreneurs, other researchers, and the government, particularly with government programs for disbursing business loans.

Institute of Indonesia Chartered Accountants has issued the Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP), which can be applied in preparing financial statements, offering numerous simplifications compared to general accounting standards. A thorough understanding of SAK-ETAP is crucial for companies that meet these criteria as it influences the quality of the resulting financial statements. By adhering to SAK-ETAP, companies can ensure that their financial statements are prepared consistently, relevant, and reliable, albeit with lower complexity than accounting standards applicable to larger entities or those that have gone public (Almujab & Budiutomo, 2017).

Technology enables real-time data collection, enhancing the accuracy and relevance of financial information. IT-based systems accelerate the reporting process and allow stakeholders to access more timely and accurate information. Information technology can assist human resources in managing finances, although financial statements remain a product of human resources (Zubaidi et al., 2019). Information technology provides many benefits for entities, such as facilitating complex activities and producing reliable, relevant, timely, complete, understandable and testable information in planning, controlling and management decision-making (Astuti & Suprantiningrum, 2022). This is consistent with signalling theory, which posits that companies utilize financial information to convey signals to the market and investors about their performance and financial health. Information technology enhances market credibility and trust in financial statements, as IT aids in mitigating the risk of errors or manipulation (Gama et al., 2024). Previous studies have shown that implementing accounting information systems significantly positively impacts the quality of financial reporting. This is due to the ability of accounting information systems to minimize errors in the presentation of accounting data, produce accurate reports, and limit the possibility of fraud (Wilestari & Safitri, 2021)(Riyadi, 2020). The hypothesis in this research is formulated as follows:

H_1: Information Technology significantly impacts the quality of financial statements, especially with the understanding of SAK-ETAP as a moderator.

Financial statements are a reference for banks to assess a company's ability to repay loans. SMEs face numerous challenges and have limited access to financing compared to large corporations. One of the contributing factors is the lack of quality financial statements and

the reluctance of SMEs to prepare them (Krisna Murti et al., 2018). Generating high-quality information for decision-making is crucial, particularly in the context of bank lending to SMEs. Banks require reliable information to assess the creditworthiness of an SME. In line with signalling theory, which posits that a high credit rating can be seen as a signal of a company's ability to gain the trust of financial institutions, companies will strive to improve the quality of their financial statements by ensuring compliance with applicable accounting standards (Gama et al., 2024). Previous studies have shown that the quality of financial statements has a significant impact on the amount of credit obtained by SMEs, meaning that the higher the quality of financial statements, the more significant the amount of credit that can be obtained (Krisna Murti et al., 2018) (Animah et al., 2020). The hypothesis in this research is formulated as follows:

H_2: Credit quantity significantly impacts the quality of financial statements, especially with the understanding of SAK-ETAP as a moderator.

METHOD

This research employs a quantitative approach, utilizing surveys and questionnaires to gather data from creative business actors in Medan City. The collected data will be analyzed using Regression Analysis with the assistance of SmartPLS 3.0. Quantitative research theory provides a conceptual and methodological framework for studies that rely on numerical and statistical data to answer research questions. The quantitative approach emphasizes the use of valid and reliable measurement instruments, as well as objective and systematic data analysis. (Hafni Sahir, 2022).

A population is a generalized group of objects or subjects with specific qualities and characteristics defined by the researcher for study and conclusion. (Hafni Sahir, 2022). The population in this study consists of 1,825 MSMEs registered as mentees of the Medan City Cooperative, SMEs, Industry, and Trade Service and recorded in the Cooperative and SME Data System (SIMDAKOP) application. The sampling technique used is random sampling with a sample size of 100. The definitions and parameters in this study are:

Information Technology refers to all tools and systems used to support and manage financial information, namely accounting software. It is measured using the level of use of accounting software and digital technology in the preparation of financial statements.
Credit Quantity refers to the total amount of loans or credit facilities available to individuals or companies at a specific time. It is measured based on the following categories: 1 (Rp 10.000.000), 2 (Rp 10.000.001 – Rp 25.000.000), 3 (Rp 25.000.001 – Rp 50.000.000), 4 (Rp 50.000.001 – Rp 100.000.000), 5 (> Rp 100.000.000)(Krishna Murti et al., 2018).
SAK-ETAP is an accounting standards framework designed for entities lacking public accountability. It is measured by the level of knowledge of PSAK and the financial standards used (Sarwani et al., 2019).
Financial Reporting Quality refers to the extent to which an entity's financial statements meet specific criteria expected by stakeholders. Financial reporting is measured by factors such as whether bookkeeping is conducted, the division or employee responsible for bookkeeping, the availability of accounting software, the regularity of bookkeeping, the accounting standards used, and the reporting components (Krisna Murti et al., 2018).

The data analysis method employed in this study is the reflective *construct approach* using SmartPLS 3.0. The model equation for this research is as follows:

$$\eta = \beta_0 + \beta_1\xi_1 + \beta_2\xi_2 + \beta_3 Z + \varepsilon$$

The research model equation used in the second stage of this study is as follows:

$$\eta = \beta_0 + \beta_1\xi_1 + \beta_2\xi_2 + \beta_3 Z + \beta_4[\xi_1.Z] + \beta_5[\xi_2.Z] + \varepsilon$$

The testing steps conducted are as follows (Ghozali, 2021):

1. Data quality was assessed using validity and reliability tests. These tests were conducted to ensure that the distributed questionnaire is a reliable measurement tool that can accurately interpret the variables to be measured.

2. The *Outer Model* was tested to specify the relationship between latent variables and their respective indicators, explaining how each indicator is related to its latent variable. This includes:

a. *Convergent validity*: The convergent validity value is the loading factor of a latent variable with each indicator, which is expected to be greater than 0.5.
b. *Discriminant validity*: This value determines whether a variable has adequate discriminant validity by comparing the cross-loading value, which should be greater than the loading value with other variables.
c. *Composite reliability*: Data with a composite reliability value greater than 0.6 has high reliability.
d. *Average Variance Extracted (AVE)*: The expected AVE value exceeds 0.5.
e. *Cronbach's Alpha*: Cronbach's Alpha reinforces reliability testing, with an expected value greater than 0.6 for all variables.

3. The Inner Model was tested to assess the structural model, which can be seen from the *R-squared* value.

RESULTS AND DISCUSSION

The researcher conducted further analysis using Partial Least Squares (PLS), a multivariate statistical technique used to compare multiple dependent variables and multiple independent variables. The data analysis in this study utilized the Partial Least Squares (PLS) version 3.0 approach, considering that the research data was limited in quantity and non-normally distributed. This allowed for a better solution to the research problem.
The measurement model, or outer model, is evaluated to assess the validity and reliability of the construct. For reflective indicator models, evaluation is conducted through convergent validity, discriminant validity, composite reliability, and Cronbach's alpha for the indicator block. In reflective constructs, the reliability of indicators is measured using loading factors. Each indicator's loading factor on its respective construct is measured. The loading factor is expected to be greater than 0.5. The loading factor of each indicator on its respective construct is measured using the algorithm in the SmartPLS program.

Table 1. Results of Outer Loadings Test

	Information Technology	Credit Quantity	Financial Reporting Quality	SAK-ETAP
Information Technology Indicator 1	0.857			
Information Technology Indicator 2	0.838			
Information Technology Indicator 3	0.824			
Credit Quantity Indicator 1		0.969		
Credit Quantity Indicator 2		0.974		
Financial Reporting Quality 1 Indicator			0.859	
Financial Reporting Quality 2 Indicator			0.819	
Financial Reporting Quality 3 Indicator			0.808	
SAK ETAP 1 Indicator				0.800
SAK ETAP 2 Indicator				0.913

Source: Data Processed with SmartPLS, 2021

Based on Table 1, most of the research variable indicators have an outer loading value > 0.5. An outer loading value between 0.5 and 0.6 is sufficient to meet the criteria for convergent validity. These data indicate that the indicators are deemed appropriate or valid for the study and can be used for further analysis.

Reliability testing in PLS can be performed using Cronbach's alpha and composite reliability. Composite reliability measures a construct's actual reliability value and is considered better for estimating internal consistency. The rule of thumb for composite reliability is > 0.6. Cronbach's alpha measures the lower bound of a construct's reliability value and confirms the composite reliability value. The rule of thumb for Cronbach's alpha is > 0.6 (Ghozali, 2021).

Table 2 shows that each construct has met the 'sufficient' category for outer model reliability criteria, with composite reliability values greater than 0.6 and Cronbach's alpha values greater than 0.7. Therefore, the outer model analysis proceeds to the outer model validity phase. Outer model validity is assessed using convergent validity and discriminant validity. Convergent validity is assessed by examining each construct's average variance extracted (AVE) value. A good AVE value for each construct should be greater than 0.5. The results of the SmartPLS algorithm for AVE values are summarized in table 3.

Table 3 shows that the AVE value of each construct in the final model has exceeded 0.5. Therefore, the proposed structural equation model has met the criteria for convergent validity.

Table 2. Composite Reliability

	Cronbach's Alpha	Composite Reliability
Information Technology	0.791	0.878
Credit Quantity	0.941	0.971
Financial Reporting Quality	0.772	0,868
Understanding of SAK ETAP	0.654	0.848

Source: Data Processed with SmartPLS, 2021

Table 3. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Information Technology	0.705
Credit Quantity	0.944
Financial Reporting Quality	0.687
Understanding of SAK ETAP	0.737

Source: Data Processed with SmartPLS, 2021

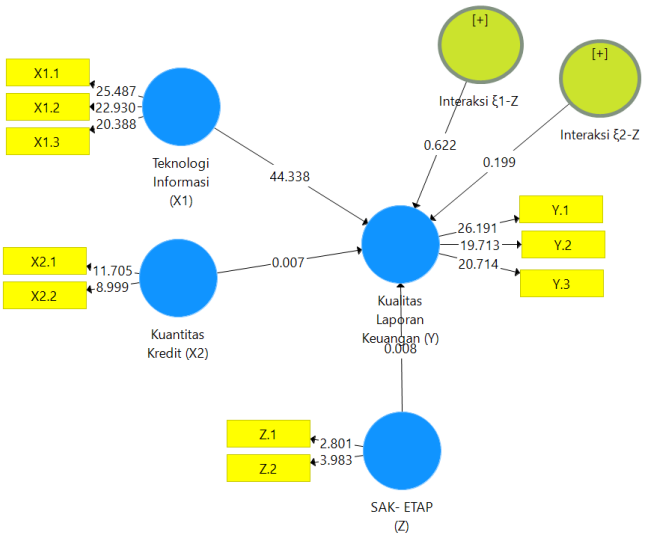

Figure 1. Moderated Regression Analysis Model

Source: Data Processed with SmartPLS, 2021

The inner model is often called the inner relation or structural model evaluation. In this section, the specification of relationships between research variables (structural model) is carried out. Based on the PLS output, the model diagram is as follows in figure 1

After the estimated model meets the Outer Model criteria, the measurement continues with the structural model (Inner Model) testing by looking at the variable's R-square (R^2) value. The resulting *R-square* (R^2) value is 0.948. This means that the percentage of influence of Information Technology and Credit Quantity is 94.8%, while the remaining 5.2% is explained by other variables not examined in this study.

The hypothesis test design is based on the research objectives. The next step is to analyze the estimated path coefficients between variables, which must have significant values. The following are the results of the hypothesis test obtained, shown in table 4:

Statistical testing in this study was hypothesized using the bootstrapping method. The primary recommendation for PLS in theory testing is through the bootstrapping process. Bootstrapping testing is intended to minimize the problem of data normality. Based on table 4, it can be seen that of the seven hypotheses in this study, one hypothesis shows a P-value > 0.05.

	P Values	Keterangan
Information Technology -> Financial Reporting Quality	0.000	Accepted
Credit Quantity -> Financial Reporting Quality	0.995	Rejected
Understanding of SAK ETAP -> Financial Reporting Quality	0.994	Rejected
Information Technology * Understanding of SAK ETAP -> Financial Reporting Quality	0.503	Rejected
Credit Quantity * Understanding of SAK ETAP -> Financial Reporting Quality	0.854	Rejected

Source: Data Processed with SmartPLS, 2021

Table 4. Path Coefficients

The research findings indicate that Information Technology significantly impacts the quality of financial reporting. These results are consistent with previous studies that have demonstrated the influence of Information Technology on the quality of financial reporting (Ishak & Syam, 2020) (Meilisa Amalia, 2023)(Mariani et al., 2023)(Zubaidi et al., 2019)(Purnama, 2020). Information technology plays a crucial role in enhancing the quality of financial reporting by improving the speed, accuracy, security, and transparency of financial data processing and presentation.

Using information technology in accounting can significantly enhance the satisfaction of financial statement users. With technology, financial recording and reporting processes become more efficient and accurate, resulting in reliable and relevant information for decision-making. Users of financial statements will have greater confidence in the integrity of the data, as information technology helps maintain established standards and minimize the risk of errors. A significant 42% of the sample that has already implemented information technology in preparing financial statements reported that it has increased efficiency and reduced costs in preparing financial statements, thus potentially increasing the entity's net income.

This study found that the variable of SAK-ETAP understanding does not moderate the relationship between Information Technology and the quality of financial reporting. Although SAK-ETAP is designed to guide non-publicly accountable entities in preparing financial statements that comply with accounting standards, understanding these standards does not affect how information technology contributes to the quality of financial reporting. Therefore, the quality of financial reporting generated from the implementation of information technology is still determined by the technology's ability to process data accurately and efficiently rather than by how well users understand SAK-ETAP. SAK-ETAP understanding does not significantly impact the relationship between information technology and financial reporting quality, as the technology itself is already capable of maintaining high-quality financial reporting standards.

The research findings indicate that the quantity of credit does not significantly impact the quality of financial reporting. These results are consistent with previous studies that have demonstrated that the quantity of credit does not influence the *quality of financial reporting* (Sarwani et al., 2019). However, this finding contradicts previous research demonstrating a positive relationship between credit quality and financial reporting quality. (Krisna Murti et al., 2018) (Lantu et al., 2023). The results indicate that the amount of credit a company has does not influence the quality of its financial reporting. This is because the quality of financial reporting is assessed based on the accuracy, timeliness, relevance, transparency, and compliance with applicable accounting standards rather than the amount of credit received or utilized by the company. The quality is determined by the accuracy, compliance, and integrity of the reported financial data, not by the size of the credit taken or managed by the SMEs.

This study found that the variable of SAK-ETAP understanding does not moderate the relationship between the quantity of credit and the quality of financial reporting. This implies that even with a good understanding of SAK-ETAP, it does not directly influence or strengthen the relationship between the amount of credit a company provides and the quality of financial statements presented. This is because the quality of financial reporting is more influenced by other factors such as internal control systems, recording accuracy, and adherence to applicable procedures and regulations. In other words, understanding accounting standards alone is insufficient to guarantee that the quantity of credit managed by SMEs will be directly proportional to the quality of the resulting financial statements.

CONCLUSION

Information technology significantly impacts the presentation of high-quality financial statements. With technology, financial recording and reporting processes become more efficient and accurate, resulting in reliable and relevant information for decision-making. SAK-ETAP cannot moderate the relationship between information technology and the quality of financial reporting, as the quality of financial reporting generated from implementing information technology is still determined by the technology's ability to process data accurately rather than through the understanding of SAK-ETAP.

The quantity of credit does not significantly influence the quality of financial reporting. The quality of financial reporting is determined by the accuracy, compliance, and integrity of the reported financial data rather than the amount of credit taken or managed by SMEs. SAK-ETAP cannot moderate the relationship between the quantity of credit and the quality of financial reporting, as understanding accounting standards alone is insufficient to guarantee that the quantity of credit managed by SMEs will be directly proportional to the quality of the resulting financial statements.

A limitation of this study is that the understanding of SAK-ETAP varies among individuals, and 76% of the sample was utterly unaware of SAK-ETAP. This has affected the research results, as the researcher had difficulty consistently measuring the impact of such understanding.

A suggestion for future research is to conduct training or socialization sessions on SAK-ETAP before data collection to enhance respondents' understanding. This could include seminars, workshops, or the distribution of educational materials.

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