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ANALYSIS OF THE EFFECT OF ACCOUNTING UNDERSTANDING, ACCOUNTING INFORMATION SYSTEMS, AND ORGANIZATIONAL CULTURE ON THE QUALITY OF MSME FINANCIAL REPORTS

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ABSTRACT

This study aims to examine the influence of accounting knowledge, accounting information systems, and organizational culture on the quality of financial statements in Micro, Small, and Medium Enterprises (MSMEs). The background of this study is based on the importance of quality financial statements as a basis for decision making and a form of accountability in MSME financial management. The research method used is a quantitative approach with data collection through the distribution of questionnaires to MSME actors in Indonesia. The collected data was then analyzed using multiple linear regression techniques to see the relationship and influence between variables. The results show that accounting knowledge has a significant effect on financial statements. Similarly, accounting information systems have a significant influence on improving the quality of financial statements. In addition, organizational culture also has a significant impact on the quality of MSME financial statements. These findings emphasize the importance of improving the competence of MSME actors in the field of accounting, implementing appropriate accounting systems, and establishing an organizational culture that upholds integrity and accountability. Further research is recommended to add other relevant variables and use mixed methods for more comprehensive results.

Keywords: Accounting Understanding, Accounting Information Systems, Organizational Culture, Quality of MSME Financial Reports.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) hold a crucial position in Indonesia's economic structure, contributing significantly to both job creation and the nation's Gross Domestic Product (GDP). Despite their importance, many MSME owners continue to encounter challenges in managing finances effectively and producing reliable financial statements. Reports that fail to meet established standards can impede transparency, accountability, and opportunities to obtain external financing. In Indonesia, the economic role and impact of MSMEs remain undeniably vital. The role of small businesses in production, job creation, income distribution, and export growth is an important element in supporting the national economy (Primandari et al., 2023). Financial access can be enhanced through the development of alternative financing options, lending schemes for MSMEs, as well as improvements in technology and innovation by providing training and consultation services to help MSMEs adopt new technologies and develop innovative products (Hindrawati et al., 2025).

One key element influencing the quality of financial reporting is the extent of accounting knowledge held by MSME actors. A solid grasp of accounting principles has been shown to positively and significantly enhance the utilization of accounting information in supporting investment-related decisions within the MSME sector. The application of accounting practices rooted in local values and cultural habits plays a role in strengthening economic independence, expanding social involvement, and promoting sustainable development, although challenges remain in accountability transparency and digital system adaptation (Lawita et al., 2025). The adoption of accounting information systems has been shown to exert a positive and significant influence on multiple dimensions of financial management. Viewed through the lens of stewardship theory, such systems serve as a foundation that promotes sound managerial practices and strengthens financial self-reliance (Wilestari & Safitri, 2021).

Interest plays a constructive role in shaping the behavior of MSME owners during the preparation of financial statements. In addition, factors such as attitude, subjective norms, perceived behavioral control, and self-confidence further strengthen the motivation of MSME actors to prepare financial statements more consistently and in accordance with accounting principles (Maharani, 2019). Accounting knowledge has been shown to be an essential factor in enhancing the quality of financial reporting among MSME

practitioners in the Langgudu District. Business owners with higher education levels tend to be more capable of preparing financial statements in accordance with the SAK EMKM guidelines and applying them effectively in managing business operations (Mursyid & Yani, 2025). Organizational culture has been found to enhance the business productivity of MSMEs in Gedong Tataan, Lampung Province. In general, well-prepared financial statements that comply with applicable standards enable MSMEs to manage operational costs efficiently, monitor profits, and gain a comprehensive understanding of their overall financial condition (Saringsih et al., 2025).

Building upon the earlier discussion, this study aims to investigate the effects of accounting knowledge, accounting information systems, and organizational culture on the quality of financial statements prepared by MSMEs. The outcomes of this research are expected to contribute to the advancement of accounting theory related to MSME practices and provide practical recommendations for entrepreneurs and policymakers in fostering transparency and accountability in financial management.

LITERATURE REVIEW

Social Cognitive Theory

Social Cognitive Theory introduced by Albert Bandura (1986) explains that human behavior is shaped through a learning process that occurs as a result of reciprocal interactions between personal factors, environmental influences, and individual actions. In other words, individuals are not only influenced by their environment but also actively influence it through their ability to think, evaluate, and act. According to social cognitive theory, an individual's inner motivation-whether favorable or unfavorable-directly shapes their decision to engage in entrepreneurial activities. Moreover, the presence of a conducive business environment can amplify the effect of this motivation. In a continuously changing business environment, individuals tend to be more sensitive to opportunities for success as well as risks of failure, and both factors jointly shape decision-making and direction in entrepreneurial activities (Cheng et al., 2024).

Accounting Understanding

Accounting understanding reflects an individual's ability to interpret and evaluate the meaning and value of financial recording processes. Knowledge of bookkeeping procedures related to financial transaction details is a crucial aspect to ensure the accuracy and reliability of generated financial information (Hafsah et al., 2023). Adequate understanding of bookkeeping processes is considered an important factor that can support business growth and sustainability. An individual is considered to possess accounting competence if they are able to identify and manage financial transactions, prepare and interpret financial statements in accordance with applicable accounting principles, and have the skills to record and archive transaction evidence systematically (Prasetyo, 2020).

Accounting Information System

According to Romney and Steinbart (2015:13), an accounting information system has several primary objectives, namely: (1) facilitating daily operational activities through a transaction processing system used by internal company parties, and (2) providing relevant information support for management or organizational decision-makers. An accounting information system refers to an organized framework that captures, documents, and processes financial as well as non-financial transaction data, with the objective of generating meaningful information to support managerial and strategic decision-making. In addition, the system is also structured to provide financial information that can be utilized in preparing organizational financial statements (Ardana & Lukman, 2016).

Organizational Culture

Organizational culture refers to characteristics that grow and are maintained within an organization or within community social life, which are inseparable from the cultural values embedded therein. This concept represents a set of norms, beliefs, and values that are collectively understood and accepted by all members of the organization as a guideline for action and behavior. According to Hofstede (1980), organizational culture also plays a role in shaping value structures and habitual patterns in the workplace, thereby creating behavioral characteristics that distinguish one organization from another.

Quality of Financial Statements

Based on the Statement of Financial Accounting Standards (PSAK) No. 1, financial reports are deemed to have high quality when they provide information that is relevant, dependable, timely, easy to comprehend, and comparable, enabling users to assess performance effectively and make informed decisions (IAI, 2015). Financial reports serve as an organized presentation that reflects an entity's financial condition and operational results. Their main objective is to provide information regarding the financial position, performance, and cash flows of the entity so that stakeholders can use it as a basis for economic decision-making (IAI, 2025).

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RESEARCH METHOD

Research Design

This study employs a quantitative method with a causal-associative design intended to describe the connections and influences between independent and dependent variables. The investigation focuses on assessing how accounting comprehension, accounting information systems, and organizational culture affect the quality of financial statements among MSMEs. The research approach involves analyzing a defined population or sample by gathering information through structured and previously developed research instruments. The data obtained are then analyzed quantitatively to verify or test the previously formulated hypotheses (Sugiyono, 2021).

Population, Sample, and Sampling Technique

The population of this study consists of Micro, Small, and Medium Enterprises (MSMEs) that are actively operating within the research location and engage in financial record-keeping as part of their business management processes. This group was chosen because MSMEs hold a crucial position in driving economic growth and need dependable financial reporting mechanisms to aid effective business decision-making.

The sample represents a portion of the population used as the data source. The selected sample consists of MSME owners who meet specific criteria, including: having operated for at least one year, maintaining financial records, and being willing to complete the research questionnaire completely and honestly. These criteria were established to ensure the relevance of the collected data to the research objectives and to accurately reflect real field conditions.

The sampling technique employed in this study is purposive sampling, which refers to the intentional selection of respondents based on specific considerations in line with the research characteristics. This method was chosen because not all MSME actors implement adequate financial recording systems. The targeted number of respondents is approximately 120 MSME actors, ensuring that the research results can be analyzed statistically and represent the observed phenomenon with a high level of reliability.

When the exact population size is unknown, the sample size may be determined by multiplying the total number of research indicators by a range of five to ten (Hair et al., 2020). The total number of participants in this research is determined using the Hair formula, which is presented as follows:

$$\text{Sample} = N \times 5$$
$$= 22 \times 5$$
$$= 110$$

N = number of research indicators

RESULT AND DISCUSSION

Pre-Test Analysis

A pre-test is a preliminary testing stage conducted prior to the main test. The purpose of this stage is to ensure that each questionnaire item has adequate levels of validity and reliability. In this phase, the researcher distributed questionnaires to 30 respondents as the initial sample. The initial test results were analyzed with the help of IBM SPSS Statistics version 26 to evaluate the validity and reliability of each statement item contained in the research instrument.

Respondent Profile Description

The pre-test stage involved 30 respondents to evaluate the consistency of each statement item in the questionnaire. The majority of participants were MSME owners with an educational background of a bachelor's degree (S1) and within the age range of 26–35 years.

1. **Respondents Based on Age**
   According to the questionnaire results, most respondents are aged between 26 and 35 years, representing 33.3% of the overall participants. The distribution of respondents outside this age category is illustrated in the chart below.
2. **Respondents Based on Latest Education Level**
   From the gathered responses, the majority of participants indicated that their highest educational attainment is a bachelor's degree (S1), accounting for 33.3% of the sample. The proportions of respondents with different educational backgrounds are displayed in the chart below.

Validity Test

In general, the results of the correlation analysis reveal that every statement item in variables X1, X2, X3, and Y exhibits a strong and significant association with the total score of its respective construct. The item-total correlation coefficients range between 0.723 and 0.936, with significance values below 0.05, confirming that each item reliably represents the construct being assessed. Hence, all statement items are considered valid and appropriate for inclusion in the research instrument.

ISSN Cetak : 2337-3997
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Table 1. Pre-Test Validity Test Results

No	Statement	R Count	R Table	Result
Variable X1				
1	X1.P1	0.794	0.361	Valid
2	X1.P2	0.729	0.361	Valid
3	X1.P3	0.843	0.361	Valid
4	X1.P4	0.802	0.361	Valid
5	X1.P5	0.859	0.361	Valid
Variable X2				
6	X2.P1	0.836	0.361	Valid
7	X2.P2	0.868	0.361	Valid
8	X2.P3	0.782	0.361	Valid
9	X2.P4	0.798	0.361	Valid
10	X2.P5	0.809	0.361	Valid
Variable X3				
11	X3.P1	0.936	0.361	Valid
12	X3.P2	0.832	0.361	Valid
13	X3.P3	0.896	0.361	Valid
14	X3.P4	0.733	0.361	Valid
15	X3.P5	0.823	0.361	Valid
Variable Y				
16	Y.P1	0.745	0.361	Valid
17	Y.P2	0.770	0.361	Valid
18	Y.P3	0.800	0.361	Valid
19	Y.P4	0.761	0.361	Valid
20	Y.P5	0.764	0.361	Valid
21	Y.P6	0.818	0.361	Valid
22	Y.P7	0.723	0.361	Valid

Source: IBM SPSS Statistics 26 Data Processing, 2025

Reliability Test

The reliability test findings show that every variable in the research instrument demonstrates a strong degree of internal consistency. The Cronbach's Alpha coefficients recorded were 0.865 for variable X1, 0.874 for X2, 0.899 for X3, and 0.884 for variable Y. All of these values exceeded the 0.60 threshold used as the reliability standard, thus all variables were deemed reliable. A high Cronbach's Alpha value reflects a strong relationship between items within the variable and consistency in measuring the intended construct. Thus, the respondents' responses to each statement demonstrate a stable and non-random pattern. Based on the guidelines proposed by Hair et al. (2019), a reliability value in the range of 0.80-0.90 is categorized as good, while a value approaching 0.90 indicates a very high level of reliability.

Table 2. Pre-Test Reliability Results

Variable	Cronbach's Alpha	Number of Items	Result
Accounting Understanding (X1)	0.865	5	Reliable
Accounting Information System (X2)	0.874	5	Reliable
Organizational Culture (X3)	0.899	5	Reliable
Quality of Financial Reports (Y)	0.884	7	Reliable

Source: Data Processing using IBM SPSS Statistics 26, 2025

Pre-Test Conclusion

The outcomes of the validity and reliability assessments confirm that the pretest results possess high levels of validity and reliability. This conclusion is supported by the fact that all calculated r-values surpass the r-table threshold of 0.361. Furthermore, each variable demonstrates a Cronbach's Alpha value greater than 0.60, signifying that the questionnaire items are stable and dependable for use as research instruments.

Main-Test Analysis

Confirmatory Factor Analysis (CFA)

The quality of the research instrument was evaluated through Confirmatory Factor Analysis (CFA), which was employed to determine the significance and validity of the indicators that compose each latent variable. The CFA test was performed using a sample size of 300 respondents and 36 questionnaire items based on operational definition indicators. CFA stands for Confirmatory

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Factor Analysis, which assesses the validity of each indicator based on its factor loading value. In many studies, indicators are considered valid if their factor loading value is ≥ 0.70; however, in well-established research, values of ≥ 0.50–0.60 are still acceptable. If an indicator has an estimated loading of < 0.50, it should be removed from the model (Ghozali, 2019). The instrument quality testing using CFA validity and reliability tests was conducted using AMOS version 22.

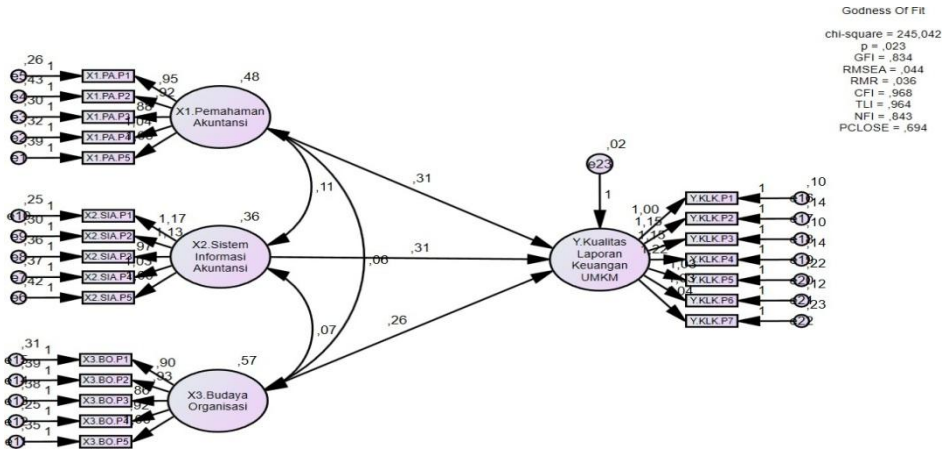

Figure 1. CFA model

Validity and Reliability Test

All constructs met the requirements for convergent validity because all factor loadings were >0.70 and reliability because all Composite Reliability (CR) were >0.70. For X1 (Accounting Understanding), the loadings were 0.742–0.792 with a CR = 0.873; for X2 (Accounting Information Systems), the loadings were 0.703–0.816 with a CR = 0.857; for X3 (Organizational Culture), the loadings were 0.728–0.812 with a CR = 0.877; and for Y (Quality of MSME Financial Reports), the loadings were 0.703–0.841 with a CR = 0.922. Thus, the indicators for all four constructs were declared valid (>0.70) and reliable (high CR) and ready for use in structural analysis.

Table 3. Validity and Reliability Test Results

Variable	Item Code	Factor Loading	Composite Reliability
X1 – Accounting Understanding	X1.PA.P1	0.792	0.873
	X1.PA.P2	0.702	
	X1.PA.P3	0.744	
	X1.PA.P4	0.787	
	X1.PA.P5	0.742	
X2 – Accounting Information System	X2.SIA.P1	0.816	0.857
	X2.SIA.P2	0.780	
	X2.SIA.P3	0.721	
	X2.SIA.P4	0.718	
	X2.SIA.P5	0.703	
X3 – Organizational Culture	X3.BO.P1	0.771	0.877
	X3.BO.P2	0.748	
	X3.BO.P3	0.728	
	X3.BO.P4	0.812	
	X3.BO.P5	0.787	
Y – Financial Statement Quality of MSMEs	Y.KLK.P1	0.804	0.922
	Y.KLK.P2	0.802	
	Y.KLK.P3	0.841	
	Y.KLK.P4	0.813	
	Y.KLK.P5	0.705	
	Y.KLK.P6	0.785	
	Y.KLK.P7	0.703	

Normality Test

The normality test in this study was conducted using the z-value (Critical Ratio or CR) of skewness and kurtosis in the AMOS 22.0 output. Based on Ghozali's (2019) guidelines, data is considered normally distributed if the CR value

is within the range of ±2.58 at a significance level of 0.01. The test results show a multivariate CR value of 2.015. This value is still within the critical limit of ±2.58, thus concluding that the data is multivariately normally distributed. Thus, the assumption of normality in the model has been met, and the data is suitable for further analysis using SEM.

Table 4. Normality Test Results

Variable	c.r.
Multivariate	2,015

Assessing Goodness of Fit Criteria

1. CMIN/DF = 1.207 (≤ 3.00) indicates that the model has a low level of mismatch between the data and the model, thus it is considered a good fit.
2. RMR = 0.036 (≤ 0.08) indicates a low average residual between the data and the model, thus the model is considered a good fit.
3. GFI = 0.834 (≥ 0.90) indicates that the model's fit to the data is classified as a marginal fit, but still acceptable because the GFI is sensitive to sample size.
4. AGFI = 0.793 (≥ 0.90) is slightly below the ideal limit and is categorized as a marginal fit, but still within the tolerable limits.
5. NFI = 0.843 (≥ 0.90) indicates a value close to the ideal criterion and is categorized as a marginal fit, but still good enough for a complex social model.
6. RFI = 0.821 (≥ 0.90) is still below the ideal limit and is considered marginal, but does not indicate any serious model problems.
7. IFI = 0.969 (≥ 0.95) indicates that the model has excellent fit compared to the independent model, and is therefore considered very good (fit).
8. TLI = 0.964 (≥ 0.95) indicates a high level of fit between the model and the data, and is therefore considered very good (fit).
9. CFI = 0.968 (≥ 0.95) indicates that the model explains the data very well and is therefore considered very good (fit).
10. PNFI = 0.741 (≥ 0.60) indicates that the model's efficiency relative to its complexity is good (fit).
11. PCFI = 0.851 (≥ 0.60) also indicates high model efficiency, thus it is declared a good fit.
12. RMSEA = 0.044 (90% CI: 0.017–0.062; PCLOSE = 0.694) indicates a value below 0.05, indicating a very high level of fit, or close fit, of the model.
13. Hoelter (0.05) = 106 and Hoelter (0.01) = 113 (≥ 100) indicate that the sample size is sufficient to support model stability, thus the model is declared a good fit.

Table 5. Goodness of Fit

Fit Index	Value	Ideal Criteria	Interpretation
CMIN/DF	1.207	≤ 3.00	Good
RMR	0.036	≤ 0.08	Good
GFI	0.834	≥ 0.90	Marginal Fit
AGFI	0.793	≥ 0.90	Marginal Fit
NFI	0.843	≥ 0.90	Marginal
RFI	0.821	≥ 0.90	Marginal
IFI	0.969	≥ 0.95	Very Good
TLI	0.964	≥ 0.95	Very Good
CFI	0.968	≥ 0.95	Very Good
PNFI	0.741	≥ 0.60	Good
PCFI	0.851	≥ 0.60	Good
RMSEA	0.044 (90% CI: 0.017–0.062; PCLOSE = 0.694)	≤ 0.08 (ideal ≤ 0.05)	Very Good
Hoelter (0.05)	106	≥ 100	Acceptable (Fit)
Hoelter (0.01)	113	≥ 100	Acceptable (Fit)

Hypothesis Testing

To investigate the relationships among variables in this study, the analysis involved assessing the estimated values, standard errors (SE), critical ratios (CR), and significance levels (P-values). The following hypothesis test results indicate a significant influence between the variables studied, as explained in the following description.

1. The Effect of Accounting Understanding on the Quality of MSME Financial Reports shows an estimated value of 0.308 with a C.R. = 6.059 and a significance level of P < 0.001 (marked ***), so this relationship is statistically significant. This means that the better the

accounting understanding of MSMEs, the higher the quality of their financial reports.

2. The Effect of Accounting Information Systems on the Quality of MSME Financial Reports shows an estimated value of 0.308 with a C.R. = 5.295 and a significance level of P < 0.001 (***), so this relationship is statistically significant. This means that the more effective the implementation of accounting information systems, the better the quality of MSME financial reports.
3. The effect of Organizational Culture on the Quality of MSME Financial Reports shows an estimated value of 0.259 with a C.R. = 6.140 and a significance level of P < 0.001 (***), making this relationship statistically significant. This means that the more conducive the organizational culture (values, norms, and work practices), the higher the quality of MSME financial reports.

Table 6. Hypothesis Test Results

Hypothesis	Estimate	S.E.	C.R.	P	Label
X1. Accounting Understanding → Y. MSME Financial Report Quality	0.308	0.051	6.059	***	par_19
X2. Accounting Information System → Y. MSME Financial Report Quality	0.308	0.058	5.295	***	par_20
X3. Organizational Culture → Y. MSME Financial Report Quality	0.259	0.042	6.140	***	par_21

CONCLUSION

Conclusion

This research seeks to investigate how accounting comprehension, accounting information systems, and organizational culture affect the quality of financial reporting among MSMEs. Based on the results of the analysis and discussion carried out using AMOS software, this research concludes that, according to the hypothesis testing, accounting understanding, accounting information systems, and organizational culture have a significant effect on the quality of financial statements. The summary of these findings is presented as follows:

1. The degree of accounting comprehension has been shown to significantly affect the quality of financial reporting. This result aligns with the study conducted by Dwiyanti and Werastuti (2024), which found that a solid understanding of accounting contributes meaningfully to enhancing the quality of financial statements within Regionally-Owned Enterprises in Buleleng District.
2. The application of accounting information systems exerts a significant influence on the quality of financial statements. This finding is consistent with the study by Dwiyanti and Werastuti (2024), which revealed that the use of accounting information systems notably enhanced the quality of financial reports in Regionally-Owned Enterprises located in Buleleng District.
3. Organizational culture has been demonstrated to significantly affect the quality of financial statements. This result supports the findings of Manik and Nafsiah (2023), who concluded that organizational culture exerts a meaningful impact on the quality of financial reporting at the Regional Revenue Agency (BAPENDA) of Palembang City.

Recommendations

Drawing from the findings and the limitations identified in this study, several suggestions are proposed for future investigations. First, subsequent research should consider incorporating additional variables such as human resource competence, technological support, financial literacy, and the role of government to provide a more comprehensive understanding of the factors affecting MSME financial reporting quality. Second, future studies may adopt a mixed-methods approach to gain deeper insights through the integration of both quantitative and qualitative analyses.

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