

# The Effect of Education Level and Accounting Understanding Moderated by Digital Literacy on Interest in Preparing Financial Reports of Micro-Enterprises

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**Abstract:** Micro, Small and Medium Enterprises (MSMEs) have an important role in the economic growth of countries throughout the world. The existence of MSMEs, has not been free from obstacles. One of the obstacles is related to the preparation of financial reports. Some small businesses consider that financial reports are not important. This research was conducted to determine the factors that influence interest in preparing financial reports, moderated by digital literacy in micro enterprises. The theory used in this research is Theory of Planned Behavior. The research uses primary data through questionnaires distributed directly and online using a 1-5 Likert scale measuring tool, and data processed using Moderated Regression Analysis. Based on the research results, it was found that education level and level of accounting understanding has effect on interest in preparing financial reports. While digital literacy also has effect on interest in preparing financial reports. The level of education which is moderated by digital literacy, and level of accounting understanding which is moderated by digital literacy has effect on interest in preparing financial reports for micro businesses.

**Keywords:** MSMEs, education level, level of accounting understanding, digital literacy, interest

## Introduction

Micro, Small and Medium Enterprises (MSMEs) is a topic that is always interesting to review. The development of MSMEs has become highlight by government in advanced economy and reduce poverty in Indonesia. The contribution of MSMEs can also felt moreover in condition post pandemic. This society has a big contribution in business restore for Indonesian economy. MSMEs are role from public to participate in national development, especially to development economy (Sarfiah *et al.*, 2019). Condition shown with the dominant existence of sufficient MSMEs, with involving a lot of society in Indonesia and of course influential in Indonesian economy with various reasons, such as big potential in employee absorption, eradicate poverty, and big contribution on gross domestic

revenue as well as resilience to crisis economy that ever hit Indonesia (Ciptaningsih, 2016).

The rapid growth and development of MSMEs, is inseparable from the challenges that need to be overcome. One of the main challenges is that most MSMEs in Indonesia do not understand about accounting records (Hendri *et al.*, 2017). In addition, most MSME also find that it is difficult to implement accounting records in their businesses because accounting is considered difficult and unimportant (Farhan *et al.*, 2020). The need to organize accounting records is also considered to be a waste of time and money (Setyawati & Hermawan, 2018).

Based on the Sustainable Development agenda point 4 of the 17 SDGs by United Nation (United Nation, 2015) namely equalizing in education, the government is obliged to ensure inclusive and equal quality education, and support lifelong

learning opportunities for everyone. For this MSMEs case, the level of education can be an important factor in a person's interest in preparing financial reports. In a study conducted by Yanto *et al.* (2019) revealed that education affects the interest in recording accounting in micro businesses. Conversely, according to Ciptaningsih (2016) the level of education does not affect the interest in preparing financial reports. Therefore, researchers want to know whether the level of education affects MSMEs interest in preparing financial reports.

This research was conducted among micro businesses in Purbalingga Regency. There are great attention to MSMEs with various programs designed and implemented by the government (Hasanah *et al.*, 2020). Based on research conducted by Maharani *et al.* (2022) and Fitriana & Amelia (2023), most of business actors, especially micro businesses, have problems in administration and financial reporting, so that they do not have good bookkeeping. Also supported by research conducted by Hadi *et al.* (2019), even though basic training on accounting has been held, especially for business actors, in reality, the interest of business actors in training is lacking and results in many business actors who do not understand and do not carry out the accounting process in the businesses they run. Therefore, this study aims to determine the factors that influence the interest in preparing financial reports - education level and level of accounting understanding - to the interest in preparing financial reports, and moderated by digital literacy in micro business.

## LITERATURE REVIEW AND HYPOTHESIS FORMULATION

This study uses the Theory of *Planned Behavior* (TPB) which is a further development theory of the theory of reasoned action, *Theory of Reasoned Action* (TRA) in 1980. This theory presents a framework that studies attitudes towards behavior. There are several factors that contribute to the emergence of a behavior, including a person's interest in a certain behavior. The TPB itself has been widely used to predict and explain behavioral interests. The TPB can be used to predict whether someone will take an action. This TPB identifies three components as

determinants of intention: our attitude towards behavior, subjective norms, and behavioral control.

Based on chapter 1 article 1 of Government Regulation (PP) Number 7 of 2021, MSMEs are defined as follows:

- 1) Micro-enterprises are productive businesses owned by individuals or individual business entities that meet the criteria for micro-enterprises as stipulated in Government Regulations.
- 2) A small business is an independent productive business carried out by an individual or body that is not a subsidiary or branch of a company, owned or controlled by company, or is not a direct part of a medium-sized or large company that meets the criteria for a Small Business as referred to in Government Regulations.
- 3) A medium-sized business is a stand-alone productive economic enterprise run by an individual or business entity that is not a subsidiary or branch, or that has a direct or indirect relationship with a business entity owned or controlled by a small business or large company that meets the criteria for a medium-sized business as stipulated by Government Regulation.

Interest in doing accounting records is the desire to manually record financial transactions in a books such as notes, agendas or other documents that are considered necessary. Interest in making accounting records can also be measured from the understanding of accounting, the benefits of accounting, interest in making accounting records, and making accounting records (Yanto *et al.*, 2019).

Yanto *et al.* (2019) stating that the level of education can be based on the last education taken, both formal and non-formal education, which is used to provide an overview of how business actors are interested in preparing financial reports. The level of individual education is an effort made to achieve good performance in the future (Hendrayani, 2020).

Level of accounting understanding is defined as the extent to which one is able to understand accounting both as knowledge and as practice (Atika *et al.*, 2019). Accounting is also the mastery that is owned individual in understand accounting and processing an accounting information in

business activity start from the transaction recording process until the production of financial statement based on standards determined. Level of accounting understanding also defined with how user understand the accounting through computer or manual process (Darmansyah *et al.*, 2022).

Naufal (2021) states that digital literacy is the ability to obtain, understand, and use of information obtained from various sources in digital form. Digital literacy is not just about using digital devices but also ability of someone to find and select information, be creative, think critically, collaborate, communicate effectively, and consider digital security, as well as the developing cultural context. (Naufal, 2021).

The skills and expertise of micro-entrepreneurs are seen from their education. Entrepreneurs with a higher level and or much of education, including training, will have greater interest in preparing financial reports. This is in line with the theory used in this study, TPB, which states that actions and abilities of individuals in carrying out an action arise from the individual's past experience, which can be seen from the individual's level of education. This statement is in line with the findings of Krisna & Purwanti (2023), Mutiari & Yudiantara (2021), Fauziah *et al.* (2020), and Yanto *et al.* (2019) which state that the level of education affects the interest of micro-entrepreneurs in preparing financial reports.

Related to the perception of control in the TPB, if someone has a strong belief in the resources they have, such as an understanding of accounting, they will continue to be motivated to utilize the resources they have, including individual level of accounting understanding to prepare financial reports. It can be said that the broader understanding of business actors regarding accounting, it will more affect the interest in preparing financial reports. It happen because with a high level of accounting understanding, a person can understand the benefits of financial reports for the progress and development of their business. In line with research conducted by Jayanti & Febriyanto (2022), Darmansyah *et al.* (2022), Zahroh *et al.* (2022), Mutiari & Yudiantara (2021), and Hendri *et al.* (2017) that states that level of accounting understanding will affects the interest in preparing accounting financial reports.

**H1: Education level has an effect on the interest of micro-entrepreneurs in preparing financial reports.**

**H2: Accounting understanding has an effect on the interest of micro-entrepreneurs in preparing financial reports.**

**H3: Digital literacy has an effect on the interest of micro-entrepreneurs in preparing financial reports.**

Digital literacy is an effort to increase a person's ability to obtain information and utilize technology through the digital world. A person who has a higher education will understand and utilize digital media to find information about the ease of preparing financial reports. Business actors who have a higher education are certainly accustomed to using digital technology. Based on subjective norms driven by belief control in the TPB, a person with a high level of education will have a greater perception of the importance of carrying out digital literacy to know the importance of accounting records. A study conducted by Az Zahro *et al.* (2023) also found that the higher level of education will follow with the higher need to use accounting information through digital media.

Digital literacy relates to functional skills related to knowledge and effective use of digital technology, the ability to analyze and evaluate digital information, knowing how to utilize technology properly, in line with accounting understanding defined by how they understand the accounting process both manually and using computer technology. Based on subjective norm indicators driven by belief control, the TPB explains that someone can gain knowledge or understanding through digital literacy which can drive their perception of preparing financial statements. Az Zahro *et al.* (2023) states that accounting understanding also underlies business actors to know the information needs that need to be presented in the accounting information system through digital media.

**H4: Digital literacy strengthens the effect of education level on the interest of micro-entrepreneurs in preparing financial reports.**

**H5 : Digital literacy strengthens the effect of accounting understanding on the interest of micro-entrepreneurs in preparing financial reports.**

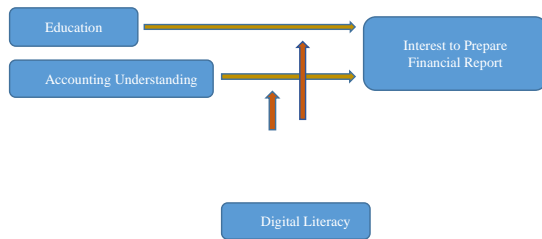


Figure 1. Research Framework

## Materials and Methods

### RESEARCH METHOD

This type of research is classified as a quantitative causal research using primary data. Data is obtained directly by researchers based on the distribution of questionnaires to business actors in Purbalingga Regency as respondents. This research has a research object, namely the interest of micro-entrepreneurs who own and run their businesses in Purbalingga Regency to prepare financial reports that are studied from the level of education and understanding of accounting as micro-entrepreneurs that can influence it with digital literacy as a moderating variable.

The population in this study were all MSMEs actors recorded by the Badan Pusat Statistik (2023), total 97,537 business units spread across 18 sub-districts in Purbalingga Regency. The number of samples are 91 unit and the samples processed came from micro businesses.

The data source in this study is primary data collected using questionnaires to micro-entrepreneurs who run their businesses in Purbalingga Regency. The data was processed and analyzed using *Moderated Regression Analysis* (MRA). Before the statistical process, that the data used must meet the criteria for the classical assumption test.

## Results and Discussion

### *Moderated Regression Analysis* (MRA)

The purpose of MRA is to test the interaction between independent variables, namely education level and accounting understanding, with digital literacy as a moderating variable on the variable of

interest. The model in the multiple linear regression equation is carried out by adding moderating variables and their interactions with each independent variable.

Table 1. *Adj. R<sup>2</sup> and F*

Coefficient Regression	
<i>Adjusted R<sup>2</sup></i>	0.199
<i>F<sub>count</sub></i>	5,928

Source: Processed data (2024)

Table 2 Summary of Multiple Regression Analysis and MRA Tests

	Coefficient Regression	<i>t<sub>count</sub></i>	<i>t<sub>table</sub></i>	Sig.
Constants	6,185			
Education Level (X1)	0.143	1,238	1,662	0.019
Understanding Accounting (X2)	0.280	2,836	1,662	0.006
Literacy (M)	0.406	3,625	1,662	0.040
Interaction of X1 and M	0.026	0.734	1,662	0.045
Interaction of X2 and M	-0.030	-0.902	1,662	0.039

Source: Processed data (2024)

As seen in the table above, the moderated regression analysis equation is obtained as follows:

$$Y = 6,185 + 0,143x_1 + 0,280x_2 + 0,406x_3 + 0,026x_1z - 0,030x_2z + \epsilon$$

### Hypothesis Testing

The t statistical test aims to show how much influence each independent variable individually to the dependent variable. The significance level of the t test is 0.05 with a *degree of freedom* (df) = (n - k = 91 - 2 = 89) (0.05;89) so that the t table is 1.662.

The test results shown in Table 2 for the education level variable state the calculated t value of 1.238 < t table 1.662 and the significance level of 0.019 < 0.05. Therefore, it is concluded that the first hypothesis (H1), namely the level of education has a positive effect on the interest in preparing financial reports, **is accepted**.

The results of the second hypothesis test based on table 2 for the accounting understanding variable show that the calculated t value is  $2.836 > t$  table of 1.662 and the significance level is  $0.006 < 0.05$  and has a positive coefficient direction. Therefore, it is concluded that the second hypothesis (H2), namely accounting understanding has a positive effect on the interest in preparing financial reports, **is accepted**.

The results of the third hypothesis test based on table 2 obtained a regression coefficient value of 0.406 in a positive direction and a calculated t value of  $3.625 > t$  table 1.662 with a significance level of  $0.040 < 0.05$ . This means that the third hypothesis (H3), namely digital literacy has a positive effect on the interest in preparing financial reports, **is accepted**.

The results of the fourth hypothesis test based on table 2 obtained a regression coefficient value of 0.026 in the negative direction and a calculated t value of  $0.734 < t$  table of 1.662 with a significance level of  $0.045 < 0.05$ . This means that the fourth hypothesis (H4), namely digital literacy strengthens the relationship between accounting understanding and interest in preparing financial reports, **is accepted**.

The results of the fifth hypothesis test based on table 2 obtained a regression coefficient value of -0.030 in a negative direction and a calculated t value of  $-0.902 < t$  table of 1.662 with a significance level of  $0.039 < 0.05$ . This means that the fifth hypothesis (H5), namely digital literacy strengthens the relationship between accounting understanding and interest in preparing financial reports, **is accepted**.

## Discussion

### The influence of education level on interest in preparing financial reports

The results of the statistical test show that the first hypothesis is accepted. It means that the level of education of micro-entrepreneurs influences the interest in preparing financial reports for micro-entrepreneurs in Purbalingga Regency. Based on respondent data, 54% of respondents are high school graduates or equivalent so that they have sufficient knowledge related to financial reports; 33% of respondents with a college education level indicate that a higher level of education makes it

easier for someone to prepare financial reports in Purbalingga Regency. The level of education in this case not only comes from formal education, but also comes from non-formal education such as training and workshops. It shows that micro-entrepreneurs in Purbalingga Regency consider preparing financial reports is an important activities. It needs to support by the government and all elements of society to continue to hold activities that can improve the education and knowledge of MSME actors, especially activities related to financial management and reporting.

### The influence of accounting understanding on interest in preparing financial reports

The results of the statistical test show that the second hypothesis is accepted. It means that accounting understanding has a positive and significant effect on the interest in preparing financial reports in micro-enterprises in Purbalingga Regency. The positive effect reflects the higher interest in preparing financial reports is accompanied by higher understanding of accounting that they have. Then this significant effect shows that an increase in accounting understanding in micro-enterprises will certainly accompanied or in line with increase in interest in preparing their business financial reports.

### Digital literacy on interest in preparing financial reports

The results of the statistical test show that the third hypothesis is accepted. It means that digital literacy has a positive and significant effect on the interest in preparing financial reports in micro-enterprises in Purbalingga Regency. The positive effect reflects higher interest in preparing financial reports is accompanied by the higher their digital literacy. Then this significant effect shows an increase in digital literacy in micro-enterprises will certainly accompanied or in line with increase in interest in preparing their business financial reports.

### Digital literacy strengthens the relationship between education level and interest in preparing financial reports.

The results of the statistical test indicate that the fourth hypothesis is accepted. It means that digital

literacy moderate the level of education with the interest in preparing financial reports for micro-entrepreneurs. This digital literacy strengthen or encourage someone to be interesting in preparing financial reports because micro-entrepreneurs can utilize technological developments properly, so they assume that making financial reports is important. Respondents in this research consider their businesses have to grow, so they keep accounting records and continue to assume that financial report is an important element in their business. The sufficient of human resources who have sufficient ability to manage book keeping and prepare financial reports also makes the interest in preparing financial reports high enough.

#### **Digital literacy strengthens the relationship between accounting understanding and interest in preparing financial reports.**

The results of the statistical test indicate that the fifth hypotheses are accepted. It means that digital literacy moderates the level of education and understanding of accounting with the interest in preparing financial reports for micro-entrepreneurs, so that digital literacy can strengthen respondents' interest in preparing financial reports for their businesses. Referring to the results of the second hypothesis analysis which states that the variable of accounting understanding significantly affects the interest in preparing financial reports. Then the variable of digital literacy is also significantly seen to have a significance level of  $0.040 < 0.05$ . It means that the interest in preparing financial reports can be influenced by digital literacy as an independent variable. Both of these are in line with the results shown in the 4th and 5th hypothesis tests, where the variable of digital literacy can moderate the relationship between accounting understanding and interest in preparing financial reports

#### **Conclusions**

The results of this study conclude that the level of education and accounting understanding variables affects the interest in preparing financial reports. Digital literacy also able to moderate the effect of

the level of education on the interest in preparing financial reports on micro-entrepreneurs in Purbalingga Regency. Digital literacy is able to moderate the effect of accounting understanding on the interest in preparing financial reports on micro-entrepreneurs in Purbalingga Regency. Level of education and accounting understanding has a positive and significant effect on the interest of micro-entrepreneurs in preparing financial reports so the higher interest in preparing financial reports on micro-entrepreneurs will be accompanied by the higher understanding of accounting and level of education possessed by micro-entrepreneurs in Purbalingga Regency.

The implications of this study related to the results of the research that has been conducted (Jayanti & Febriyanto (2022), Darmansyah *et al.* (2022), Zahroh *et al.* (2022), Mutiari & Yudiantara (2021), and Hendri *et al.* (2017)). Accounting understanding is very important for business actors to run their businesses. The preparation of financial reports is very important and for various interests, including making decisions for business progress. In addition, it is also useful to record evidence of transactions that will be useful for monitoring ongoing performance.

This study has limitations. First, limitations of distance and conditions, which all questionnaires are distributed unevenly, and researchers can only distribute questionnaires in areas that can be reached by researchers. Second, not all respondent give the respon quickly, due to their busyness. It is hoped that further research can add further other factors that influence the interest of micro-entrepreneurs in preparing financial reports, in the wider area so the conclusion can be more generalized.

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