

**PENGARUH LITERASI KEUANGAN, TINGKAT PEMAHAMAN
AKUNTANSI, DAN UKURAN USAHA TERHADAP KUALITAS
LAPORAN KEUANGAN UKM DI KABUPATEN BULELENG**

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ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi pengaruh Literasi Keuangan, Tingkat Pemahaman Akuntansi, dan Ukuran Usaha terhadap Kualitas Laporan Keuangan UKM di Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuisioner kepada pelaku UKM di Kabupaten Buleleng. Teknik pengambilan sampel yang digunakan adalah purposive sampling, menghasilkan 126 responden sebagai sampel. Data yang dikumpulkan adalah data kuantitatif, dengan sumber data berupa data primer. Metode pengumpulan data meliputi kuisioner, dokumentasi, dan observasi. Data diolah menggunakan program Statistical Package for the Social Sciences (SPSS) Versi 26. Analisis data dilakukan dengan statistik deskriptif, uji kualitas data, uji asumsi klasik, analisis regresi linier berganda, dan uji hipotesis. Hasil penelitian menunjukkan bahwa (1) Literasi Keuangan memiliki pengaruh positif dan signifikan terhadap kualitas laporan keuangan UKM di Kabupaten Buleleng, (2) Tingkat Pemahaman Akuntansi memiliki pengaruh positif dan signifikan terhadap kualitas laporan keuangan UKM di Kabupaten Buleleng, dan (3) Ukuran Usaha memiliki pengaruh positif dan signifikan terhadap kualitas laporan keuangan UKM di Kabupaten Buleleng.

Kata Kunci: Literasi Keuangan, Tingkat Pemahaman Akuntansi, Ukuran Usaha, Kualitas Laporan Keuangan

***THE INFLUENCE OF FINANCIAL LITERACY, LEVEL OF ACCOUNTING
UNSERSTANDING, AND BUSINESS SIZE ON THE QUALITY OF SMEs
FINANCIAL STATEMENTS IN BULELENG REGENCY***

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ABSTRACT

This study aims to examine the influence of Financial Literacy, Level of Accounting Understanding, and Business Size on the Quality of Financial Statement of SMEs in Buleleng Regency. This research employs a quantitative approach using a survey method through the distribution of questionnaires to SMEs actors in Buleleng Regency. The sampling technique used was purposive sampling, resulting in 126 respondents as the research sample. The data collected were quantitative data, with primary data as the main source. Data collection methods included questionnaires, documentation, and observation. The data were processed using the Statistical Package for the Social Sciences (SPSS) Version 26. Data Analysis was conducted using descriptive statistics, data quality tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The results indicate that (1) Financial Literacy has a positive and significant effect on the quality of SMEs financial statements in Buleleng Regency, (2) the Level of Accounting Understanding has a positive and significant effect on the quality of SMEs financial statements in Buleleng Regency, and (3) Business Size has positive and significant effect on the quality of SMEs financial statements in Buleleng Regency.

Keywords: *Financial Literacy, Level of Accounting Understanding, Business Size, Quality of Financial Statements.*