ANALISIS PENGARUH LITERASI KEUANGAN, TINGKAT PENDIDIKAN DAN KETERLIBATAN PENGUSAHA PEREMPUAN TERHADAP KUALITAS LAPORAN KEUANGAN UMKM PERDAGANGAN DI KABUPATEN BULELENG

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ABSTRAK

Penelitian ini dilatarbelakangi oleh masih rendahnya kualitas laporan keuangan UMKM perdagangan di Kabupaten Buleleng yang belum sepenuhnya disusun sesuai dengan SAK EMKM. Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, tingkat pendidikan, dan keterlibatan pengusaha perempuan terhadap kualitas laporan keuangan UMKM perdagangan di Kabupaten Buleleng berdasarkan perspektif SAK EMKM. Penelitian ini menggunakan pendekatan kuantitatif dengan desain penelitian eksplanatori kausal. Data dikumpulkan melalui penyebaran kuesioner kepada pelaku UMKM perdagangan di Kabupaten Buleleng dan dianalisis menggunakan analisis regresi linier berganda dengan bantuan program statistik melalui uji kualitas data, uji asumsi klasik, dan uji hipotesis. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh negatif dan tidak signifikan terhadap kualitas laporan keuangan UMKM. Tingkat pendidikan pengusaha berpengaruh positif namun tidak signifikan terhadap kualitas laporan keuangan UMKM. Sementara itu, keterlibatan pengusaha perempuan berpengaruh positif dan signifikan terhadap kualitas laporan keuangan UMKM perdagangan di Kabupaten Buleleng berdasarkan perspektif SAK EMKM. Hasil penelitian menunjukkan bahwa literasi keuangan dan tingkat pendidikan tidak berpengaruh signifikan terhadap kualitas laporan keuangan UMKM. Sementara itu, keterlibatan pengusaha perempuan berpengaruh positif dan signifikan terhadap kualitas laporan keuangan UMKM perdagangan di Kabupaten Buleleng berdasarkan perspektif SAK EMKM. Hasil penelitian ini menunjukkan bahwa keterlibatan aktif perempuan dalam pengelolaan keuangan usaha dapat meningkatkan kualitas laporan keuangan UMKM.

Kata kunci: literasi keuangan, tingkat pendidikan, keterlibatan pengusaha perempuan, kualitas laporan keuangan, SAK EMKM.

ANALYSIS OF THE EFFECT OF FINANCIAL LITERACY, UCATIONAL LEVEL, AND WOMEN ENTREPRENEURS' INVOLVEMENT ON THE QUALITY OF FINANCIAL STATEMENTS OF TRADING MSMEs IN BULELENG REGENCY

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ABSTRACT

This study was motivated by the relatively low quality of financial statements prepared by trading Micro, Small, and Medium Enterprises (MSMEs) in Buleleng Regency, which have not been fully prepared in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The purpose of this study was to analyze the effect of financial literacy, educational level, and women entrepreneurs' involvement on the quality of financial statements of trading MSMEs in Buleleng Regency from the perspective of SAK EMKM. This research employed a quantitative approach using a causal explanatory research design. Data were collected through questionnaires distributed to trading MSME owners in Buleleng Regency and were analyzed using multiple linear regression with the assistance of statistical software, including data quality testing, classical assumption tests, and hypothesis testing. The results showed that financial literacy had a negative and insignificant effect on the quality of MSME financial statements, while the educational level of entrepreneurs had a positive but insignificant effect on the quality of MSME financial statements. Meanwhile, women entrepreneurs' involvement had a positive and significant effect on the quality of financial statements of trading MSMEs in Buleleng Regency based on the perspective of SAK EMKM. These findings indicate that financial literacy and educational level do not significantly influence the quality of MSME financial statements, whereas the active involvement of women entrepreneurs in managing business finances contributes significantly to improving the quality of MSME financial statements.

Keywords: financial literacy, educational level, women entrepreneurs' involvement, quality of financial statements, SAK EMKM.