

**PENGARUH TINGKAT PENDIDIKAN, PEMAHAMAN AKUNTANSI
DAN SISTEM INFORMASI AKUNTANSI TERHADAP KUALITAS
LAPORAN KEUANGAN UMKM**

(Studi Kasus Pada UMKM di Kecamatan Sawan)

Oleh

Ni Made Sri Ajeng Arismayani, NIM 1717051277

Program Studi S1 Akuntansi

ABSTRAK

Penelitian ini dilakukan untuk mengetahui (1) Bagaimana pengaruh tingkat pendidikan terhadap kualitas laporan keuangan UMKM di Kecamatan Sawan; (2) Bagaimana pengaruh pemahaman akuntansi terhadap kualitas laporan keuangan UMKM di Kecamatan Sawan; (3) Bagaimana pengaruh sistem informasi akuntansi terhadap kualitas laporan keuangan UMKM di Kecamatan Sawan. Populasi dalam penelitian ini adalah seluruh pelaku UMKM di Kecamatan Sawan yang terdaftar pada Dinas Perindustrian, Perdagangan dan koperasi, Usaha Mikro Kecil dan Menengah pada Tahun 2020 sejumlah 83 UMKM. Teknik pengambilan sampel dalam penelitian ini menggunakan *purposive sampling*, sehingga diperoleh sampel sejumlah 55 responden. Metode yang digunakan dalam penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan metode survey. Jenis data yang digunakan dalam penelitian ini adalah data primer dan data sekunder.

Hasil penelitian ini menyatakan bahwa (1) tingkat pendidikan berpengaruh positif dan signifikan terhadap kualitas laporan keuangan UMKM, (2) pemahaman akuntansi berpengaruh positif dan signifikan terhadap kualitas laporan keuangan UMKM, (3) sistem informasi akuntansi berpengaruh positif dan signifikan terhadap kualitas laporan keuangan UMKM.

Kata Kunci : UMKM, Tingkat Pendidikan, Pemahaman Akuntansi, Sistem Informasi Akuntansi, Kualitas Laporan Keuangan.

THE EFFECT OF EDUCATION LEVEL, UNDERSTANDING OF ACCOUNTING AND ACCOUNTING INFORMATION SYSTEMS ON THE QUALITY OF FINANCIAL REPORTS FOR MICRO, SMALL AND MEDIUM ENTERPRISES

(Case Study on Micro, Small and Medium Enterprises in Sawan District)

By

Ni Made Sri Ajeng Arismayani, NIM 1717051277

Study Program of Accounting

ABSTRACT

This study was conducted to determine (1) how the effect of education level on the quality of financial reports for micro, small and medium enterprises in Sawan District; (2) How is the influence of accounting understanding on the quality of the financial statements of micro, small and medium enterprises in Sawan District; (3) How is the influence of the accounting information system on the quality of the financial reports of micro, small and medium enterprises in Sawan District. The population in this study are all micro, small and medium enterprises in Sawan District registered with the Department of Industry, Trade and cooperatives, Micro Small and Medium Enterprises in 2020 with a total of 83 micro, small and medium enterprises. The sampling technique in this study used purposive sampling, so that a sample of 55 respondents was obtained. The method used in this study uses a quantitative approach using survey methods. The types of data used in this study are primary data and secondary data.

The results of this study state that (1) education level has a positive and significant effect on the quality of financial reports for micro, small and medium enterprises, (2) understanding of accounting has a positive and significant impact on the quality of financial reports for micro, small and medium enterprises, (3) information systems accounting has a positive and significant effect on the quality of the financial statements of micro, small and medium enterprises.

Keywords: Micro, small and medium enterprises, level of education, understanding of accounting, accounting information systems, quality of financial statements.