

Financial Accounting Standards: How do Levels of Education and Work Experience Affect Accountability for Recording Financial Statements?

Hartiningsih Astuti

Bojonegoro University Development Economics Study Program
Indonesia

Abstract:- Financial reports are very important for business development, basically financial reports present a clear picture of the income, costs, profits and losses generated by the company in a certain period. Financial reports that are presented in an accountable manner can assist companies in making the right decisions, as a basis for planning business strategies, as an attraction for investors and able to provide an overview of the sustainability of the company's business. Empirical studies show that the importance of the role of education level and work experience in determining the accountability of recording financial statements based on applicable financial accounting standards. The results of research conducted on 70 micro, small and medium enterprises which were analyzed quantitatively found that the level of education has no significant effect on the accountability of financial statements. record financial reports based on financial accounting standards. This study also found that work experience has a significant and positive effect on the accountability of recording financial statements. This study found that the longer a person's work experience will determine the success of micro, small and medium enterprises in recording financial reports based on applicable financial accounting standards. Companies in presenting financial reports according to standards can be done by strengthening one's work experience, the longer the work experience will have an impact on the better the financial reports presented.

Keywords:- *Level of Education, Work Experience, Recording of Financial Reports*

I. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are one of the main focuses of supporting economic income in an area with productivity generated from both goods and services offered to consumers. Therefore, it is necessary to stabilize product and service productivity cycles by micro, small and medium enterprises on an ongoing basis. In addition, micro, small and medium enterprises have an important role in providing employment and contributing to maintaining the stability of national economic income[1].

Micro, Small and Medium Enterprises (MSMEs) are currently supporting the movement of the economy in Indonesia. Thus, MSMEs can contribute to increasing national development[2]. The number of MSMEs continues to grow in Indonesia but these MSMEs experience slow growth and in some cases MSMEs go out of business[3]. MSMEs that do not have entrepreneurial knowledge, business management and financial management will experience slow development[4].

Some of the big obstacles that must be faced by MSME actors are limited working capital, human resources, product and technology innovation and marketing. However, what often happens in the field of capital is the clichéd reason that many MSMEs do not develop[5]. Financial management is one of the main problems in SMEs because financial management in SMEs that is not going well will hamper performance and gain access to financing[6].

The productivity of micro, small and medium enterprises, both products and services, which is carried out continuously will certainly increase the wealth/assets of each company, so it is necessary to have records/bookkeeping in the form of financial reports carried out by MSME actors. to measure and analyze the extent to which the development of the company[7]. This is done to maintain the effectiveness of the survival of MSMEs and be able to provide benefits to external and internal parties who have an interest in efforts to develop MSMEs[8].

The importance of recording financial reports by MSMEs for external parties with the aim that the process of obtaining profits from investors can run smoothly in the development of the company[9]. In addition, externally, the importance of recording financial reports will have an impact on the transparency of reporting to the tax authorities on tax obligations paid[10]. Meanwhile, internally, the importance of preparing financial reports is not only useful for measuring company profits, one of the benefits of these financial reports is used by company management[11]. This party will have an interest in compiling balance sheets, assessing the level of progress of the company and references in making certain decisions and policies.

This financial report is also used as a means of accountability to external parties (such as investors) in the management of business entities within a certain period of time. Therefore, MSME financial reports must be prepared based on Financial Accounting Standards so that they can be known and useful for external parties[12]. Guidelines for recording MSME financial reports in a clear and detailed manner are regulated in the Financial Accounting Standards for Micro, Small and Medium Entities[13]. Thus, recording financial reports in an accountable manner can be realized through the human resource factor. The human factor is very important, because the success or failure of a company's operations is determined by human behavior in carrying out their work and responsibilities[14].

The level of education is one of the factors that can motivate a person to do work in accordance with the skills and knowledge they have, so that an employee is expected to have a higher level of education with the aim of understanding work in accordance with his field[15]. The existence of a high formal education in the field of finance/accounting will make it easier to understand the work to be carried out, it can be concluded that the higher the level of education held by finance/accounting staff, the easier it will be to prepare themselves. accountable financial reports[16].

Experience in a broad field of work will have an impact on the ease of carrying out work and easier interactions to complete the duties and responsibilities of an employee[17]. Experience of an employee in the world of work that is longer will produce basic knowledge about the tasks and responsibilities that must be completed[18]. Thus, an employee who has extensive and long experience in the world of work will find it easier to complete his work compared to employees who do not have work experience. The recording of the company's financial statements is a comprehensive matter and must be done carefully so that the company's financial reporting can be carried out in an accountable manner by the finance/accounting department[19].

MSME businesses whose finances are managed and informed in a transparent and accurate manner will have a positive impact on the MSME businesses themselves[20]. Bookkeeping divides accounting based on two main objectives, namely the first is to keep good records of income and expenses so that the amount of profit earned can be known, the second is to collect financial information that will be related to taxes. The accounting transaction recording system aims to obtain information related to the flow of financial transactions and the financial position of a business.

This research was conducted by examining the perceptions of business actors on the factors that influence the accountability of financial records based on the Financial Accounting Standards for Micro, Small and Medium Entities. Research with the same topic needs to be done to get results empirically. The importance of preparing financial reports allows for the need for further research regarding the

effect of education level and work experience on the accountability of preparing financial reports.

II. LITERATURE REVIEW

A. *Accountability for Preparation of Financial Reports*

Accountability is a principle or concept that refers to the responsibility of a person or an entity to be held accountable for their actions, decisions or performance[21]. This involves transparency, openness, and accountability for results achieved or consequences of actions taken[22].

In a business and organizational context, accountability means that those individuals or entities are held accountable for their actions towards stakeholders, such as owners, employees, customers or the general public[23]. Accountability includes the obligation to carry out tasks with professionalism, respect ethical principles, disclose relevant information, and be responsible for the results achieved[24].

Accountability is a manifestation of agency obligations to account for success and failure in carrying out organizational operations. Implementation of organizational accountability can be carried out through a strategic approach in implementing organizational change[25]. This aims to anticipate demands from interested parties in an organization.

Accountability is a must for someone in an organization to ensure that their duties and responsibilities are carried out as they should[26]. Thus, the importance of accountability that must be carried out for business actors as a form of accountability for a job in realizing the stability of company operations, in this case the context of accountability is applied to the private sector in terms of preparing financial reports. in accordance with applicable financial accounting standards[27]. Currently the financial accounting standards that apply to Micro, Small and Medium Enterprises (MSMEs) are the Micro, Small and Medium Economic Financial Accounting Standards.

B. *Educational Level*

The level of education is the implementation stage carried out by the company to create an information system that has been designed so that it can be implemented operationally[28]. Someone who has adequate formal education with an accounting background in accounting staff or the finance department in a company will make it easier for staff to carry out their duties and responsibilities regarding company finances[29]. Accounting staff who have education relevant to their work will have the ability to produce their jobs. Education indicators such as level of formal education, accounting competence[30].

Education is the most important element in efforts to develop and improve human resources in carrying out a task and responsibility in a job so that it can be carried out effectively in an effort to achieve an organizational goal[31]. Education is a form of making users aware of information about the information that has been produced

by the system and the various requirements set by users of the accounting system that has been designed[32]. Education is also the culmination of all information system development and design activities which are located in the implementation stage[33].

Based on Law no. 20 of 2003 concerning the national education system explains that the level of education or level of education is the stage of education which is determined based on the level of development of students, the goals to be achieved and the abilities developed[34]. The education level of an employee shows the level of knowledge and understanding to carry out the tasks faced by employees efficiently, the knowledge and understanding of employees in carrying out their job responsibilities is determined by the results of the work that has been determined, the existence of adequate formal education owned by employees in the finance section will facilitate in understanding the work to be done[35]. In this case, employees or employees who have a higher level of education with an accounting background will find it easier to prepare financial reports in an accountable manner.

C. Work Experience

Experience is good learning for internal parties so that employees understand the procedures for preparing quality financial reports[36]. The higher the work experience possessed by employees of a company, the higher the ability they have in carrying out their own tasks and activities, a person's work experience will also shape employees in having the ability to face and resolve obstacles in carrying out tasks. off their job[37].

Work experience can be obtained directly through the work practices of each employee, such as from reading and so on. Moreover, past performance on similar jobs can be the best indicator to measure future performance[38]. Thus, the experience possessed by employees in the accounting field will greatly assist in the process of presenting financial reports in accordance with applicable financial standards[39].

Work experience allows one to increase knowledge and work skills by observing other people, imitating and doing the tasks themselves[40]. Thus, the work experience of staff in the finance/accounting department will make it easier for them to carry out their work because with this professional work experience, staff in the finance/accounting department will have a better understanding of preparing financial reports in an accountable manner.

III. RESEARCH METHODS

This research was conducted using a descriptive quantitative analysis approach to determine the effect of education level and work experience on the accountability of recording financial statements of small micro enterprises. This study also uses an empirical approach through interviews with certain informants, namely micro and small business actors to ensure that the research results processed using quantitative data analysis have empirical findings. The number of samples in this study were 70 samples selected by purposive sampling technique. Testing is carried out in several stages including validation and reliability tests, classic assumption tests and hypothesis testing.

IV. RESULTS AND DISCUSSION

Following are the results of data analysis carried out in this study:

A. Data Instrument Test

Validity test is used to determine whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. To test the table correlation coefficient, a significance of 0.05 is if the results of $r_{count} > r_{table}$ obtain a significance of 0.05 indicating that each question is valid. The results of the validity test can be shown in the following table:

Table 1 Validity Test

Indicator	Question	r count	r table	Results
Educational level	Item_1	0,703	0,235	Valid
	Item_2	0,644	0,235	Valid
	Item_3	0,568	0,235	Valid
	Item_4	0,615	0,235	Valid
	Item_5	0,706	0,235	Valid
	Item_6	0,703	0,235	Valid
Work experience	Item_1	0,696	0,235	Valid
	Item_2	0,347	0,235	Valid
	Item_3	0,353	0,235	Valid
	Item_4	0,841	0,235	Valid
	Item_5	0,860	0,235	Valid
	Item_6	0,844	0,235	Valid
	Item_1	0,670	0,235	Valid
	Item_2	0,450	0,235	Valid
	Item_3	0,642	0,235	Valid

Financial Recording Accountability	Item_4	0,637	0,235	Valid
	Item_5	0,550	0,235	Valid
	Item_6	0,740	0,235	Valid
	Item_7	0,697	0,235	Valid
	Item_8	0,581	0,235	Valid

Based on the table above is the result of testing the validity test. In this study using 70 respondents with an alpha of 0.05 obtained r table of 0.235. The results of the validity test show in the table the value of r count for each variable indicator is greater than the r table, namely 0.235. Because the value of each variable indicator shows r count > r table, the results state that all of these indicators are valid.

A questionnaire is said to be reliable or reliable if one's answers to statements are consistent or stable from time to time. The method used to test the reliability of the questionnaire in this study was to measure reliability with the Cronbach Alpha statistical test. If the Alpha coefficient results are less than 60% or 0.6, then the questionnaire is not reliable. The results of the reliability test can be shown in the following table:

Table 2 Reliability Test

Variable	Reliability Coefficient	Cronbach Alpha	Alpha Coefficient	Result
Educational level	6 Questions	0,726	0,60	Reliable
Work experience	6 Questions	0,751	0,60	Reliable
Financial Recording Accountability	6 Questions	0,771	0,60	Reliable

Based on the results of the analysis above, it can be concluded that the value of the Alpha coefficient is greater than the significance of 60% or 0.6 so that the questionnaire is declared reliable.

B. Classic Assumption Test

The linearity test aims to determine whether the two or more variables tested have a linear relationship or not

significantly. If the sig Deviation From Linearity is above > 0.05, then it can be said that there is a linear relationship between the independent variables and the dependent variable and vice versa if the sig on the Deviation from linearity is above <0.05 then it can be said that there are no independent variables and the dependent variable is related linear. The results of the linearity test can be shown in the following table:

Table 3 Linearity Test

Description	Sig. Deviation from linearity
Educational level → Financial Recording Accountability	0,402
Work experience → Financial Recording Accountability	0,394

➤ *Based on the Results of the Linearity Test it is Known that:*

- The significance of the deviation from linearity is 0.402 > 0.05, so it can be concluded that between the independent variable education level and the dependent variable accountability for financial reporting there is a relationship.
- The significance of the deviation from linearity is 0.394 > 0.05, so it can be concluded that there is a relationship between the independent variable work experience and the dependent variable accountability for financial reporting.

The data normality test aims to test whether the residual variables used in the regression model are normally distributed using the Kolmogorov Smirnov test (KS test). The normality test method is to look at the variable significance value, if it is significantly greater than 0.05 then it indicates that the distribution of the data used in the regression analysis model is normally distributed. normality test results using the non-parametric Kolmogorov-Smirnov (K-S) method. The results showed that the significance level for the Kolmogorov Smirnov test was 0.200 because the

significance level was 0.200 > 0.05 so that the data used in the regression model was normally distributed.

The heteroscedasticity test aims to test whether in a regression model there is a residual variance that is not the same from one observation to another. The method used includes using the glejser test, namely if the test results obtained t count < t table and a significance probability > 0.05, then the regression model does not occur heteroscedasticity. heteroscedasticity test results using the glejser test. The results showed that all independent variables which included level of education and work experience had a significance value greater than 0.05. Because the significance level is > 0.05, it can be concluded that in the regression model used in this study there are no symptoms of heteroscedasticity.

The multicollinearity test aims to test whether in the regression model a correlation is found between the independent variables with a correlation matrix analysis between the dependent variables by looking at the Tolerance and Variance Inflation Factor (VIF) values. If the tolerance value is greater than 0.10 or the VIF value is less than 10, this means that multicollinearity does not occur. multicollinearity test results. The results showed that all

independent variables which included education level, work experience, and financial literacy had a Tolerance value of ≥ 0.10 and a VIF value of ≤ 10 , so it can be concluded that the regression model used in the study did not contain multicollinearity.

C. Hypothesis Test

The t test is a test used to determine the effect of each independent variable individually or partially consisting of price, satisfaction, and product quality on the dependent variable, namely purchasing decisions. The t test can be seen by comparing $t_{count} > t_{table}$ and significantly less than 0.05. If the t-test significance level is less than 0.05, it can be stated that the independent variables individually or partially affect the dependent variable.

Table 4 Hypothesis Test

Model	B	Std. Error	Standardized Coefficients Beta	t	Sig.
Constant	21.685	4.090	-	-	0.000
Educational level	-0.159	0.201	-0.103	5.302	0.430
Work experience	0.623	0.154	0.526	-0.793	0.000
Sig. Value F Statistics 0.000					
Coefficient of Determination (R ²) 0,226					

➤ *Based on the table above, the test results show that the relationship of the independent variables consisting of education level and work experience to the accountability of preparing financial reports can be seen as follows:*

- The constant value is 21,685. The results of this analysis indicate that if the education level and work experience variables have no change, then the value of the accountability variable for preparing financial reports is 21,685.
- The significance value of education level is 0.430. Because the significance level is $0.430 > 0.05$, it can be explained that education level has no significant effect on the accountability of preparing financial reports. Increasing the level of education does not have an impact on increasing the accountability of preparing financial reports.
- The significance value of work experience is 0.000. Because the significance level is $0.000 < 0.05$, it can be explained that work experience has a significant effect on the accountability of preparing financial reports. The coefficient value of 0.623 indicates that the longer and the better quality level of work experience will increase the accountability of preparing financial reports by 0.623.
- The F statistic value of $0.000 < 0.05$ indicates that simultaneously education level and work experience have a significant effect on the accountability of preparing financial reports.
- The R-Square value of 0.226 indicates that the level of education and work experience can influence the accountability of preparing financial reports by 22.6% while the remaining 77.4% is influenced by other variables not discussed in this study.

The level of education has no significant effect on the accountability of preparing financial reports, thus it can be concluded that the higher the level of education cannot have an impact on increasing the accountability of preparing financial reports in micro and small businesses. These findings can be explained in this study that the sample in this study is the younger generation with an age range of 16

years to 30 years, so that accountability for the preparation of financial reports can be realized through factors other than education level.

The results of this study assume that when viewed from the age level of the samples taken, it shows that the younger generation is a productive generation and can quickly understand everything related to them[41]. When viewed from these characteristics, it can be explained that the education level of the younger generation in compiling financial reports is not the main aspect, meaning that the younger generation can easily understand and carry out activities in preparing financial reports in an accountable manner.

Previous research explained that education level did not have a significant effect on the quality of recording financial reports in micro, small and medium enterprises[42]. The findings of this study provide empirical information that the higher the education level of business owners cannot be assumed to be able to have an impact on the preparation of financial reports that are more accountable. Thus, the research results can contribute theoretically that in preparing financial reports in an accountable manner is not only based on a high level of education.

Someone who has adequate formal education with an accounting background in accounting or finance department staff within a company will make it easier for staff to carry out their duties and responsibilities regarding company finances[29]. The educational level is the implementation stage carried out by the company to create an information system that has been designed so that it can be implemented operationally[28]. Accounting staff who have education relevant to their work will have the ability to produce their work. Educational indicators such as level of formal education, competency in accounting[30].

Education is a form of making users aware of information about the information that has been produced by the system and the various requirements set by users of the accounting system that has been designed[32].

Education is the most important element in efforts to develop and improve human resources in carrying out a task and responsibility in a job so that it can be carried out effectively in an effort to achieve an organizational goal[31]. Education is also the culmination of all information system development and design activities which are located in the implementation stage[33].

Accountability is a principle or concept that refers to the responsibility of a person or an entity to be responsible for their actions, decisions or performance[21]. This involves transparency, openness, and accountability for the results achieved or the consequences of actions taken[22].

In a business and organizational context, accountability means that those individuals or entities are held accountable for their actions towards stakeholders, such as owners, employees, customers or the general public[23]. Accountability includes the obligation to carry out tasks with professionalism, respect ethical principles, disclose relevant information, and be responsible for the results achieved[24].

The results of this study found that work experience has a significant and positive effect on the accountability of preparing financial reports for micro and small businesses, the longer the business owner has experience in preparing financial reports, the more accountable the preparation of the financial statements presented. Accountability for the preparation of financial reports can be created through longer work experience. In this case, accountable financial reports are based on someone's experience at work and are directly related to the activities of preparing financial statements. This research is directed at micro-small business owners because based on the results of observations made in the field, it shows that one of the obstacles faced by micro-small businesses is related to human resources, namely that the preparation of financial reports is carried out by the business owners themselves, so the focus in this research is work experience that owned by business actors in preparing financial reports based on applicable standards.

Several previous studies have explained that work experience has a significant and positive effect on the accountability of preparing financial reports in micro and small businesses[43]. Long work experience has an impact on the quality of preparing financial reports[16]. Thus it can be explained that the longer a person's experience in carrying out their duties and responsibilities for compiling financial reports, the more accountable the financial statements produced.

This study found that the longer work experience owned by business actors in preparing financial reports can have a good impact on the accountability of financial reports. The results of the research can contribute theoretically that in preparing the financial statements of small micro enterprises in an accountable way can be done through work experience related to the preparation of financial reports. This finding explains that one of the factors that can be encouraged by micro and small

businesses in presenting financial reports in an accountable manner is to increase work experience or longer work experience.

Work experience allows a person to increase knowledge and work skills by observing other people, imitating and doing by himself the tasks that must be completed[40]. Experience is a good way of learning for internal parties to make employees understand the procedures for preparing quality financial reports[36]. The higher the work experience possessed by employees of a company, the higher the ability they have in carrying out their own duties and the activities they carry out, a person's work experience will also shape employees in having the ability to face and resolve obstacles in carrying out their duties[37].

Work experience can be obtained directly through the work practices of each employee, such as from reading and so on. Moreover, past performance on similar jobs can be the best indicator to measure future performance[38]. Thus, the experience possessed by employees in the accounting field will greatly assist in the process of presenting financial reports in accordance with applicable financial standards[39].

Accountability is a must for someone in an organization to ensure that their duties and responsibilities are carried out as they should[26]. Thus, the importance of accountability that must be carried out for business actors as a form of accountability for a job in realizing the stability of company operations, in this case the context of accountability is applied to the private sector in terms of preparing financial reports. in accordance with applicable financial accounting standards[27]. Currently, the financial accounting standards that apply to Micro, Small and Medium Enterprises (MSMEs) are the Micro, Small and Medium Economic Financial Accounting Standards

Accountability is a manifestation of agency obligations to account for success and failure in carrying out organizational operations, implementation of organizational accountability can be carried out through a strategic approach in implementing organizational change[25]. This is aimed at anticipating demands from interested parties within an organization.

V. CONCLUSION

Based on the results of data analysis and discussion of the results of the research described earlier, it can be concluded that the level of education does not have a significant effect on the accountability of the preparation of financial reports for small micro enterprises, this indicates that the higher the level of education does not guarantee the accountability of the preparation of financial reports. Work experience has a significant and positive effect on the accountability of preparing financial reports, the longer one's work experience has an impact on the preparation of accountable micro business financial reports.

REFERENCES

- [1] Windusancono, Bambang Agus. "Upaya Percepatan Pertumbuhan Usaha Mikro Kecil Dan Menengah (Ukm) Di Indonesia." *Mimbar administrasi* 18.1 (2021): 01-14.
- [2] Halim, Abdul. "Pengaruh pertumbuhan usaha mikro, kecil dan menengah terhadap pertumbuhan ekonomi kabupaten mamuju." *GROWTH jurnal ilmiah ekonomi pembangunan* 1.2 (2020): 157-172.
- [3] Rumbianingrum, Wahyu, and Candra Wijayangka. "Pengaruh literasi keuangan terhadap pengelolaan keuangan UMKM." *Almana: Jurnal Manajemen dan Bisnis* 2.3 (2018): 156-164.
- [4] Haekal, Fikri. *Pengaruh Literasi Keuangan terhadap Pengelolaan Keuangan UMKM Di Kota Palopo*. Diss. Universitas Muhammadiyah Palopo, 2021.
- [5] Pusporini, Pusporini. "Pengaruh Tingkat Literasi Keuangan Terhadap Pengelolaan Keuangan Pada Pelaku UMKM Kecamatan Cinere, Depok." *Jurnal Ilmu Manajemen Terapan* 2.1 (2020): 58-69.
- [6] Suparwo, Adi, et al. "Strategi Pengembangan Usaha Pada UMKM Baju Bayi Indra Collection." *Jurnal Abdimas BSI: Jurnal Pengabdian Kepada Masyarakat* 1.2 (2018).
- [7] Mustika, Ita, and Ferdila Ferdila. "Pengenalan Standar Keuangan Entitas Mikro Kecil dan Menengah (SAK EMKM) dan Bimbingan Teknis penyusunan Laporan Keuangan Berbasis SAK EMKM Pada UMKM di Kota Batam." *ABDIMAS EKODIKSOSIORA: Jurnal Pengabdian Kepada Masyarakat Ekonomi, Pendidikan, dan Sosial Humaniora* (e-ISSN: 2809-3917) 2.2 (2022): 36-43.
- [8] Handayani, Fitri. *Analisis Pengelolaan Keuangan Usaha Mikro Kecil dan Menengah (UMKM) di Layz Cake and Bakery*. Diss. Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta, 2021.
- [9] Singal, Ribka Agustine, and Sherly Pinatik. "Evaluasi Penyusunan Laporan Laba Rugi Dan Neraca Berdasarkan SAK ETAP Pada PT. Karunia Multiguna Abadi." *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi* 3.4 (2015).
- [10] Kusuma, Cahya Adhi, and Amrie Firmansyah. "Manajemen laba, corporate governance, kualitas auditor eksternal dan agresivitas pajak." *Jurnal Tekun* 8.1 (2018): 108-123.
- [11] Polii, Juvebri Clara, Harijanto Sabijono, and Inggriani Elim. "Analisis Laporan Arus Kas Untuk Menilai Kinerja Keuangan Pada Perusahaan Telekomunikasi Di Bursa Efek Indonesia." *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi* 7.3 (2019).
- [12] Pratiwi, Ade Astalia, Jullie J. Sondakh, and Lintje Kalangi. "Analisis penerapan SAK ETAP pada penyajian laporan keuangan PT. Nichindo Manado Suisan." *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi* 2.3 (2014).
- [13] Mujahidah, Niswatun. *Analisis Penerapan Akuntansi Berdasarkan Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah (Sak Emkm) Pada Usaha Kecil Menengah Cv. Ilham Lestari Medan*. Diss. Universitas Islam Negri Sumatera Utara, 2021.
- [14] Artiyany, Megawhati. "Hubungan Simtris Dan Asimetris Variabel Kedisiplinan Terhadap Kinerja Karyawan Pada Rs. Ibnu Sina Ybw Umi Makassar." *Jurnal Riset Rumpun Ilmu Sosial, Politik Dan Humaniora (Jurrish)* 1.1 (2022): 38-45.
- [15] Hendriani, Susi, Yulia Efni, and Arika Fitriani. "Pengaruh pendidikan dan pelatihan, kompetensi terhadap kinerja karyawan PT. Bank Riau Kepri Kantor Pusat Pekanbaru." *Pekbis* 5.2 (2013): 133-144.
- [16] Muzahid, Mukhlisul. "Pengaruh tingkat pendidikan, kualitas pelatihan, dan lama pengalaman kerja pegawai terhadap kualitas laporan keuangan Satuan Kerja Perangkat Daerah (SKPD) di Kabupaten Aceh Utara." *Jurnal Akuntansi (Media Riset Akuntansi & Keuangan)* 2.2 (2014): 179-196.
- [17] Supriyanto, Achmad Sani, and Eka Afnan Troena. "Pengaruh Kecerdasan Emosional dan Kecerdasan Spiritual terhadap Kepemimpinan Transformasional, Kepuasan Kerja dan Kinerja Manajer (Studi di Bank Syari'ah Kota Malang)." *Jurnal Aplikasi Manajemen* 10.4 (2012): 693-617.
- [18] Anggriawan, Eko Ferry. "Pengaruh pengalaman kerja, skeptisme profesional dan tekanan waktu terhadap kemampuan auditor dalam mendeteksi fraud (Studi empiris pada Kantor Akuntan Publik di DIY)." *Nominal: Barometer Riset Akuntansi Dan Manajemen* 3.2 (2014): 101-116.
- [19] Maulida, Devi Ayu Indah. *Akuntabilitas Dan Transparansi Laporan Keuangan Masjid Darush Shalah Desa Wringinputih Kecamatan Muncar Kabupaten Banyuwangi*. Diss. Fakultas Ekonomi dan Bisnis Islam Progam Studi Akuntansi Syariah, 2021.
- [20] Bahiu, Emely LU, Ivonne S. Saerang, and Victoria N. Untu. "Pengaruh literasi keuangan, pengelolaan keuangan terhadap keuangan UMKM di Desa Gemeh Kabupaten Kepulauan Talaud." *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi* 9.3 (2021): 1819-1828.
- [21] Syachbrani, Warka, and Sitti Mujahida Baharuddin. "Implementasi Audit Operasional dalam Prinsip Transparansi dan Akuntabilitas pada Kantor Kelurahan Baurung Kecamatan Banggae Timur Kabupaten Majene." *BJRM (Bongaya Journal of Research in Management)* 2.2 (2019): 44-57..
- [22] Damayanti, Ratih. *Akuntabilitas Kinerja Keuangan Ditinjau Dari Konsep Good Governance (Studi Kasus pada PT. Telekomunikasi Indonesia, Tbk)*. Diss. Universitas Widyatama, 2006.
- [23] Dhamayanti, Sylvia Kartika. "Analisis implementasi tanggung jawab sosial berbasis stakeholder pada perusahaan perkebunan kelapa sawit." *Jurnal Bisnis, Logistik Dan Supply Chain (BLOGCHAIN)* 1.2 (2021): 86-96.

- [24] Harjanto, Atta Putra, and Zulaikha ZULAIKHA. Pengaruh Kompetensi, Independensi, Objektivitas, Akuntabilitas Dan Integritas Terhadap Kualitas Audit Dengan Etika Auditor Sebagai Variabel Moderasi (Studi Empiris Kap Di Semarang). Diss. Fakultas Ekonomika dan Bisnis, 2014.
- [25] Primarisanti, Herlina, and Rusdi Akbar. "Pengembangan Sistem Pengukuran Kinerja, Akuntabilitas Kinerja Dan Penggunaan Informasi Kinerja Di Pemerintah Daerah: Perspektif Isomorfisma Institutional." Solusi: Jurnal Kajian Ekonomi dan Bisnis 13.1 (2018).
- [26] Hamidi, Nurhasan, and Eko Suwardi. "Analisis akuntabilitas publik organisasi pengelola zakat berdasarkan aspek pengendalian intern dan budaya organisasi (Survei pada organisasi pengelola zakat di Indonesia)." Jurnal Ekonomi Dan Bisnis Islam 18 (2013).
- [27] Raba, Manggaukang. Akuntabilitas konsep dan Implementasi. Vol. 1. UMMPress, 2006.
- [28] Bhaskara, Ida Bagus Surya. Pengaruh Pelatihan, Kompleksitas Tugas, Skill, Tingkat Pendidikan, Dan Pengalaman Kerja Terhadap Efektivitas Sistem Informasi Akuntansi Pada Lembaga Perkreditan Desa (Lpd) Di Kecamatan Denpasar Selatan. Diss. Universitas Mahasaraswati Denpasar, 2022.
- [29] Siregar, Wiwindasari. Pengaruh Pemahaman Standar Akuntansi Pemerintahan, Latar Belakang Pendidikan dan Pelatihan Terhadap Kualitas Laporan Keuangan Pemerintah Desa Kecamatan Silangkitang Kabupaten Labuhanbatu Selatan. Diss. Universitas Islam Negeri Sumatera Utara, 2020.
- [30] Noviyanti, Mimin Aminah. Pengaruh Tingkat Pendidikan Staf Keuangan Dan Pengalaman Terhadap Tingkat Penerapan Akuntansi Akrua Dan Dampaknya Terhadap Kualitas Laporan Keuangan Pemerintah Daerah (Survey Pada Dinas Pengelolaan Keuangan Dan Aset Daerah Kota Bandung). Diss. Fakultas Ekonomi Unpas, 2015.
- [31] Darim, Abu. "Manajemen perilaku organisasi dalam mewujudkan sumber daya manusia yang kompeten." Munaddhomah: Jurnal Manajemen Pendidikan Islam 1.1 (2020): 22-40.
- [32] Yushita, Amanita Novi. "Pentingnya literasi keuangan bagi pengelolaan keuangan pribadi." Nominal: Barometer Riset Akuntansi dan Manajemen 6.1 (2017): 11-26.
- [33] Muliana, I. Kadek, Herkulanus Bambang Suprasto, and Ni Made Dwi Ratnadi. "Pengaruh partisipasi pemakai sistem informasi akuntansi dukungan manajemen puncak dan pendidikan dan pelatihan pada kinerja sistem informasi akuntansi dengan kompleksitas tugas sebagai variabel pemoderasi." E-Jurnal Ekonomi dan Bisnis Universitas Udayana 6.2017 (2017): 2413-2440.
- [34] Undang-undang No. 20 Tahun 2003 Tentang Sisten Pendidikan Nasional
- [35] Sarianingsih, Ni Kadek, Ni Luh Gde Novitasari, and Ni Luh Putu Widhiastuti. "Pengaruh Independensi, Motivasi, Tingkat Pendidikan dan Keahlian Profesional Badan Pengawas terhadap Sistem Pengendalian Intern Pada Lembaga Perkreditan Desa (LPD) Se-Kecamatan Mengwi." Kumpulan Hasil Riset Mahasiswa Akuntansi (KHARISMA) 3.1 (2021).
- [36] Wungow, Jhon Fiesgrald, Linda Lambey, and Winston Pontoh. "Pengaruh tingkat pendidikan, masa kerja, pelatihan dan jabatan terhadap kualitas laporan keuangan pemerintah Kabupaten Minahasa Selatan." JURNAL RISET AKUNTANSI DAN AUDITING" GOODWILL" 7.2 (2016).
- [37] Indrawan, Muhammad Isa. "Pengaruh etika kerja, pengalaman kerja dan budaya kerja terhadap prestasi kerja pegawai kecamatan binjai selatan." Jurnal Ilmiah Abdi Ilmu 10.2 (2019): 1851-1857.
- [38] Schmidt, Frank L., and John E. Hunter. "The validity and utility of selection methods in personnel psychology: Practical and theoretical implications of 85 years of research findings." Psychological bulletin 124.2 (1998): 262.
- [39] Ochung, Francis O. Factors influencing quality of financial reporting in public sector entities in the Ministry of Environment and Natural Resources, Kenya. Diss. Kca University, 2017.
- [40] Nugroho, Yohanes Arianto Budi. Pelatihan dan Pengembangan SDM: Teori dan Aplikasi. Penerbit Unika Atma Jaya Jakarta, 2019.
- [41] Faridah, Tsana Nur, Dinie Anggraeni Dewi, and Yayang Furi Furnamasari. "Meningkatkan Karakter Generasi Muda di Era 5.0 Melalui Pembelajaran Pendidikan Kewarganegaraan." Jurnal Pendidikan Tambusai 5.3 (2021): 7310-7314.
- [42] Mulyani, Sri. "Faktor-faktor yang mempengaruhi kualitas laporan keuangan pada umkm di kabupaten kudas." Jurnal Dinamika Ekonomi & Bisnis 11.2 (2014).
- [43] Sixpria, Nedsal, Titi Suhartati, and Sabar Warsini. "Evaluasi Implementasi Standar Akuntansi Entitas Tanpa Akuntabilitas Publik (ETAP) dan Penyusunan Laporan Keuangan Auditasi pada Usaha Mikro, Kecil dan Menengah (UMKM)." Ekonomi & Bisnis 12.1 (2013).