

**INFLUENCE OF ACCOUNTING UNDERSTANDING AND INTERNAL CONTROL ON THE QUALITY OF FINANCIAL STATEMENTS
(Survey of Stand Owners at Karebosi Link Makassar 2021)**

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Abstract: This study aims to examine the effect of understanding accounting and internal control on the quality of financial statements. The data in this study were obtained from business actors, namely the owners of stands at Karebosi Link Makassar City who were the respondents. This study uses primary data obtained directly from original sources not through intermediaries and collected by researchers to answer research questions by giving questionnaires to 39 respondents. The sampling method in this study used the purposive sampling method, namely the technique of determining the sample with certain criteria or considerations. Test the validity and reliability of the data to determine whether the indicators of the questionnaire are valid and reliable. The data analysis method used is multiple regression analysis, coefficient of determination test (r^2) and simultaneous test (f). The results of this study indicate that partially and simultaneously Accounting Understanding has a positive and significant influence on the Quality of Financial Statements survey on stand owners at Karebosi Link Makassar and partially and simultaneously Internal Control has a positive and significant influence on the Quality of Financial Statements survey on stand owners at Karebosi Link. Makassar.

Keywords: Understanding of Accounting; Internal Control; Quality of Financial Statements

Abstrak: Penelitian ini bertujuan untuk menguji pengaruh pemahaman akuntansi dan pengendalian internal terhadap kualitas laporan keuangan. Data dalam penelitian ini diperoleh dari pelaku usaha yakni pemilik stand di Karebosi Link Kota Makassar yang menjadi responden. Penelitian ini menggunakan data primer yang diperoleh secara langsung dari sumber asli tidak melalui perantara dan dikumpulkan oleh peneliti untuk menjawab pertanyaan penelitian dengan memberikan kuesioner kepada 39 orang responden. Metode pengambilan sampel dalam penelitian ini menggunakan metode purposive sampling yaitu teknik penentuan sampel dengan kriteria-kriteria atau pertimbangan tertentu. Dilakukan uji validitas dan reliabilitas data untuk mengetahui apakah indikator kuesioner tersebut valid dan bersifat reliabel. Metode analisis data yang digunakan adalah analisis regresi berganda, uji koefisien determinasi (r^2) dan uji simultan (f). Hasil penelitian ini menunjukkan secara parsial dan simultan Pemahaman Akuntansi memiliki pengaruh positif dan signifikan terhadap Kualitas Laporan Keuangan survey pada pemilik stand di Karebosi Link Makassar serta secara parsial dan simultan Pengendalian Internal memiliki pengaruh positif dan signifikan terhadap Kualitas Laporan Keuangan survey pada pemilik stand di Karebosi Link Makassar.

Kata kunci: Pemahaman Akuntansi; Pengendalian Internal; Kualitas Laporan Keuangan

INTRODUCTION

The problem of MSMEs experienced in Indonesia today is that the implementation of accounting books to produce financial reports is something that is still difficult for MSMEs. Limited knowledge about accounting books, the complexity of the accounting process and the assumption that financial statements are not important for MSMEs (Jati et al, 2009). Various kinds of other limitations faced by MSMEs, ranging from educational backgrounds that basically do not know accounting or bookkeeping procedures, as well as lack of skills in carrying out accounting books to the high cost of hiring an accountant or buying accounting software to facilitate accounting bookkeeping (Musdalifah, 2016, p. 2)

Financial reports are very useful for assessing business performance and can help in dealing with problems in running a business, especially MSMEs. However, the problem that occurs is that many MSME actors only record the amount of money they receive and spend, the number of goods purchased and goods sold, as well as the amount of receivables or debts that do not follow the guidelines in the preparation of actual Financial Statements. This makes it difficult for them to measure, assess, and prove that their financial statements have met the quality characteristics of financial reports or not. This proves that there is a strong and very important influence on the understanding of accounting on the quality of the financial statements of MSME actors.

Understanding comes from the word understanding which has the meaning of understanding correctly, while understanding is the process of acting on how to understand. (Em Zul, Fajri & Ratu Aprilia Twilight, 2008: 607-608). Understanding comes from the word understanding which means (1) understanding; a lot of knowledge, (2) opinions, thoughts, (3) flow; view, (4) understand correctly (will); know right (will); (5) clever and understand correctly. If you get the affix me to understand, it means: (1) understand correctly (will); know right, (2) understand. And if you get the affix it becomes understanding, it means (1) the process, (2) the action, (3) how to understand or understand (study carefully so that you understand) (Depdikbud, 1994: 74).

In the management of financial statements, control is needed not only for control in accounting, but also in order to guarantee the implementation of the strategies planned for the agency effectively and efficiently in order to achieve good financial reports. Its manifestation can be seen from the implementation of internal control aspects in the management of financial statements. In addition, with optimal internal control, it is expected to increase efficiency and effectiveness in order to minimize risk and improve the quality of financial reports (Harnoni, 2016). The objectives of internal control according to Mulyadi (2010) are as follows:

1. Maintain the wealth of the organization.
2. Check the accuracy and reliability of accounting data.
3. Promote efficiency.
4. Encouraging compliance with management policies.

The problem of MSMEs experienced in Indonesia today is that the implementation of accounting books to produce financial reports is something that is still difficult for MSMEs. Limited knowledge of accounting books, the complexity of the accounting process and the assumption that financial statements are not important for MSMEs (Jati et al, 2009). Various kinds of other limitations faced by MSMEs, ranging from educational backgrounds that basically do not know accounting or bookkeeping procedures, as well as lack of skills in carrying out accounting books to the high cost of hiring an accountant or buying accounting software to facilitate accounting bookkeeping (Musdalifah, 2016, p. 2)

Zaki Baridwan (2004; 90) states that the Financial Report is a summary of a recording process, is a summary, and financial transactions that occur during the relevant financial year. Therefore, financial reports are very useful for assessing business performance and can help in

dealing with problems in running a business, especially MSMEs. However, the problem that occurs is that many MSME actors only record the amount of money they receive and spend, the number of goods purchased and goods sold, as well as the amount of receivables or debts that do not follow the guidelines in the preparation of actual Financial Statements. This makes it difficult for them to measure, assess, and prove that their financial statements have met the quality characteristics of financial reports or not. This proves that there is a strong and very important influence on accounting knowledge on the quality of the financial statements of MSME actors.

Quality of financial statements - (financial statement) is the final result of the process of accounting activities or a summary of financial transactions. The financial statements are prepared to provide information about the position of assets, debts, and capital that occurs in the company's household as well as the profit and loss.

The preparation of financial statements is intended to lead to certain objectives. The purpose of financial statements in general is to provide information about the financial position, performance, and cash flows of the company that is useful for most users of the report in making economic decisions. In addition, it is also to show management's responsibility (stewardship) for the use of the resources entrusted to them.

Understanding Accounting according to Charles T. Horngren and Walter T. Harrison (2007: 4) states that: Accounting is an information system that measures business activities, processes data into reports, and communicates the results to decision makers. This means that someone who has an understanding of accounting means someone who is smart and understands correctly about accounting science. Because financial reports are products produced by the field or discipline of accounting science, competent human resources in the accounting field are also needed to produce quality financial reports (Permadi). SMEs or entrepreneurs with an adequate understanding of accounting are expected to process the management and presentation of financial statements well and smoothly.

This is evidenced by the results of research by Meilani (2014), Yuliani et al (2010), and Aniftahudin (2016) Accounting understanding has a significant effect on the Quality of Financial Statements.

Internal control is needed in accounting because of its very important role, which is a procedure designed to control, supervise, direct the organization in order to achieve a goal. The system is used by management to plan and control the company's operations, help provide reliable accounting information for financial statements, and ensure compliance with applicable laws and regulations. In general, internal control is part of each system that is used as procedures and guidelines for the operational implementation of a particular company or organization.

Through internal control, it can be seen to what extent the implementation of the company's effectiveness has been achieved, existing problems, and also ways to overcome these problems. Controls are needed to reduce various types of exposure to risk.

The subject of this research is the owner of the Karebosi Link stand who sells clothing by looking at the trends and interests of buyers so that many consumers shop at these booths to enable the stand owners to have books for their business activities and require internal control as procedures and operational implementation guidelines.

Based on the explanation above, the authors are interested in conducting research with the title "The Influence of Accounting Understanding and Internal Control on the Quality of Financial Reports (Survey of Stand Owners at Karebosi Link Makassar in 2021).

Literature Review

1. Decision Usefulness Theory

The decision-usefulness theory of accounting information is the reference for the preparation of the Financial Accounting Standard Boards (FASB) conceptual framework, namely the Statement of Financial Accounting Concepts (SFAC) applicable in the United States. SFAC No. 8 is one of a series of publications at the FASB for financial accounting and reporting that includes two chapters of a new conceptual framework that replaces SFAC No. 2, the qualitative characteristics of accounting information. SFAC No. 8 is intended to establish the objectives and fundamental concepts that will form the basis for the development of financial accounting and reporting guidelines so that the existing scope can meet the needs of decision makers who will use it.

Statement of Financial Accounting Concepts No. 8 tentang *Conceptual Framework for Financial Reporting* states that financial information must have fundamental qualitative characteristics to be useful.

Decision theory helps in understanding the concept of financial statement information. Accountants have adopted a decision and benefit approach to financial reporting as a reaction to the impossibility of providing theoretically correct financial statements. However, this approach solves the problem of identifying users of financial statements and selecting the information they need to make good decisions. As it is assumed that investors are rational, namely by always avoiding risk (risk averse).

With this assumption, users of financial statements and other interested parties to obtain reliable and relevant information and are supported by analyzes based on various theories, especially theories about *decision usefulness theory*.

2. Definition of Understanding

Understanding comes from the word understanding which has the meaning of understanding correctly, while understanding is the process of acting on how to understand. (Em Zul, Fajri & Ratu Aprilia Twilight, 2008: 607-608). Understanding comes from the word understanding which means (1) understanding; a lot of knowledge, (2) opinions, thoughts, (3) flow; view, (4) understand correctly (will); know right (will); (5) clever and understand correctly. If you get the affix me to understand, it means: (1) understand correctly (will); know true, (2) understand. And if you get the affix it becomes understanding, it means (1) the process, (2) the action, (3) how to understand or understand (study carefully so that you understand) (Depdikbud, 1994: 74). So that it can be interpreted that understanding is a process, a way of understanding how to study well so that you understand and have a lot of knowledge. Comprehension, this ability generally gets emphasis in the teaching and learning process. According to Bloom "*Here we are using the tern "comprehension" to include those objectives, behaviors, or responses which represent an understanding of the literal message contained in a communication*". Therefore, students are required to understand or understand what is being taught, to know what is being communicated and to be able to take advantage of its content without having to connect it with other things. (Bloom Benjamin, 1975: 89).

Understanding includes the ability to capture the meaning and significance of the material being studied (W.S. Winkel, 1996: 245). W.S Winkel draws from Bloom's taxonomy, which is a taxonomy developed to classify instructional objectives. Bloom divides into 3 categories, which include one part of the cognitive aspect because in the cognitive domain there are aspects of knowledge, understanding, application, analysis, synthesis, and evaluation. The six aspects in this cognitive area are a hierarchy of difficulty levels of thinking from the lowest to the highest.

Understanding learning outcomes is a type of learning that is higher than the type of learning knowledge (Nana Sudjana, 1992: 24) states that understanding can be divided into 3 categories, namely: (1) the lowest level is understanding translation, starting from translating in the true sense, interpreting and applying the principles, (2) the second level is interpretive understanding, namely connecting the lowest parts with the next known or connecting some parts of the graph to events, distinguishing the main from the non-essential and (3) the third level is the extrapolation level of meaning.

3. Definition of Accounting

Definition of Accounting according to Charles T. Horngern, and Walter T. Harrison (2007: 4) Stating that: Accounting is an information system that measures business activities, processes data into reports, and communicates the results to decision makers. Suparwoto L (1990: 2) states that accounting as a system or technique for measuring and managing financial transactions and providing management results in the form of information to internal and external parties of the company. These external parties consist of investors, government creditors, labor unions and others. According to Warren et al (2005: 10) in general, accounting can be defined as an information system that produces reports to interested parties regarding economic activities and company conditions.

Accounting as an object of knowledge in higher education, academics view accounting as two fields of study, namely the field of practice and theory. Accounting theory cannot be separated from accounting practice because its main purpose is to explain current accounting practices and provide a basis for the development of practice. Accounting tends to be developed on the basis of value judgments that are met by environmental factors in which accounting is practiced.

4. Cash Receipt and Disbursement System

The cash receipt system comes from two main sources, namely: Cash receipts from cash sales and cash receipts from credit sales (Mulyadi, 2008: 439). The cash disbursement system is a series of business activities and data processing operations related to and related to the purchase and payment of goods and services (Rommy & Steinbart, 2005). According to Widanaputra in the book Accounting for Hospitality (2009: 116) states that the parts involved in cash expenditures are: (1) Salary Payments, (2) Debt Payments, (3) Cash Purchases, (4) Cash Expenditures.

5. Financial Reporting

The objectives of financial reporting are (1) Financial reporting should provide information that is useful for potential and existing investors and creditors and other users in making rational investment, credit, and other similar decisions. The information should be understandable to those with a sufficient understanding of business and economic activity. (2) Financial reporting should provide information about the economic resources of the enterprise, claims to those resources (the obligation of the enterprise to transfer resources to other entities and owner's equity), and the effects of transactions, events, and events that change resources. resources and claims to those resources. (3) Financial reporting should provide information about the financial performance of the entity during the period. Investors and creditors often use past information to assist and assess the prospects of an entity.

6. Internal Control

According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) published Internal Control - Integrated Framework in 1994 which states that, "internal control is the control of company (operational) activities carried out by company leaders to achieve goals efficiently, which consists of policies and procedures established to achieve certain objectives of the company's operations". The components of internal control according to COSO include: *A control environment*. It is the responsibility of top management to clearly state the values of integrity and unacceptable unethical activities.

1. Risk assessment

Companies must identify and analyze the factors that create business risk and must determine how to manage these risks.

2. Control activities

To reduce the occurrence of fraud, management must design policies and procedures to identify certain risks faced by the company.

3. Information and Communication

The internal control system must be communicated and informed to all employees of the company from top to bottom.

4. Monitoring

The internal control system must be monitored regularly. If there is a significant deficiency, it must be immediately reported to top management and the board of commissioners.

Internal control according to Alvin A. Arens and James K. Loebecke (2000: 315) is a process designed to provide adequate security to achieve management objectives in the following categories: a) reliability of financial statements b) effectiveness and efficiency of operations c) compliance with laws and regulations.

Internal control is an organizational plan and a system of procedures implemented by the company's management and the board of directors, and is designed to fulfill the following five objectives:

1. Protecting assets, companies must protect their assets from waste, inefficiency, and fraud.
2. Encourage employees to follow company policies. Everyone in the organization-managers and employees-must work towards the same goal. An adequate control system provides clear policies that result in fair treatment of both customers and employees.
3. Promote operational efficiency, the company should not waste its resources. The company works hard to make the sale, and doesn't squander any benefits.
4. Ensure accurate and reliable accounting records. Accurate records are important. Without adequate controls, records may be unreliable, which makes it impossible to state which companies are profitable and which companies need improvement. Companies can lose money on every product sold-unless an accurate record of the product's cost has been made.
5. Comply with legal requirements. If you ignore the law, the company will be fined, or in extreme cases, its top executives may go to jail. Effective internal controls will help ensure compliance with the law and assist in avoiding legal difficulties.

7. Quality of Financial Reports

The definition of quality according to Iman Mulyana (2010: 96) is: Quality is defined as conformity with standards, measured based on the level of non-conformance, and achieved through inspection. a. Definition of Financial Statements

According to Manduh M. Hanafi and Abdul Halim, in the book *Analysis of Financial Statements* (2002: 63) Financial Reports are reports that are expected to provide information about the company, and combined with other information, such as industry, economic conditions, can provide a better picture. regarding the company's prospects and risks. According to Sofyan S. Harahap, in the book *Critical Analysis of Financial Reports* (2006: 105), financial statements are reports that describe the financial condition and results of operations of a company at a certain time or period of time. Zaki Baridwan (2004: 90) states that the Financial Report is a summary of a recording process, is a summary, and financial transactions that occur during the relevant financial year. Financial reports are very useful for assessing business performance and can help in running a business, especially MSMEs.

a. Purpose of Financial Statements

According to the Indonesian Institute of Accountants (2009:3), the purpose of financial statements is to provide information regarding the financial position, performance, and changes in the financial position of a company that is useful for a large number of users in making economic decisions. Meanwhile, as stated by Fahmi (2011: 28), the main purpose of financial statements is to provide financial information that includes changes in the elements of financial statements that are addressed to other parties with an interest in assessing the financial performance of the company in addition to the company's management. Report users will use it to forecast, compare, and assess the financial impact of the economic decisions they make.

b. Characteristics of Quality Financial Reports

In order for a financial report to provide benefits to its users, the financial report must have the value of quality information and be useful in decision making. The qualitative characteristics of finance

based on the Indonesian Institute of Accountants (2009a: 2.2) are understandable, relevant, reliable, and comparable.

1. Understandable

An important quality of information contained in financial statements is that it is easy for users to understand immediately. For this purpose, users are assumed to have adequate knowledge of economic and business activities, accounting, and a willingness to study the information with reasonable diligence. For this reason, it is hoped that MSME actors are at least able to know the basics of accounting as a guide for recording cash receipts and disbursements.

2. Relevant

To be useful, information must be relevant to meet the needs of users in the decision-making process. Information has the quality of relevance if it can influence the economic decisions of users by helping them evaluate past, present or future events, confirming, or correcting, the results of their past evaluations. It is hoped that MSME actors can take advantage of financial reports for the decision-making process related to their business.

3. Reliability

To be useful, information must also be reliable. Information has reliable quality if it is free from misleading notions, material errors, and can be relied on by users as a faithful representation of what it should be or could reasonably be expected to represent. Information may be relevant but if its nature or presentation is not reliable then the use of the information can potentially be misleading.

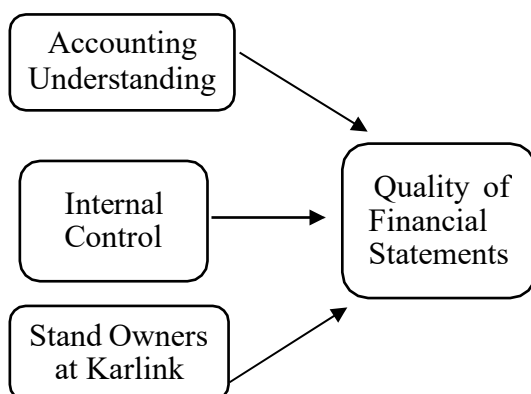
4. Comparable

Users must be able to compare the organization's financial statements between periods to identify trends in financial position and performance. Users must also be able to compare financial statements between organizations to evaluate the relative financial position, performance and changes in financial position. MSME financial reports within a certain period must be able to be compared between periods to identify trends in financial position and performance.

Financial reports that are made carefully to avoid mistakes with honesty can help MSME actors in making decisions or policies for the purpose of achieving a certain result.

METHOD

Pict 1 Research Flow



This study analyzes the effect of accounting understanding and internal control on the quality of financial reports. The independent variable (independent variable) is the understanding of accounting and internal control, while the dependent variable (the dependent variable) is the quality of financial reports with multiple regression models.

The types and sources of data in this study are quantitative research with primary data sources with direct data collection techniques using a questionnaire that has a list of questions that have been structured and formulated in advance according to the indicator points. The sampling method used purposive sampling, namely sampling with certain criteria, namely the owner of the stand on the first floor and selling clothes.

The population unit in this study is the owner of the stand on the ground floor of Karebosi Link Makassar City with a sample unit of 39 people. The data analysis method used is the research instrument test, descriptive statistics, classical assumption test, and hypothesis testing.

RESULTS AND DISCUSSION

Regression Test Results

Based on table 1 below, the regression equation formed is as follows: The relationship between the independent variable and the dependent variable can be formulated into the following equation:

$$Y = \alpha_1 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y = -0,343 + 0,914X_1 + 0,171X_2$$

From the regression equation above, it can be concluded that the interpretation in this study is as follows:

1. Regression coefficient of the influence of Accounting Understanding on the Quality of Financial Statements shows a value of 0.914 with a significance value of 0.0. The significance value of 0.0 is smaller than 0.05, so the Accounting Understanding variable has an influence on the Quality of Financial Statements. The sign of this regression coefficient is positive, which is 0.914 so that an increase in Accounting Understanding by 1 percent will improve the Quality of Financial Statements by 0.914 percent. In conclusion, the first hypothesis can be accepted, namely accounting understanding affects the quality of financial statements (survey on stand owners in Karebosi Link Makassar).
2. The regression coefficient of the influence of Internal Control on the Quality of Financial Statements shows a value of 0.171 with a significance value of 0.048. The significance value of 0.048 is smaller than 0.05, so the Internal Control variable has an influence on the Quality of Financial Statements. The sign of this regression coefficient is positive which is 0.171 so that the better internal control it will improve the quality of financial statements. In conclusion, the second hypothesis is acceptable, namely Internal Control affects the Quality of Financial Statements (Survey on Stand owners in Karebosi Link Makassar).

Simultaneous Test Results (F)

This test is conducted simultaneously to determine the effect of Accounting Understanding and Internal Control on the Quality of Financial Statements. Based on the results of data processing, anova test results obtained Anova value of 25,267 > F table of 3.26 with significance and signification level of 0.000 < from alpha 0.05, then the correlation is strong and positive.

Determination Coefficient Test Results (R^2)

The results of the determination test (R^2) are used to determine how much an independent variable can explain a dependent variable, so it is necessary to know the value of the coefficient of determination (R^2).

Based on the results of data processing obtained by *R Square* number of 0.584, it means that the contribution of Accounting Understanding and Internal Control to the Quality of Financial Statements is only 58.4% of which the remaining 41.6% is explained by other variables that are which is not explained in this study.

2.1 Table

Table 1 Regression analysis results

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Itself.
		B	Std. Error	Beta		
1	(Constant)	-.343	.606		-.566	.575
	Understanding	.914	.140	.708	6.550	.000
	Control	.171	.083	.222	2.051	.048

a. Dependent Variable: quality of financial statements

Table 2 Simultaneous Test Results (F)

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	10.678	2	5.339	25.267	.000 ^b
	Residual	7.607	36	.211		
	Total	18.285	38			

a. Dependent Variable: Quality

b. Predictors: (Constant), control, understanding

Table 3 Results of the Coefficient of Determination (R²) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.764 ^a	.584	.561	.45968

a. Predictors: (Constant), control, understanding

CONCLUSIONS AND SUGGESTIONS

Conclusions

Based on the results of research and discussion, it can be concluded as follows:

Partially and simultaneously Understanding Accounting has a positive and significant influence on the Quality of Financial Statements survey on stand owners in Karebosi Link Makassar as well as partially and simultaneously Internal Control has a positive and significant influence on the Quality of Financial Statements survey on stand owners in Karebosi Link Makassar. This study only used 39 samples with some criteria determined by researchers this is due to the pandemic period that took place so that some stand owners did not sell, it is recommended for further research to increase the number of samples, so that the resulting conclusions have a wider scope. Improving the quality of financial statements can be done by improving accounting understanding and internal control continuously so that business owners can really understand and can produce quality financial statements.

Suggestion

This research was conducted on the ground floor of Karebosi Link Makassar for further research, the following are suggested:

1. This study only used 39 samples with several criteria determined by the researcher, it is recommended for further research to increase the number of samples, so that the conclusions generated have a wider scope.
2. Improving the quality of financial reports can be done by improving understanding of accounting and internal control continuously in order to produce quality financial reports.

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