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Determinants of MSME Financial Reporting: Evidence from Audit Practices in Medan

M. Zidny Nafi' Hasbi

INISNU Temanggung, Indonesia
*Corresponding author: mzidnynafihasbi@gmail.com

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ABSTRACT

Finding out how audit quality, operational audits, technology audits, and audit reports affect financial reporting for MSME was the main goal of this research. The sampling procedure employs a technique known as purposive sampling. In order to gather data, a questionnaire was used. Applying a number of linear models is one strategy for data analysis. Numerous statistical evaluations are used, including the time-honored assumption test, validity, reliability, multicollinearity, and normalcy tests. The following are the results of the study X1 The impact of MSME financial statements on audit quality is positive (r=0.175). X2 There is a positive correlation between MSME financial reports and operational audits (r=0.336). X3 There is a negative correlation between MSME financial reports and technology audit (r= -0.206); and X4 There is a positive correlation between MSME financial reports with audit reports (r=0.212). Audit reports, along with operational audits and technology audits, impact MSME financial reporting. Audit quality does not impact MSME financial reporting.

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Introduction

The use of financial statements has grown in recent years among MSMEs. For a comprehensive look at MSMEs' financial health over time, these reports are invaluable. Small and medium-sized enterprises (SMEs) often face two main financial challenges: inadequate funding and poor financial management. It may be challenging for micro, small, and medium-sized enterprises (MSMEs) to get the capital they need to operate and grow. Accurate and well-structured financial statements can be generated by MSMEs through the use of accounting principles, such as documenting, categorizing, and summarizing transactions. Having access to these financial records allows MSME players to make informed choices and help MSME entities avoid bankruptcy. In addition, creditors such as banks are more likely to lend money to MSMEs that have responsible and transparent financial reporting, making it easier for them to grow (Ajeng Manjana *et.al*, 2023). A company's operations include financial reporting. All of a company's financial data, including revenues, expenses, and profits, must be presented accurately and comprehensively. The efficiency of a business in managing its assets and resources is one indicator of its success, which can be seen from financial records (Regina Jansen Arsjah *et.al*, 2022).

An accurate set of financial records is a strong sign of a micro, small, or medium-sized business's success. One aspect that could influence the financial statements given by MSMEs is the quality of the audit. Audit quality significantly affects financial statements as it is meant to assess their credibility. A high-quality audit is one that satisfies commonly recognized audit standards. According to users of financial statements, audit quality is achieved when auditors can guarantee that no fraud or errors occur when preparing financial statements (Erlina Sari Pohan *et.al*, 2024). Audit quality can affect the recording of MSME financial reports because it can find material errors in the report and auditors will report these material errors to MSME business actors (Septian Dewi Santoso *et.al*, 2022). One example of a substantial error is when information that can mislead users of financial statements is not disclosed accurately. Stakeholders can have confidence in the financial statements of MSMEs if audits with high enough standards can identify and correct profound errors. Furthermore, operational audits are also needed to be a method to assess the efficacy, efficiency, and reliability of operations in MSME companies, which is crucial for the development of MSMEs. Risk management, internal control, and financial reporting are some of the areas examined in operational audits (Harmida Wati *et.al*, 2023). Operational audits are conducted to assess the effectiveness, efficiency, and cost-effectiveness of a company's operational procedures in relation to established performance standards. The goal is to provide recommendations for enhancements in these areas (Anathasya Angelia Zeta Junus et.al, 2022). If auditors suspect a problem in the financial reporting of a micro, small, or medium enterprise (MSME), they will conduct an operational audit to conduct further investigation (Albhi Bhimantara Putra *et.al*, 2022). Financial reporting

carried out by MSMEs can be more structured and detailed by inputting financial transactions through applications that have been integrated with artificial intelligence and on the other hand can facilitate auditors during the process of examining financial statements. MSME businesses can be more optimal if financial reporting is not found to be a potential risky problem.

Research entitled "The Importance of the Audit Role in MSME Financial Statements" states that financial audits conducted on MSMEs will provide credibility to the data contained in their financial statements. The certainty of financial information helps convince banks to finance MSMEs by preparing financial reports with reliable data (Octavia, *et.al*, 2022). MSME financial reports that have been made are not necessarily accurate financial data and can be a potential problem in the next period of financial reporting. To help make MSME financial reports more accurate and reliable financial data, a technology audit is needed so that the tendency for errors can be minimized. With a technology audit, MSME financial reports are more transparent in their financial data and stakeholders have more confidence in the data in the financial statements. Technology audits also help detect and prevent potential fraud in financial transactions in the financial statements and provide protection against unauthorized financial activities (Nurul Fitri Mohd Noor *et.al*, 2022). To ensure continued compliance with current financial rules, technology audits may assist MSMEs. Small and medium-sized enterprises (SMEs) may benefit from audit technology by better understanding their financial performance and making more informed decisions.

In the financial statements of MSMEs, an audit report is needed to reduce financial risk. According to (Yeyet Yulyani *et.al*, 2020) for stakeholders inside and outside the organization, the audit report serves as the main means of reflecting internal audit activities. Stakeholders, including investors, creditors, and other parties involved in the operations of MSME companies, gain trust from the audit report. If an audit report is available, it means that an independent auditor has reviewed the financial accounts and verified their accuracy (Mahdi Salehi *et.al*, 2022). The audit report confirms the accuracy and completeness of MSMEs' financial statements by using generally accepted accounting standards (GAAP). Consistency and conformity with applicable accounting standards can be more assured with the use of audit reports. Auditors not only assess the accuracy of the financial statements, but also look at the processes and systems that support the preparation of the MSME financial statements. In recent audit reports, auditors identified opportunities to save costs and improve productivity through the application of new technologies, such as financial process automation and sophisticated data analysis on MSME financial statements. Small and medium-sized enterprises (SME) may benefit from auditors' suggestions for better accounting and reporting practices and more operational efficiency.

Method

Researchers used a quantitative survey approach for this study. The quantitative approach is an approach that uses numerical data in empirical studies (Basuki, 2021). Researchers in this study used SPSS, a computer program for processing numerical data, and questionnaires to conduct quantitative analysis. A questionnaire prepared with pre-planned questions is a method of data collection (Ardiansyah *et.al*, 2023). This research uses ordinal data. Through Google Forms, researchers polled MSME businesses in Medan City and surrounding areas by asking questions. MSME entrepreneurs who sell in Medan City are the object of this research. 50 different MSME respondents in Medan City were sampled for this study. The researcher used set parameters to randomly select samples in purposive sampling. The following are the parameters used by the researcher to select respondents. The sample is MSME business actors who are domiciled in Medan City. The sample is an MSME that has been running for 2-3 years.

Results and Discussion

This study aims to examine the key determinants influencing the quality of financial reporting among Micro, Small, and Medium Enterprises (MSMEs) in Medan City by focusing on four audit-related variables: audit quality**,** operational audit**,** technology audit**, and** audit reporting**.** The findings indicate that audit practices play a significant role in enhancing the reliability, accuracy, and credibility of MSME financial statements. Table 1 for the purpose of this descriptive analysis, data will be gathered from the following areas: audit quality; operational audit; technology audit; audit reports; and financial statements of MSMEs.

Table 1. Descriptive Statistic

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KUALITAS AUDIT	50	4	16	12.82	2.670
AUDIT OPERASIONAL	50	4	16	12.50	2.837
AUDIT TEKNOLOGI	50	7	16	13.26	2.239
LAPORAN AUDIT	50	5	16	13.54	2.261
LAPORAN KEUANGAN UMKM	50	6	16	12.50	2.682
Valid N (listwise)	50				

Source: Data Process, 2025

Table 2 using survey questions to verify the accuracy of the data obtained. Questions on the questionnaire cannot be considered valid unless they provide information about the construct under study (Ghozali, 2021). The questionnaire may only be deemed valid if the significance value is less than 0.05 and the R-count value is more than the R-table value.

Table 2. Validity Test

Variable	Question	Validity Value
Audit Quality	X1.1	0,702
	X1.2	0,736
	X1.3	0,829
	X1.4	0,745
Operational Audit	X2.1	0,755
	X2.2	0,766
	X2.3	0,790
	X2.4	0,703
Technology Audit	X3.1	0,785
	X3.2	0,775
	X3.3	0,725
	X3.4	0,735
Audit Reports	X4.1	0,803
	X4.2	0,790
	X4.3	0,828
	X4.4	0,728
MSME Financial Statements	Y1.1	0,729
	Y1.2	0,838
	Y1.3	0,803
	Y1.4	0,757

Source: Data Process, 2025

The questionnaires on Audit Quality, Operational Audit, Technology Audit, Audit Reports, and MSME Financial Reports have a significance value smaller than 0.05 and an estimated r-table value of 0.278. Based on the data shown above, each question containing a variable can be used as a valid measuring instrument. Table 3 the variables under study can be assessed using the reliability test, which also analyzes the dependability of the questionnaire. When people's responses to statements in a survey do not change much over time, we can say that the survey is reliable (Ghozali, 2021) states that the questionnaire can be considered credible. With a Cronbach's alpha more than 0.7, reliability can be established; with a value less than 0.7, unreliability is proclaimed.

Table 3. Reliability Test

Variable	Cronbach's Alpha
Audit Quality	0,745
Operational Audit	0,742
Technology Audit	0,747
Audit Reports	0,795
MSME Financial Statements	0,775

Source: Data Process, 2025

Given that all statements of the Audit Quality (X1), Operational Audit (X2), Technology Audit (X3), Audit Reports (X4), and MSME Financial Statements (Y) variables obtained a Cronbach's Alpha value> 0.7, these variables can be used for additional testing based on the results of data processing. Table 4 to find out whether the residuals, confounding factors, and regression models are all normally distributed, one can conduct a normality test. Data objects are declared normally distributed if the resulting significance value is greater than 0.05 (Ghozali, 2021). A significance level of 0.200> 0.05 was achieved by the data in the table below. A declaration of a sufficiently distributed data item has been made.

Table 4. Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.37643769
Most Extreme Differences	Absolute	.083
	Positive	.083
	Negative	-.075
Test Statistic		.083
Asymp. Sig. (2-tailed)		.200

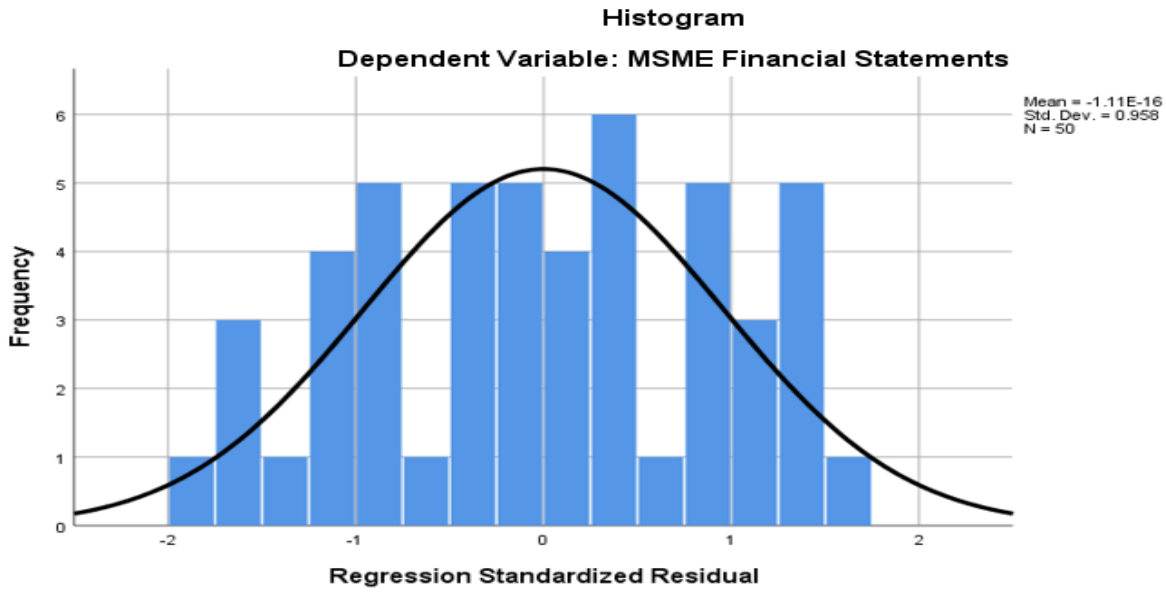
Figure 1. Probability Plot

Source: Data Process, 2025

Source: Data Process, 2025

Figure 1. Following the diagonal line, as seen in the illustration above, indicates that the data follows a normal distribution. Figure 2 the histogram picture below shows that the regression coefficient is normal, and the histogram curve looks like a bell curve.

Figure 2. Histogram Normality Test



Source: Data Process, 2025

Table 5: In (Ghozali, 2021) states that the multicollinearity test is used to look for interrelationships between independent variables (independent variables). When the independent variables are unrelated with one another, it shows that the regression model is strong. When the VIF value is less than 10 or the tolerance value is larger than 0.1, the regression model does not reveal multicollinearity.

Table 5. Multicollinearity Test

Collinearity Statistics			
Variable	**Tolerance Score**	**VIF**	**Description**
Audit Quality	0,423	2,362	No multicollienarity
Operational Audit	0,706	1,417	No multicollienarity
Technology Audit	0,847	1,181	No multicollienarity
Audit Reports	0,512	1,954	No multicollienarity

Source: Data Process, 2025

The data table shows that the tolerance value is more than 0.1 and the VIF value is less than 10. This proves that the independent variables are not multicollinear. Table 6 in multiple linear regression, a number of independent variables are used to create a regression model. According to (Ghozali, 2021), researchers examined the correlation between the two variables by using multiple linear regression analysis.

Table 6. Multiple Linear Regression

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.927	1.333		4.445	.000
	AUDIT QUALITY	.175	.096	.253	1.811	.077
	OPERATIONAL AUDIT	.336	.070	.516	4.781	.000
	TECHNOLOGY AUDIT	-.206	.081	-.250	-2.537	.015
	AUDIT REPORTS	.212	.104	.260	2.048	.046
a. Dependent Variable: MSME FINANCIAL STATEMENTS						

$$Y = \boldsymbol{a} + \boldsymbol{b_1X_1} + \boldsymbol{b_2X_2} + \boldsymbol{b_3X_3} + \boldsymbol{b_4X_4}$$

$$Y = 5{,}927 + 0{,}175X_1 + 0{,}336X_2 - 0{,}206X_3 + 0{,}212X_4$$

Source: Data Process, 2025

Which means the value of Audit Quality, Operational Audit, Technology Audit, and Audit Report is consistent, then the MSME Financial Report gets a value of 5,927. One positive multiple regression coefficient for the Audit Quality variable (X1) is 0.175. An increase of one Audit Quality variable results in an increase of 0.175 in the MSME Financial Report variable. A positive multiple regression coefficient of 0.336 was found for the Operational Audit variable (X2). This means that for every one increase in the Operational Audit variable, there will be an increase of 0.336 in the MSME Financial Reporting variable. The multiple regression coefficient for the technology audit variable (X3) is -0.206. This means that for every one increase in the Technology Audit variable, there will be a decrease of 0.206 in the MSME Financial Report variable. A multiple regression coefficient of 0.212 was found for variable X4 which is a representation of the Audit Report. This shows that for every one increase in the Audit Report variable, the MSME Financial Report variable will increase by 0.212.

Table 7 in (Ghozali, 2021) declares that the goal of the test is to find out how well the independent variable model describes the dependent variable. The range for the coefficient of determination is 0 to 1. If the R^2 value is low, it means that the independent variables don't explain enough of the variation in the dependent variable. Assuming the independent variables thoroughly explains the variation in the dependent variable, an R^2 value of one indicates that this is the case.

Table 7. Determination Coefficient Test (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.794[a]	.630	.597	1.172

Source: Data Process, 2025

Adjusted R Squared indicates that the independent variable (independent variable) has a 59.7 percent effect on the dependent variable (dependent variable), according to the results of the test table. Table 8, statisticians use the t-test to determine the extent to which a single independent variable explains the variation in a dependent variable (Ghozali, 2021). By definition, if the t-count value is less than the t-table value and the significance value is more than 0.05, then H0 is accepted, and if the t-count value is larger than the t-table value but the significance value is less than 0.05, then H1 is accepted. The 0.05 significance threshold (α = 5%) is used to run the test.

Table 8. The t-test

Variable	t_{count}	t_{table}	Sig Value
Audit Quality	1,811	2,01290	0,077
Operational Audit	4,781	2,01290	0,000
Technology Audit	- 2,537	2,01290	0,015
Audit Reports	2,048	2,01290	0,046

Source: Data Process, 2025

a. There is no significant relationship between audit quality and MSME financial statements, because the t-count value is smaller than the t-table (1.811 < 2.01290) and the significance value of audit quality is greater than predetermined (0.077 > 0.05).
b. Since the significance value is lower than 0.05 (0.000), operational audits have a significant influence on the financial statements of MSMEs. This shows that the t-count is greater than the t-table, because the result is 4.781> 2.01290.
c. Technology audits have a significant effect on MSME financial reporting, as evidenced by the t-count value of -2.537 greater than the t-table value of 2.01290 and the significance value (0.015 <0.05).
d. Because the significant value of the audit report is 0.046 <0.05, therefore the audit report is significantly influenced in the financial statements of MSMEs. The t-table value is 2.01290, and the calculated t value is 2.048, which means the t-count> t-table value.

Table 9: By understanding the regression model's equation, we were able to do the F test to see if the research model was feasible and to observe how the

independent variable affected the dependent variable (Ghozali, 2021). The regression model may be used if the significant value is lower than 0.05.

Table 9 The f-test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	105.137	4	26.284	19.127	.000[b]
	Residual	61.841	45	1.374		
	Total	166.978	49			

a. Dependent Variable: MSME FINANCIAL STATEMENTS

b. Predictors: (Constant), AUDIT REPORTS, TECHNOLOGY AUDIT, OPERATIONAL AUDIT, AUDIT QUALITY

Source: Data Process, 2025

With a value of 19.127 > 2.58, then f-count> f-table, as seen in the table above. MSME Financial Statements are influenced by Audit Quality, Operational Audit, Technology Audit, and Audit Reports simultaneously, as shown by the significance result of 0.000 < 0.05.

Discussion

The Influence of Audit Quality on MSME Financial Statements

A t-count value of 1.811 < 2.01290 and a significance value of 0.077 > 0.05 were ascertained by means of partial hypothesis testing. This proves that audit quality has little effect on the financial statements of micro, small, and medium-sized enterprises. According to the numbers, audit quality has a significant impact on financial reporting (Felita Icasia Hadi *et.al*, 2020). However, there is evidence that casts doubt on the results of this research. A good audit will find and identify any differences in the client's financial statements. Another aspect that influences audit quality is how openly the audit reveals material misstatements in the client's financial accounts. Verifying the accuracy of the client's financial records in this way displays the auditor's professionalism and honesty. A high-quality audit should be linked to a low chance of substantial misstatements in the client's financial records, to paraphrase briefly. Small and medium-sized businesses' (SMBs') financial statements were not significantly affected by audit quality, according to this study. A number of other characteristics, such as the firm's size, the owner's accounting abilities, and other relevant external circumstances, impact the outcome of MSME financial statements, regardless of audit quality.

The Influence of Operational Audit on MSME Financial Statements

The partial hypothesis test findings show that operational audits significantly affect MSME financial reporting, with a t-count value of 4.781> 2.01290 and a significance value of 0.000 <0.05. This study's results corroborate those of (Mei Nurlinda & Hwihanus, 2024) and (Natasya Febrina et.al, 2023) which both found

that operational audits have a significant impact on MSME financial reports. This idea supports the findings of the hypothesis test which shows that operational audits have a major impact on MSME financial reporting. According to both theories, operational audits serve to assess the efficiency, effectiveness, and compliance of an entity in using resources, ensuring that funds are utilized optimally and do not violate applicable policies. In order to guarantee more trustworthy and high-quality financial statement findings, an operational audit may be used in the process of assessing and reviewing the performance of MSMEs to check that all procedures have been followed correctly.

The Influence of Technology Audit on MSME Financial Statements

Technology audits significantly affect MSME financial reporting, as shown by the results of partial hypothesis testing (t-count value 2.537 > 2.01290, significance value 0.015 <0.05). Consistent with other studies, this one found (Marc Eulerich *et.al*, 2023) and (Nurul Fitri Mohd Noor *et.al*, 2022) They assert that audits of technology significantly affect financial reporting by MSME. According to the results, technology audits may improve the trustworthiness and accuracy of data in financial reports from micro, small, and medium-sized enterprises (MSME). More effective examination of transactions and account balances is made possible by the audit process that is automated through technology. This aids auditors in detecting mistakes or fraud in the financial reports of MSMEs. Furthermore, as stated in (March Eulerich *et.al*, 2023) The efficiency of operations and the quality of risk management are both enhanced by technology audits. To sum up, technology audits boost the credibility and trustworthiness of financial accounts by checking their correctness and dependability.

The Influence of Audit Reports on MSME Financial Statements

After running the partial hypothesis test, we get a t-value of 2.048, which is more than the t-table value of 2.01290 and less than the 0.05 threshold (a significance level of 0.046). Here we may see how the audit report affected the financial accounts of MSMEs. Findings from this study corroborate those from other studies showing that audit reports significantly affect financial reports prepared by MSME (Erllycha & Padlah, 2023) & (Yeyet Yuliani *et.al*, 2020). The theory conveyed by (Yeyet Yuliani *et.al*, 2020) that the audit report is the final product of the internal audit process to strengthen audit findings. The audit report serves as a medium that confirms the auditor's opinion on the fairness of the financial statements. The audit report also offers an important objective basis for interested parties. According to (Erllycha & Padlah, 2023), decisions are based on the view of the audit report. In other words, stakeholders gain trust and are able to make better and more informed judgments about MSME companies, when audit findings show that the financial statements examined by the auditor do not contain errors.

Conclusion

According to the results, audit quality has little effect on the financial statements of MSME, but audit reports, technology audits, and operational audits do. The quality of financial statements prepared by MSMEs is more affected by more particular and technical factors, such as the use of technology during the audit, the operationalization of the audit, and the presentation of the audit report, than by the overall audit quality. To improve data quality and transparency in MSME financial statements, auditors and stakeholders should place a greater emphasis on operational elements, technology, and audit reports, as these results suggest. Overall, the study underscores that strengthening audit practices both internal and external is essential for improving financial reporting outcomes among MSMEs. Encouraging the adoption of digital accounting systems, improving audit literacy, and promoting auditor professionalism will further enhance the transparency and accountability of MSME financial management. This research highlights the need for policymakers, auditors, and MSME stakeholders to work collaboratively in raising financial reporting standards, thereby supporting better decision-making and fostering the sustainable growth of MSMEs in Medan.

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