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Business Owners Perceptions and The Quality Financial Reports: The Moderating Role Accounting Training

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ABSTRACT

This paper aims to examine business owners' perceptions of the quality MSME financial reports with accounting training as a moderating variable, and analyze role of accounting training in strengthening or weakening this relationship. The sampling technique in this study used purposive sampling, which is a sampling technique based on certain criteria tailored to the research needs. The number of samples obtained was 107 respondents. This number is considered adequate because the data analysis was conducted using the SEM-PLS approach using SmartPLS 3. The results of the study indicate that the relationship between owner perceptions of the quality of financial reports has a positive effect. Accounting training as a moderating variable has an influence on owner perceptions of the quality of financial reports, but the influence shows a negative value, meaning it is weakening. This can be interpreted as the higher the level of owner perceptions of the importance of financial reports, the lower the level of accounting training because owners rely more on their knowledge and skills. Awareness and views of MSME entrepreneurs regarding the importance of accounting understanding can improve the quality of financial reports and business sustainability.

Keywords : *Owner Perception, Accounting Training, Financial Report Quality.*

ABSTRAK

Tulisan ini bertujuan untuk mengkaji persepsi pemilik usaha terhadap laporan keuangan UMKM yang berkualitas dengan pelatihan akuntansi sebagai variabel moderator, dan menganalisis peran pelatihan akuntansi dalam memperkuat atau melemahkan hubungan ini. Teknik pengambilan sampel dalam penelitian ini menggunakan purposive sampling, yaitu teknik pengambilan sampel berdasarkan kriteria tertentu yang disesuaikan dengan kebutuhan penelitian. Jumlah sampel yang diperoleh sebanyak 107 responden. Jumlah ini dinilai memadai karena analisis data dilakukan dengan menggunakan pendekatan SEM-PLS menggunakan SmartPLS 3. Hasil penelitian menunjukkan bahwa hubungan antara persepsi pemilik terhadap kualitas laporan keuangan memiliki efek positif. Pelatihan akuntansi sebagai variabel moderasi berpengaruh pada persepsi pemilik terhadap kualitas laporan keuangan, namun pengaruhnya menunjukkan nilai negatif, artinya melemah. Hal ini dapat diartikan sebagai semakin tinggi tingkat persepsi pemilik tentang pentingnya laporan keuangan, semakin rendah tingkat pelatihan akuntansi karena pemilik lebih mengandalkan pengetahuan dan keterampilan mereka. Kesadaran dan pandangan pengusaha UMKM mengenai pentingnya pemahaman akuntansi dapat meningkatkan kualitas laporan keuangan dan keberlanjutan bisnis.

Kata Kunci : Persepsi Pemilik, Pelatihan Akuntansi, Kualitas Laporan Keuangan.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in economic development in Indonesia. Most MSMEs still face many obstacles in financial management, especially in the preparation of financial reports, such as limited accounting knowledge, low levels of formal education, and the perception that financial recording is a complicated and time-consuming activity (Paradina, 2025; Rika et al., 2022). Thus, MSME entrepreneurs need accounting training because it can improve the quality of reports produced by their businesses. (Nurpadillah et al., 2024).

Accounting knowledge is really important for MSME entrepreneurs in running their businesses. Understanding this can help them apply proper record-keeping, which results in quality financial statements (Risal & Kristiawati, 2020). Owners' perception is defined as a person's view or perspective on how they see something, or it can also be understood as how they interpret something (Utami & Astuti, 2024). Owners' perception is crucial for every MSME entrepreneur because every process carried out can be interpreted and managed within the business environment, which will have a positive impact, especially regarding financial management through quality financial statements according to regulations (Sukma & Desi Fitria, 2025; D. P. Utami & Muslimin, 2025)

Training in the field of accounting has had a very positive impact in improving the financial recording skills of MSMEs. After receiving the training MSME entrepreneurs can record financial transactions in a structured, clear, and easy to understand manner. This finding strengthens the argument that accounting training plays a crucial role in improving the quality of MSME financial reports, especially for entrepreneurs with limited educational backgrounds and business experience that lacks accounting understanding (Hawa et al., 2023). The longer a business is run, MSME actors tend to have better experience in managing business finances and understand the importance of financial reports (Farida & Susanti, 2025; Metaness et al., 2024; Purwanto & Wuryandari, 2025). While financial recording and management practices significantly influence MSME performance, the study has not yet examined how business actor characteristics, such as length of business and education, influence the quality financial reports, and how accounting training plays a role in strengthening this relationship, creating a research gap that is the focus of this study (Khair et al., 2025). Education level, business size, and length of business do not have a significant relationship with the quality MSME financial reports, as well as accounting understanding has a positive relationship (Indriyani, 2024). These findings indicate that formal education and business experience may not necessarily improving the quality financial reports without adequate accounting competency support.

Recent studies highlight the importance of accounting training as a means of improving MSME literacy and bookkeeping skills. Accounting training has been shown to improve transaction recording skills, understanding of MSME accounting standards (SAK EMKM), and consistency in financial report preparation. (Hawa et al., 2023; Pratama et al., 2023; Sari & Suhartini, 2023). Several studies have shown that accounting training and mentoring can enhance the influence of individual business actors' characteristics, such as level of education and business experience, towards quality financial reports. Accounting training, even with low educational backgrounds and limited business experience, can still produce better and more informative financial reports (Has et al., 2020; Nurani et al., 2025). Therefore, accounting training has the potential to act as a moderator in bridging the gap between previous findings.

This paper aims to examine business owners perceptions of the quality MSME financial reports with accounting training as a moderating variable. Novelty of this study lies in the structured model between role of accounting training as a moderating variable in relation to business owners' perceptions of the quality MSME financial reports. The results of previous studies were still rarely reviewed and still show inconsistent results, especially in the context of

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MSMEs in Pontianak City. This study provides a theoretical contribution by enriching the MSME accounting literature related to factors that influence the quality of financial reports through a moderation approach, as well as practical contributions as considerations for local governments and related agencies in designing more effective and sustainable accounting training programs for MSME entrepreneurs.

RESEARCH METHOD

The research used is a quantitative approach conducting an exploratory research design. This aims to explain the causal relationship between business owners perceptions of financial report quality and accounting training as a moderating variable. This paper aims to empirically test the relationship of business owners perceptions on financial report quality and analyze the role of accounting training in strengthening or weakening this relationship. The population in this paper were small and medium enterprise (SME) owners who actively run their businesses and are directly involved in their financial management. Sampling in the research used purposive sampling technique, namely a sampling technique based on certain criteria that are adjusted to the research needs. This technique was chosen because not all members of the population have characteristics relevant to the variables being studied. The criteria for respondents in this study are business owners who are directly involved in managing their business, understand financial recording processes, and have knowledge of accounting training. The sample size obtained was 107 respondents. The basic rule is that the minimum sample should be 5 times the number of indicators, this number is considered sufficient because it exceeds the minimum sample of 75. Data analysis was carried out using the SEM-PLS approach with SmartPLS 3 (Hair et al., 2022).

Table 1. Operational Variable

Variable	Code	Indicator
Business Owner Perceptions	BOP	1. Perception of the importance of financial reports 2. Perception of the need for financial reports 3. Perception of the benefits of accounting information 4. Perception of the use of financial reports for business development
Accounting Training	AT	1. Training participation 2. Training materials 3. Knowledge enhancement 4. Skills enhancement 5. Implementation of training outcomes
Financial Reporting Quality	FRQ	1. Relevance 2. Reliability 3. Understandability 4. Comparability 5. Timeliness 6. Segregation of assets

RESULTS AND DISCUSSION

Respondent Characteristics

Questionnaires were distributed to SMEs that met the criteria specified for sample fulfillment. A total of 107 questionnaires were collected. The characteristics of respondents obtained in this paper are presented below:

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Table 2. Respondent Characteristics

Characteristics	Information	Frequency	Presentage
Gender	Male	29	27.1%
	Female	78	72.9%
	Number of Respondents	107	100 %
Respondents Age	<30	21	19.6%
	31 – 40	28	26.2%
	41 – 50	34	31.8%
	51 – 60	24	22.4%
	>60	0	0
Length of business	<1	20	18.7%
	1 – 3	23	21.5%
	4 – 6	30	28.0%
	7 – 10	10	9.3%
	>10	24	22.4%

Based on table 2, the sample is differentiated based on the characteristics of the business owner by considering the characteristics of the respondents, namely gender, age of respondents, and length of business.

Outer Model

The convergent validity test is the output results are in the form of loading factor values for each instrument in the variable indicators including owner perception, accounting training, and quality financial reports. Convergent validity can be seen from the loading factor values, with the main criterion being that the loading factor value for each indicator must be greater than 0.70, thus variable is considered valid.

Table 3. Convergent Validity

indicator	Owner Perceptions	Accounting Training	Financial Reporting Quality	AVE
BOP_1	0.818			
BOP_2	0.791			0.702
BOP_3	0.889			
BOP_4	0.850			
AT_1		0.869		
AT_2		0.938		
AT_3		0.954		0.829
AT_4		0.947		
AT_5		0.839		
FRQ_1			0.739	
FRQ _2			0.885	
FRQ _3			0.877	
FRQ _4			0.858	0.703
FRQ _5			0.756	
FRQ _6			0.901	

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Based on Table 3, the results show that the perception of business owners, quality of financial reports and accounting training have met convergent validity with an AVE value of 0.70.

Reliability Test

This test aims to test the consistency answers to questions or questionnaire statements if the question or statement is used twice to measure the same symptoms.

Table 4. Reliability Test

	Cronbach's Alpha	Composite Reliability
Owner Perceptions	0.859	0.866
Financial Report Quality	0.948	0.960
Accounting Training	0.915	0.904

Table 4 shows that Business Owner Perception, Financial Report Quality, and Accounting Training have very good reliability. This can be seen from the Composite Reliability and Cronbach's Alpha values. A construct is considered reliable if its Composite Reliability and Cronbach's Alpha values are >0.70.

Coefficient of Determination R-Square (R^2) and F-Square (F^2)

The R-Square testing stage aims to find out the extent of the influence of independent (exogenous) variables on dependent (endogenous) variables. There are criteria for R-Square values for dependent (endogenous) latent variables: 0.75, 0.50, 0.25, which means the model can be considered strong, moderate, or weak (Hair et al., 2011). The f^2 value (Effect Size) is used to measure how much contribution or influence exogenous (independent) variables have on endogenous (dependent) variables in the structural model. Both can be seen in the following Table 5:

Table 5. R-Square and F-Square

Item	R-Square	Financial Reporting Quality	Description
Financial Reporting Quality	0,423		Weak
Accounting Training		0.412	Large
Owner Perception		0.036	Small
Accounting Training x Owner Perception		0.108	Small

Table 5 shows an R-Square value of 0.423, which falls into the weak category. This means that the variables Accounting Training, Owner Perception, and the interaction between Accounting Training × Owner Perception can explain 42.3% of the quality of financial reporting. Meanwhile, the remaining 57.7% is explained by factors outside the research model. As for the F-Square (f^2) values, Accounting Training scored 0.412, which is considered large, indicating that accounting training can make a strong contribution to improving financial report quality. Owner Perception scored 0.036, showing that owners' perception has a low contribution to financial report quality. The interaction of Accounting Training x Owner Perception scored 0.108, suggesting that the moderating role is still relatively low, thus weakening the positive relationship between owner perception and financial reporting quality.

Predictive Relevance (Q^2)

Predictive Relevance Q2 is used to validate a model's predictive ability. Interpreting the results from Q2 predictive relevance, it shows that an exogenous variable is considered good if

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the result is greater than 0, meaning it can act as an explanatory variable capable of predicting the endogenous variable.

Table 6. Predictive Relevance (Q^2)

Item	SSO	SSE	Q^2 (=1-SSE/SSO)
Financial Reporting Quality	642.000	499.034	0.223
Owner Perceptions	535.000	535.000	
Accounting Training	535.000	536.870	

Table 6 shows the results of the predictive relevance test with a Q^2 value of 0.223, which means the research model has a fairly good ability to predict the quality of financial reporting. That value falls into the medium predictive relevance category, so it can be concluded that the research model is able to predict the quality of financial reporting with a reasonably good level of accuracy.

Structural Model Testing

Based on tables 3 and 4, which state that Business Owner Perception, Financial Report Quality, and Accounting Training have valid and reliable results, the next step is to evaluate the model to determine the extent of the relationship between the constructs studied. Structural model testing is used to assess the model's ability to predict relationships between variables through Path Coefficients and P-Values (Hair et al., 2022). Hair et al., (2022) stated that a good structural model is indicated by a significant path coefficient value with an adequate R2 value and the predictive ability of the model being tested.

Hypothesis Testing

Path coefficients are used to determine the magnitude of the impact or relationship observed partially and can indicate the direction of the relationship between measured variables, with positive or negative results. Path coefficients are also used to determine similarities in the research model path. In testing research hypotheses, the correlation between constructs will be measured by observing the path coefficient value and its significance level, which is then compared with the previous research hypothesis. The significance level used in this study is 5% or 0.05. The results of the path coefficient values in this paper are shown in the following table:

Table 7. Hypothesis Testing

Hyphothesis	*Path Coefficient*	*P-Values*	Description
Owner Perceptions → Financial Reporting Quality	0.146	0,040	Significant
Accounting Training x Owner Perceptions → Financial Reporting Quality	-0.229	0,006	Significant

Based on table 6. Describes the existence of a relationship or direct influence and moderating influence between the measured variables. The results can be concluded through the path coefficient value and P-value, stated significant if the P-value <0.05. The relationship between owner perceptions of the quality of financial reports obtained a path coefficient value of 0.146 with a P-value of 0.040 which indicates a positive influence. Meanwhile, the relationship between owner perceptions the financial reports of quality moderated accounting training has a path coefficient result of -0.229 and a P-value of 0.006. This shows that accounting training significantly moderates the relationship between owner perceptions and financial reports of quality, but a negative path coefficient value indicates that accounting

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training weakens the positive relationship between owner perceptions and quality financial reports.

DISCUSSION

The Relationship between Business Owners Perceptions of Quality Financial Reports

Based on the test results, the Original Sample value was 0.146, the T-Statistics value was 1.747, and the P-Values were 0.040. P-Values <0.05 indicate that business owners' perceptions have a positive relationship on the financial reports of quality. These findings suggest that the more positively business owners perceive the importance of financial statements, the higher the quality of the financial statements produced. Conceptually, perceptions form the basis of an individual's attitudes and behaviour when making decisions. Business owners who understand the benefits of financial statements as a tool for control, performance evaluation, and the basis for business decision-making are likely to be more motivated to record transactions regularly and prepare financial statements systematically.

From a behavioural theory perspective, a positive perception of an activity will encourage individuals to engage in that activity consistently (Ajzen, 1991). Business owners who believe that financial statements can help measure profits, control costs, and support access to financing will be more motivated to adopt sound accounting practices. Financial statements must have characteristics that ensure they are of good quality. According to (Walter T et al., 2012), the main characteristics of financial statements are Understandability, Relevance, Reliability, and Comparability. Conversely, if financial statements are regarded as unimportant or merely an administrative obligation, the quality of financial reporting tends to be low because records are kept incompletely and inconsistently.

These findings suggest that psychological factors, specifically the perceptions of business owners, play a significant role in determining the quality of financial information produced by MSMEs. In other words, improving the quality of financial statements depends not only on technical accounting skills, but also on business owners' awareness and understanding of the benefits of financial statements for the sustainability of their businesses. The results indicate that the awareness and views of MSME entrepreneurs regarding the importance accounting understanding in improving the financial reports of quality and business sustainability are in line with the results of research (Risal & Kristiawati, 2020; Sukma & Desi Fitria, 2025; D. P. Utami & Muslimin, 2025; M. F. S. Utami & Astuti, 2024). Another study found that accounting literacy has no impact on the quality of financial statements (Sarwono et al., 2025).

The Influence of Owner Perceptions on Report Quality Moderated by Accounting Training

The results of the moderation test show an Original Sample value of -0.229, a T-Statistic value of 2.535, and a P-Value of 0.006. This value indicates that the T-Statistic > 1.96 and P-Values < 0.05, so accounting training is proven to moderate the relationship between business owners' perceptions of the quality financial reports, but with a negative value indicating that the nature of moderation is to weaken the relationship. This finding is interesting as it differs from the initial hypothesis, which predicted that accounting training would strengthen the influence of business owners' perceptions on the quality of financial statements. In concept, learning about the social environment is very important because human behavior always observes and follows the modeling of others' behavior (Bandura, 1978). This finding can be explained by the fact that after small business owners receive adequate accounting training, the quality of financial reports no longer depends so much on the owner's view of the importance of financial reports. Accounting training provides knowledge, skills, and technical procedures that can be

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directly applied in preparing financial reports. As a result, business owners who previously viewed financial reports as less important can still produce good financial reports because they have been equipped with technical competence through training and by following social needs.

Conversely, among MSMEs that have not received accounting training, the owners' perceptions are a key determinant of the quality of financial statements. Business owners with positive perceptions will seek out information and keep records independently, whereas those with negative perceptions tend to neglect financial record-keeping. This situation means that the influence of perceptions on the quality of financial statements is stronger among those who have not received training. The findings suggest that accounting training serves as an alternative source of knowledge that can partially replace the role of owners' perceptions in producing high-quality financial statements. In other words, accounting training does not diminish the quality of financial statements, but reduces the dependence of financial statement quality on business owners' perceptions. This explains why the moderation coefficient shows a negative direction, even though accounting training continues to play a significant role in enhancing the ability of MSME operators to prepare financial statements.

The findings of this study enrich the literature on the factors influencing the quality of MSME financial statements by demonstrating that accounting training does not always serve to strengthen the relationship between variables. Under certain conditions, training can act as a substitute for competence, thereby reducing the dominance of individual factors, such as the business owner's perceptions. These findings also underscore the importance of ongoing accounting training programmes for MSMEs, as they can improve the quality of financial statements even though business owners' initial levels of understanding vary. With accounting training, MSME entrepreneurs with low educational backgrounds or limited business experience are still able to produce better and more informative financial reports. (Has et al., 2020; Nurani et al., 2025). Accounting training not only improves technical skills in financial record-keeping but can also raise business owners awareness of the importance financial reporting in business decision-making. Furthermore, implementing accounting standards such as SAK EMKM can help MSMEs prepare simpler yet still informative financial reports for business decision-making (Idrus & Rastina, 2026).

CONCLUSION

The research findings indicate that business owners' perceptions have a positive influence on the quality of financial statements. These findings confirm that business owners who have a positive understanding and view of the importance of financial statements tend to be more disciplined in recording transactions and preparing financial statements, thereby producing higher-quality financial information. Accounting training has been shown to moderate the relationship between business owners' perceptions and the quality of financial statements in a negative direction, or to weaken that relationship. This finding does not suggest that accounting training has a detrimental effect on the quality of financial statements; rather, it indicates that the provision of accounting training reduces the dependence of financial statement quality on business owners' perceptions. The knowledge and skills acquired through training enable MSMEs operators to prepare financial statements more effectively, even though their perceptions of the importance of financial statements vary.

The implications of this study are that accounting training can act as a substitute for competence, thereby reducing the dominance of individual factors in influencing the quality of financial statements. Furthermore, the findings of this study can serve as a basis for local governments, MSMEs support organisations, and relevant institutions to continue improving the quality and intensity of accounting training programmes in order to strengthen the financial

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management capabilities of MSMEs. This study has certain limitations as it only considers business owners' perceptions and accounting training as factors influencing the quality of financial statements. Further research is recommended to include other variables such as financial literacy, the use of accounting technology, human resource competence, and business scale, in order to gain a more comprehensive understanding of the factors influencing the quality of MSMEs financial statements.

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