

## Maximizing the Characteristics of Qualitative Financial Statements of MSMEs in Bantul Regency

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### ABSTRACT

*This study investigates the influence of human resource competence, the utilization of accounting information systems, and the implementation of SAK EMKM on the qualitative characteristics of financial statements among micro, small, and medium enterprises (MSMEs) in Bantul Regency, Indonesia. A quantitative approach was adopted, utilizing primary data collected from 120 MSME owners and operators through an online questionnaire distributed via Google Forms. Respondents were selected using purposive sampling. The data were analyzed using descriptive statistics, validity and reliability testing, and multiple linear regression analysis with the aid of SPSS version 25. The results reveal that human resource competence, accounting information systems, and the implementation of SAK EMKM significantly and positively impact the qualitative characteristics of MSME financial statements. These findings emphasize the critical role of improving human resource capabilities, leveraging accounting information systems, and applying relevant financial reporting standards to enhance the quality of financial reporting in the MSME sector.*

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## INTRODUCTION

Indonesia's economic development is primarily driven by Micro, Small, and Medium Enterprises (MSMEs), which account for more than 80% of national economic activity. The MSME sector plays a crucial role in strengthening the financial foundation, driving development, and contributing to the progress of the Indonesian economy (Sofwan et al., 2023). In 2022, there were 64.2 million MSMEs in Indonesia, contributing IDR 9,580 trillion to the national Gross Domestic Product (GDP) and absorbing 97% of the workforce (Kemenkop UKM, 2022). These figures indicate the immense potential of MSMEs in Indonesia. One of the regions with significant MSME contribution is the Special Region of Yogyakarta (DIY), where MSMEs contribute 79.6% to the region's GRDP (Ayem & Maknun, 2020). Bantul Regency is known to have the highest number of MSMEs in the region, totaling 91,775 units (Bappeda DIY). According to economic census data from the Central Bureau of Statistics (BPS), the growth of MSMEs in Bantul has reached 40% (DKUKMPP).

Despite their significant role, MSMEs in Bantul still face major challenges in financial reporting. Most MSMEs lack accurate, transparent, and standardized financial reports, which limits their access to financing from financial institutions (Lasrya et al., 2021). Many MSME actors are not accustomed to recording financial transactions, resulting in inadequate financial statements that fail to meet the qualitative characteristics of financial reporting. These qualitative characteristics serve as normative benchmarks that must be achieved in the presentation of accounting information to ensure high-quality output (Yuliani, 2017). Therefore, financial reports must adhere to these characteristics—understandability, relevance, reliability, and comparability—to be considered high quality.

Human resource competence refers to the individual's capacity to perform tasks and responsibilities, shaped by education, training, and relevant experience (Kasir et al., 2022). HR competence is often evaluated based on accounting knowledge to ensure that financial reports

produced meet qualitative characteristics. The higher the level of human resource competence, the better the quality of financial statements produced (Sudarta et al., 2022).

The use of accounting information systems is also crucial for producing quality financial statements. However, technology-based accounting practices are still rare, especially among MSMEs (Achadiyah, 2019). One of the main challenges is the lack of trust in using computers to support business activities (Pronosokodewo et al., 2025). For MSMEs, essential AIS components include transaction recording, inventory tracking, financial management, internal control, tax compliance and reporting, performance monitoring, financial planning, access to financing, and data protection (Nusron et al., 2024).

Moreover, the qualitative characteristics of financial statements depend on their understandability, relevance, reliability, and comparability in accordance with applicable standards (Ayem & Prihatin, 2020). The Indonesian Institute of Accountants (IAI) has issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to support MSMEs in improving transparency, efficiency, and accountability in financial reporting (Erawatidan & Setyaningrum, 2020). However, many MSMEs still struggle to apply these standards due to low levels of awareness and understanding (Kasir, 2021).

Based on this background, the researcher is interested in conducting a study titled "The Influence of Human Resource Competence, Accounting Information System Utilization, and SAK EMKM Implementation on the Qualitative Characteristics of MSME Financial Statements." This study is a development of Rahmawati et al. (2023), who examined the influence of HR competence and AIS application on financial statement quality in Sleman Regency. In this research, the authors expand the variables and apply the study in a different location, Bantul Regency.

### **Resources-Based Theory**

According to Wernerfelt (1984), the Resource-Based Theory (RBT) was developed to explain the concept of competitive advantage, stating that a company can gain an edge over its competitors when it possesses resources that are rare, valuable, and not easily imitated by other firms (Hadis, 2022). This Theory focuses on the types of resources owned by a company and how they are managed and utilized effectively. RBT emphasizes strategic choices, where management is responsible for identifying, developing, and leveraging key resources to maximize organizational performance (Ahmad et al., 2024).

### **Human Resource Competence**

Human resource competence refers to the ability of individuals to carry out assigned tasks and responsibilities, supported by adequate education, training, and experience (Andari et al., 2022). HR competence comprises three core components: knowledge, skills, and attitudes. To produce high-quality financial statements, competent human resources are essential. This has been supported by research from Rahmawati & Rifandi (2023), which found that the higher the level of HR competence, the better the quality of financial reports. Similar findings were reported by Sudarta et al. (2022), Amin & Anwar (2020), and Zubaidi et al. (2019), who all concluded that HR competence positively affects financial reporting quality.

*H1: Human Resource Competence has a significant influence on the Qualitative Characteristics of MSME Financial*

### **Accounting Information System**

Accounting information system (AIS) is a structured process performed consistently and repeatedly to generate useful information through the use of technology and to produce

accrual-based accounting data (Sudarta et al., 2022). AIS assists MSMEs in preparing financial reports more efficiently, helping to ensure report quality (Effendi & Harahap, 2019). Rahmawati & Rifandi (2023) also found that an effective AIS can reduce errors in accounting records. Animah et al. (2020) confirmed that a well-managed AIS results in accurate and high-quality financial statements. These findings are further supported by Sofwan et al. (2023), who also found a significant relationship between AIS usage and financial reporting quality.

*H2: Accounting information System utilization has a significant influence on the Qualitative Characteristics of MSME Financial Statements.*

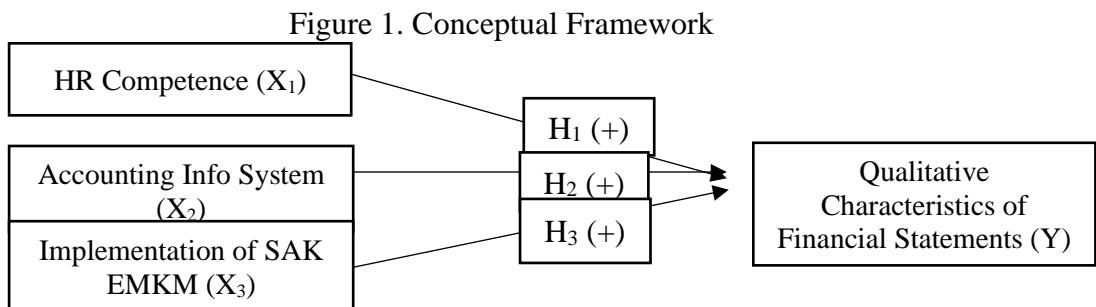
### **Implementation of SAK EMKM**

The qualitative characteristics of financial statements depend on their understandability, relevance, reliability, and comparability based on applicable standards (Ayem & Prihatin, 2020). The Indonesian Institute of Accountants (IAI) seeks to enhance MSME financial reporting quality by issuing the SAK EMKM standard. Research by Andari et al. (2022) shows that HR competence, particularly in accounting knowledge and understanding, significantly influences the implementation of SAK EMKM in MSMEs. Therefore, SAK EMKM implementation is a key factor in improving the quality of financial statements in the MSME sector. These conclusions are supported by research from Ayem & Maknun (2020), Ayem & Prihatin (2020), Lusy et al. (2022), and Sofwan et al. (2023), who found that applying SAK EMKM has a significant positive impact on financial reporting quality.

*H3: The Implementation of SAK EMKM has a significant influence on the Qualitative Characteristics of MSME Financial Statements.*

### **Conceptual Framework**

Based on the hypotheses developed from previous research, the conceptual framework of this study can be illustrated as follows:



## **RESEARCH METHODS**

### **Research Method and Data Sources**

This study employs a quantitative approach using primary data collected through a structured questionnaire. The questionnaire was distributed to MSME owners or operators located in Bantul Regency. A Likert scale was used to measure the responses for each research variable.

### **Population and Sample**

The population in this study includes all Micro, Small, and Medium Enterprises (MSMEs) registered with the Department of Cooperatives, MSMEs, and Trade of Bantul Regency, Special Region of Yogyakarta. A total of 120 respondents were selected as samples using purposive sampling. The criteria for selecting respondents include: 1) MSMEs that have financial statements; 2) MSMEs that prepare financial reports by SAK EMKM, and; 3) MSMEs that have implemented Accounting information Systems (AIS) in their financial transaction activities.

### Instrument Testing and Data Analysis Techniques

The research instruments were tested using quantitative data analysis, which includes validity and reliability testing to ensure the quality of the measurement tools. The data were analyzed using SPSS version 25.0. The analytical techniques applied in this study include: Descriptive Statistics, Multiple Linear Regression Analysis, and Hypothesis Testing, which involves the F-Test, T-Test, and Coefficient of Determination Test ( $R^2$ ).

## RESULTS AND DISCUSSION

**Table 1. Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Human Resource Competence (X1)	120	53,00	75,00	68,41	5,856
Accounting Information System (X2)	120	19,00	30,00	26,68	2,869
Implementation of SAK EMKM (X3)	120	32,00	50,00	44,34	4,709
Qualitative Characteristics (Y)	120	9,00	15,00	13,32	1,490

Source: Data processed by the author, 2025

Data collection was conducted in Bantul Regency through the distribution of questionnaires to MSME owners or managers. Of the 140 questionnaires distributed, 20 could not be processed, resulting in 120 valid responses used in this study.

The Human Resource Competence variable recorded a maximum score of 75 and a minimum of 53, with a mean of 68.41 and a standard deviation of 5.856. The Accounting Information System variable yielded a maximum score of 30 and a minimum of 19, with a mean of 26.68 and a standard deviation of 2.869. The SAK EMKM Implementation variable showed a maximum value of 50 and a minimum of 32, with a mean of 44.34 and a standard deviation of 4.709. Meanwhile, the Qualitative Characteristics of Financial Statements variable recorded a maximum of 15 and a minimum of 9, with a mean of 13.32 and a standard deviation of 1.490. These findings indicate that the data distribution across all variables is relatively consistent, as evidenced by standard deviation values that are lower than their respective means.

### Validity Test Results

**Table 2. Validity Test Results**

Variable	Item	Pearson Correlation Coefficients	Sig.	Conclusion
Human Resource Competence (X1)	1	1	0,000	Valid
	2	0,615**	0,000	Valid
	3	0,365**	0,000	Valid
	4	0,329**	0,000	Valid

		5	0,356**	0,000	Valid
		6	1	0,000	Valid
		7	0,762**	0,000	Valid
		8	0,639**	0,000	Valid
		9	0,537**	0,000	Valid
		10	0,501**	0,000	Valid
		11	1	0,000	Valid
		12	0,603**	0,000	Valid
		13	0,592**	0,000	Valid
		14	0,479**	0,000	Valid
		15	0,415**	0,000	Valid
Accounting System (X2)	Information	1	1	0,000	Valid
		2	0,613**	0,000	Valid
		3	0,715**	0,000	Valid
		4	0,497**	0,000	Valid
		5	0,489**	0,000	Valid
		6	0,442**	0,000	Valid
Implementation of SAK EMKM (X3)	SAK	1	1	0,000	Valid
		2	0,697**	0,000	Valid
		3	0,655**	0,000	Valid
		4	0,565**	0,000	Valid
		5	0,486**	0,000	Valid
		6	0,637**	0,000	Valid
		7	0,373**	0,000	Valid
		8	0,439**	0,000	Valid
		9	0,519**	0,000	Valid
		10	0,319**	0,000	Valid
Qualitative Characteristics of Financial Statements (Y)		1	1	0,000	Valid
		2	0,482**	0,000	Valid
		3	0,687**	0,000	Valid

Source: Data processed by the author, 2025

In accordance with the validity testing criteria, a significance value of less than 0.05 was used as the threshold, indicating that all indicators were statistically valid for measuring their respective constructs (Sugiyono, 2013). The results of the validity test confirmed that all questionnaire items for each variable were valid and appropriate for further analysis, as all significance values were below the 0.05 threshold.

### Reliability Test Results

Table 3 Reliability Test Results

Variable	Cronbach's Alpha	Alpha	Conclusion
Human Resource Competence (X1)	0,931	0,60	Reliable
Accounting Information System (X2)	0,845	0,60	Reliable
Implementation of SAK EMKM (X3)	0,918	0,60	Reliable
Qualitative Characteristics of Financial Statements (Y)	0,815	0,60	Reliable

Source: Data processed by the author, 2025

In the reliability test, each variable is considered reliable if the Cronbach's alpha coefficient exceeds 0.60. The Cronbach's alpha ( $\alpha$ ) values for the variables were as follows: Human Resource Competence (X1) = 0.931, Accounting Information System (X2) = 0.845, SAK EMKM Implementation (X3) = 0.918, and Qualitative Characteristics of Financial Statements (Y) = 0.815. These results indicate that all four variables meet the reliability criteria, as their respective Cronbach's alpha values are well above the accepted threshold of 0.60.

### Multiple Linear Regression Analysis

**Table 4** Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	0,824	1,003	0,822	0,413
Human Resource Competence (X1)	0,061	0,029	2,096	0,038
Accounting Information System (X2)	0,190	0,063	3,024	0,003
Implementation of SAK EMKM (X3)	0,074	0,033	2,219	0,028

Source: Data processed by the author, 2025

$$Y = 0,824 + 0,061X1 + 0,190X2 + 0,074X3 + e$$

The constant value of 0.824 indicates that, in the absence of influence from human resource competence and accounting information systems (i.e., when both are zero), the qualitative characteristics of financial statements would be 0.824. The coefficient for human resource competence is 0.061, implying that each unit increase in this variable leads to a 0.061 increase in the qualitative characteristics of financial statements. Similarly, the coefficient for the accounting information system variable is 0.190, suggesting that an improvement in accounting information system usage results in a 0.190 increase in the quality of financial reporting. Furthermore, the coefficient for SAK EMKM implementation is 0.074, indicating that any increase in the implementation of SAK EMKM is associated with a 0.074 increase in the qualitative characteristics of financial statements.

### Hypothesis Testing Results

#### T-Test

- The analysis of the Human Resource Competence variable yielded a  $t_{value}$  of  $2.096 > t_{tabel}$  value of 1.98063. Based on this result, the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted. Furthermore, the significance value of  $0.038 < 0.05$ , indicating that Human Resource Competence has a statistically significant effect on the Qualitative Characteristics of MSME Financial Statements in Bantul Regency.
- The results also show that the Accounting Information System variable produced a  $t_{value}$  of  $3.024 > t_{tabel}$  value of 1.98063. Consequently, the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_2$ ) is accepted. With a significance value of  $0.003 < 0.05$ , it can be concluded that the Accounting Information System has a significant effect on the Qualitative Characteristics of MSME Financial Statements in Bantul Regency.
- The results also show that the SAK EMKM Implementation variable yielded a  $t_{value}$  of  $2.219 > t_{tabel}$  value of 1.98063. This result leads to the rejection of the null hypothesis ( $H_0$ ) and acceptance of the alternative hypothesis ( $H_3$ ). The significance value of  $0.028 < 0.05$ , confirms that SAK EMKM Implementation significantly influences the Qualitative Characteristics of MSME Financial Statements in Bantul Regency.

## F-Test Result

Variable	F	F table	Sig.	Criteria	Conclusion
Human Resource Competence (X1), Accounting Information System (X2), Implementation of SAK EMKM (X3)	64,089	2,68	< 0,000	0,05	Has a statistically significant simultaneous effect

Source: Data processed by the author, 2025

The F-test in this regression analysis indicates that the overall regression model is statistically significant in explaining the dependent variable Qualitative Characteristics of Financial Statements (Y)—based on the three independent variables: Human Resource Competence (X1), Accounting Information System (X2), and SAK EMKM Implementation (X3). This is evidenced by the F-statistic value of  $64.089 > F$ -table value of 2.680, and a significance level of  $0.000 < 0.05$ .

## Coefficient of Determination ( $R^2$ )

**Table 6 Coefficient of Determination ( $R^2$ )**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.790 <sup>a</sup>	0,624	0,614	0,92599

Source: Data processed by the author, 2025

The Adjusted  $R^2$  value of 0.614 means that 61.4% of the variance in the qualitative characteristics of financial statements can be explained by the three independent variables in the model, while the remaining 38.6% is explained by other factors not included in the study.

## RESULT AND DISCUSSION

### The Influence of Human Resource Competence on the Qualitative Characteristics of MSME Financial Statements

Based on the analysis results, human resource competence has a significant influence on the qualitative characteristics of financial statements. This is evidenced by the significance value of  $0.038 < 0.05$ , thereby supporting the acceptance of hypothesis  $H_1$ . This finding indicates that the more competent and qualified the human resources involved, the higher the quality of financial statements produced (Rahmawati & Rifandi, 2023).

This result is in line with the Resource-Based Theory (RBT), which emphasizes that a firm's competitive advantage depends on the effective management of its internal resources. High levels of competence in accounting and financial reporting represent strategic resources that are difficult to replicate, thus serving as a key differentiator in business competition. Therefore, the selection and development of human resources in MSMEs should prioritize accounting and financial reporting competencies to ensure that financial statements meet the required qualitative characteristics. These findings are consistent with those of previous studies conducted by Zubaidi et al. (2019), Lusy et al. (2022), and Haryanto et al. (2024), all of which demonstrate that human resource competence significantly influences the quality of financial reporting.

### The Influence of Accounting information Systems on the Qualitative Characteristics of MSME Financial Statements

Based on the results of the analysis, the Accounting information System has a significant effect on the qualitative characteristics of financial statements. This is evidenced by the significance value of  $0.003 < 0.05$ , indicating that hypothesis  $H_2$  is accepted. This confirms that the use of an Accounting information System positively influences the qualitative characteristics of MSME financial statements.

The implementation of accounting information systems facilitates the preparation of financial reports by MSMEs, enabling them to maintain high-quality reporting standards (Effendi & Harahap, 2019). The quality of an AIS plays a crucial role in ensuring that the financial statements produced are not only accurate and reliable but also relevant, comprehensive, and trustworthy for various stakeholders who depend on this information (Sudarta et al., 2022). According to Zubaidi et al. (2019), the adoption of technology-based accounting systems not only simplifies the reporting process but also enhances the speed and efficiency of financial data processing. These findings are consistent with studies by Animah et al. (2020), Ayem & Maknun (2020), Sudarta et al. (2022), Rahmawati & Rifandi (2023), and Sofwan et al. (2023), all of which demonstrate that the use of accounting information systems has a significant and positive impact on the quality of financial reporting.

### **The Influence of SAK EMKM Implementation on the Qualitative Characteristics of MSME Financial Statements**

Based on the results of the analysis, the implementation of SAK EMKM has a significant effect on the qualitative characteristics of financial statements. This is demonstrated by a significance value of  $0.028 < 0.05$ , indicating that the third hypothesis ( $H_3$ ) is accepted and confirming that the implementation of SAK EMKM contributes significantly to the qualitative characteristics of MSME financial statements.

The qualitative characteristics of financial statements depend on their ability to be understood, relevant, reliable, and comparable to applicable accounting standards. This finding aligns with the study by Lusy et al. (2022), which emphasizes the importance of training and technical assistance for MSME actors in preparing financial reports that comply with standardized accounting frameworks. Therefore, the adoption of SAK EMKM serves as a critical factor in improving the qualitative characteristics of financial reporting within the MSME sector. These results are consistent with prior studies conducted by Ayem & Maknun (2020) and Ayem & Prihatin (2020), which found that the application of financial accounting standards has a significantly positive impact on the overall quality of financial statements.

### **CONCLUSIONS AND SUGGESTION**

Based on the results of data analysis and hypothesis testing, it can be concluded that human resource competence, the use of accounting information systems, and the implementation of SAK EMKM each have a significant and positive influence on the qualitative characteristics of MSME financial statements in Bantul Regency.

This study has several limitations, including a relatively small sample size, the use of Google Forms for questionnaire distribution, and limited data analysis techniques that rely only on basic statistical methods. Future research is encouraged to expand the sample size, enhance data accuracy through both online and offline data collection, add new variables such as owner motivation, accounting comprehension level, or the use of financial technology (fintech), and employ more advanced analytical techniques such as Structural Equation Modeling (SEM-PLS) using software like SmartPLS.

The practical implications of this research are to increase MSME owners' awareness of the importance of human resource competence, accounting information systems, and the application of SAK EMKM in producing high-quality financial statements. Additionally, the findings are expected to serve as a foundation for local governments and MSME support institutions in designing training programs that strengthen HR capabilities related to financial reporting standards and the use of accounting information systems. Academically, this study aims to contribute to the development of accounting science, particularly in the context of MSMEs.

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