

## Financial Statements of Micro, Small and Medium Enterprises Based on the Concept of an Economic Entity

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**Abstract:** This study aims to determine the relationship between human resource competence influencing micro, small and medium enterprises (MSME) financial management based on the concept of economic entity employed in knowledge management. The research location was conducted in Buleleng Regency with a total sample of 100 active MSMEs engaged in the trade sector. The sampling technique uses a census. Furthermore, the data were analyzed using multiple regression techniques, namely moderated regression analysis. The results showed that human resource competence affected MSME financial reporting based on the economic entity concept. Knowledge management was stated to moderate the relationship between human resource competence and financial reporting based on the economic entity concept.

**Keywords:** financial reports, economic entity concept, knowledge management, human resource competencies

### 基于经济实体概念的微型·中小企业财务报表

**摘要：**本研究旨在基于知识管理中所采用的经济实体的概念，确定影响微型，中小型企业（MSME）财务管理的人力资源能力之间的关系。该研究地点是在 Buleleng 摄政区进行的，共有 100 个活跃于贸易部门的 MSME 样本。抽样技术使用人口普查。此外，使用多重回归技术（即中度回归分析）对数据进行了分析。结果表明，人力资源能力影响了基于经济实体概念的 MSME 财务报告。有人说，知识管理基于经济实体的概念来缓和人力资源能力与财务报告之间的关系。

**关键词：**财务报告经济实体概念知识管理人力资源能力。

## 1. Introduction

Financial management is one of the problems that MSME business players often neglect, especially concerning correct financial management and accounting principles. This problem usually arises because the knowledge and information of MSME actors regarding accounting are very limited; the educational background of MSME actors also affects these MSME actors' knowledge. According to [1], professionalism in

financial management will help business actors related to business management starting from the budget, planning for saving business funds, as well as basic knowledge of finances to achieve business financial goals [2, 3].

Limited accounting knowledge for MSME players often leads to business bankruptcy, which is proven by data taken at the Bali Province Cooperative and UMKM Office in 2016. It was recorded that in Buleleng Regency, there were 32,907 and 17,143 active MSMEs, meaning

that almost half of them experienced capital difficulties until they went bankrupt so that it can be concluded that there are thousands of MSME players who no longer continue their business with various problems in a year in Bali [1]. One of the reasons for this is the lack of professionalism in recording transactions or bookkeeping knowledge. The existing books do not reflect the actual business conditions and are less informative for business decision-making [4-6]. Therefore, the urgency of financial management at the micro-business level is felt. The accounting transaction recording system aims to obtain information about the flow of financial transactions and a business's financial position. Financial transaction flow describes the inflows from sales cash and cash outflows for expenses [7, 8].

Accounting for the concept of economic unity (economic entity concept) is a concept that is ideal for Micro, Small, and Medium Enterprises (MSMEs). Because by using the concept of a UMKM entity, you will know the business's actual operating profit because the funds obtained are purely the results of their business operations without being mixed with personal property or other people without feeling confused any more property or company property. As stated in [9], a company as an economic entity is established to carry out a series of economic activities. It is hoped that it can obtain a result that is beneficial to the parties concerned. The final results of the activities and activities of the company are reflected in the financial statements. Implementation of accounting for the concept of the economic entity (economic entity concept) requires the availability of quality or competent human resources that make MSMEs run well and compete in the global market [10].

The accounting method with the economic entity concept (economic entity concept) will not work well if business actors do not know financial statement accountability. Many MSME players in Bali claim that they already know the profits they get without even an accounting method, even though their business has not developed. However, many UMKM players think that their business is running normally, even though it has not developed. Most of them feel comfortable and tend not to think about accounting-based financial management and regret their money for recruiting professionals or providing accounting training to existing employees.

The approach with the concept of an economic entity is a concept intended for small and medium business actors in financial reporting transactions and business, educating business actors in submitting financial reports, both notes and financial report transactions, where business actors must be able to separate personal income from business income easy to know operating profit. The research was conducted to determine the concept of

economic entities and human resource development by providing training and education to realize the organization's success in achieving goals. With this education and training, business actors will be able to develop small and medium enterprises. In addition, the scope of this research among MSMEs is useful for helping entrepreneurs shape their business characteristics, starting from financial management, human resource management to managing a professional business. Human resources in micro-businesses, both owners and employees, need to know the business unit they are engaged in, such as operations, resource management, marketing, and other managerial matters [11, 12]. For this reason, in this study, the researcher chose the knowledge management variable as a moderator because it was considered capable of growing micro-businesses and supporting the use of professional methods in a business entity, in this case, using an economic entity concept-based accounting concept: qualified knowledge and the development of competent human resources in implementing the accounting concept based on economic unity. Knowledge management synergizes with technical and non-technical human resource competencies to develop MSMEs through competent program operations to lead to professional business management [13]. This research was conducted in Buleleng Regency by targeting MSMEs engaged in the trade sector [14-15].

## 2. Literature Review

### 2.1. Attitude Theory

Attitude concerns the cognitive component related to belief, while the affective component has the connotation of like it or not. Human behavior results from human experience and interaction with the environment manifested in knowledge, attitudes, and actions [16-18]. In other words, the behavior is the response/reaction of an individual to stimuli that come from outside or from within him. Attitudes are evaluative reactions that involve individual thoughts, feelings, and intentions towards certain objects or aspects in the work environment, which tend to determine behavior in the workplace [19].

Economic Entity Concept, the concept of economic entities assumes that each business entity is a separate unit from its owner and different from other entities. This separation provides a basis for the accounting system to provide information about a company, especially those related to financial accountability to parties who need it [1]. To make full financial reports, financial reporting providers and users must understand accounting's basic concepts. By knowing these basic concepts, users can find out the weaknesses of accounting and the resulting

information to be careful in using the accounting information [13].

Definition of the conceptualization of an economic entity and its ethical imperatives. Whether an economic entity is conceptualized as a functional and instrumental mechanism to generate profits or as a community of people in which its participants' welfare and interests need to be considered has significant implications for how these economic entities' relationship develops. And interpreted labor. In addition, various labor accounting contestations, coupled with the neglect of labor welfare in accounting, indicate that labor is still an important issue in accounting practice and research [13].

## 2.2. Knowledge management

Knowledge results from using data and information to describe data and information patterns in solving a problem. Another definition of knowledge is a combination of experience, values, contextual information, and existing expertise to create a framework for evaluating and combining new experiences and information. In organizations, knowledge is often inherent in documents or repositories and organizational routines, processes, activities, and norms. Therefore, knowledge is the middle part of the human mind description, not the final part of the thought process [20-21].

## 2.3. Relationship between Human Resources Competence and Financial Management Based on the Economic Entity Concept

The relationship between variables is supported by previous research [27], which states that the development of human resource competencies affects individual productivity in terms of administrative preparation and reports in making strategic organizational decisions. Human resource competence has a very significant positive effect on organizational, administrative management in which there is a financial management system. Other research [28] states that human resource competence has a significant positive effect on MSMEs' performance. It can be concluded that human resource competence has a positive relationship with the performance level of MSMEs, which can be interpreted as being related to financial and non-financial performance [24], [25]. The performance of MSMEs is seen from the financial side, namely using financial reporting methods or the accounting system employed [5], [26]. In particular, it can be interpreted that human resource competence affects MSMEs' financial

performance with the assumption that in financial management using an accounting system.

## 2.4. Relationship between Knowledge Management and Financial Management Based on Economic Entity Concept and Human Resources Competence

Research related to knowledge management in MSME operations was carried out by [23], which stated that knowledge management has an important role in managing MSMEs, especially in financial management, which requires quality human resources and has a profit/money orientation that can be assumed as an attitude of love for money. Another research conducted by [24] states that knowledge management has an influence on micro-scale business financial management, supported by increased human resource capacity and the implementation of training and education for employees and business owners, which means that Financial professionalism management is influenced by the competence of human resources [11, 29], as well as the awareness of business actors towards positive profit/money, in this case in a positive sense by having the awareness to conduct training and improve education levels as a step towards competitive business competition.

## 3. Research Methodology

The research was conducted with a quantitative approach. This research population is the MSME players in the trade sector in Buleleng Regency, amounting to 17,143 business units. The selection of MSMEs in the trade sector is expected to increase the rate of returning questionnaires from respondents; the questionnaires can be returned quickly to minimize response bias. To get a sample that can describe and reflect the population in this study, amounting to 17,143 Dagang UMKM. The calculation results of the Slovin formula used a sample of 100 MSMEs in the trade sector in the Buleleng Regency area. The sampling technique was simple random sampling, which is how to select a sample by taking a sample member from the population randomly without paying attention to population strata. This method is done because members of the population are considered homogeneous. The data collected will be analyzed using a multiple linear regression analysis model for the research concept using moderating variables. The moderated regression analysis model is used with the help of statistical applications.

The Moderated Regression Analysis (MRA) test was used in this study. Previously, the validity and reliability

of the employed instruments were tested. In this study, the classical assumption test was also used, including the multicollinearity test, heteroscedasticity test, and normality test. The validity test using Pearson Correlation correlates each question item's score with the total score, which is the number of correlations. A variable is valid if it has a positive correlation coefficient greater than 0.3 or significantly less than 0.05. In contrast, a variable is reliable if it has a Cronbach alpha value greater than 0.70. The normality test was performed using the Kolmogorov-Smirnov test with the Asymp coefficient. Sig is greater than 0.05. To detect multicollinearity, a tolerance value = 0.10 and Variance Inflation Factor (VIF) = 10 is used. Heteroscedasticity testing used the Park test by regressing the residuals' absolute value with the independent variables used. If it has a significant value above 0.05, it is said that heteroscedasticity does not occur.

#### 4. Results and Discussion

The results of testing the validity and reliability of the instrument show that the instrument used in this study is valid and reliable, which is indicated by the item-total variable correlation coefficient value greater than 0.3 and the significance less than 0.05. The reliability test results showed that the Cronbach alpha value for all variables used in this study was greater than 0.70 because the researchers have used the instruments employed by previous researchers, and their validity and reliability had been tested. The normality assumption test is carried out on the residuals of the regression results. The Kolmogorov-Smirnov test on the residuals of the regression results revealed that the significance value was more than 0.05. The regression error normality assumption was fulfilled; therefore, it could be stated that the residual data was normally distributed. The multicollinearity test yielded a VIF value of less than 10, namely in the range of 1.050 - 1.125, so it was proven that there was no serious multicollinearity. The heteroscedasticity test with the Glejser test shows the significant value of all variables above 0.05, indicating no heteroscedasticity. This study uses multiple linear analyses containing the interaction between independent variables or Moderated Regression Analysis (MRA).

Table 1. Interaction Test Results (Moderated Regression Analysis)

Variable	Unstandardized Coefficient		Standardized Coefficient	T	Sig	Results
	B	Std. Error	Beta			
Constant	33,277	12,077		2,755	0,007	
X <sub>1</sub>	0,482	0,152	0,223	2,738	0,004	Accept
X <sub>2</sub>	1,054	0,443	0,529	7,091	0,002	Accept
X <sub>1</sub> X <sub>2</sub>	-0,212	0,244	-0,801	-2,038	0,005	Accept

Adjusted R <sup>2</sup>	= 0,980
F <sub>value</sub>	= 1257,267
Significant F	= 0,000

The regression equation generated from the moderated regression model is as follows:  $Y = 0.223X_1 + 0.529X_2 - 0.801X_1X_2 + e$ . This equation shows that the knowledge management variable can moderate the relationship between the HR competency and financial management based on the economic entity concept. Based on the analysis results, it can be observed that the coefficient of determination R<sup>2</sup>, the value of the F test (model feasibility test), and hypothesis testing (t-test). The coefficient of determination used in multiple linear regression analysis containing Moderated Regression Analysis (MRA) is the value of Adjusted R<sup>2</sup>. The analysis result shows that the Adjusted R<sup>2</sup> value is 0.980. This means that changes in financial management based on the economic entity concept can be explained by the human resource competency variable with knowledge management as a moderating variable of 98%, while the remaining 2% is explained by other factors that are not tested in this study.

The results of the study state that the concept of economic entities is aimed at business actors and the importance of training and education to maximize the preparation of financial reports to enable the development of human resource competencies for small and medium enterprises Business actors who have been given education and training will later be able to develop business units and have a better understanding regarding the preparation of financial reports. Based on the data analysis results, it can be explained that human resource competence influences MSME financial management based on the economic entity concept. This explanation shows the importance of professional financial management to show the financial position, which in this case is focused on MSME businesses. This study shows that the individual capabilities of these human resources have positive implications for their respective productivity. This statement is also supported by [1, 23], which states that human resource competencies' development affects individual productivity in terms of administrative preparation and reports in the framework of organizational strategic decision making.

These research results state that knowledge management is ensured using a moderating variable in knowledge management to moderate the relationship between human resource competence and accounting management based on the economic entity concept. With the presence of competent management skills or knowledge, human resources' competence will increase, and the effect of using an accounting system in the form

of financial management methods based on economic entity concept is increasing [1]. This fact also indicates that MSME entrepreneurs have a high awareness of serious financial management and can reflect the business actual financial position so that MSME entrepreneurs know the profit or loss they experience [25]. In addition, by having knowledge in the form of good knowledge management by business managers, the MSMEs, the economic attitude, efficiency, and effectiveness that must be implemented can be realized properly [31].

## 5. Conclusions

The research results can help business actors in the concept of economic entities, increase human resources and knowledge management so that independence for business actors can run as well as training and education will help business actors in developing their business. In addition, the results of the research contribute to academics by looking at the actual conditions of MSMEs, meaning that academically the results of this study can be used to expand entrepreneurship theory and the use of business theory in shaping the character of MSMEs based on the real conditions of their financial reports. This study's results indicate that human resources' competence significantly influences MSME financial management based on the economic entity concept. Furthermore, the knowledge management variable can moderate the relationship between human resource competence and financial management based on the economic entity concept. These results state that someone will realize professional financial management of MSMEs with one's competence, even though using a simple accounting method, namely the economic entity concept. According to business needs, MSME entrepreneurs' ability to use good and consistent accounting methods will create professional, transparent, and accountable financial management or business management to show their true financial position. Based on the results of the research above, it can be suggested several things for further research and research development, namely in terms of the use of variables that lead to human psychology such as communication skills, locus of control, professional staff needs, or local cultural influences that are indicated to have a relationship with the use of a system accounting. It can also be suggested that further develop research methods by conducting direct and in-depth interviews with respondents to support research analysis results using system assistance. Practically, the concept of economic entities is very

helpful for business actors in financial reporting. It separates personal income from business income; thus, knowing the profit from the business and understanding management knowledge will encourage business actors to achieve better business organizations and be more competitive with other actors and other ventures with an emphasis on human resource competence. Theoretically, the concept of an economic entity provides clarity on MSMEs' financial position to very clearly have a positive impact on the professionalism of business actors in finding profit or loss on their business and considering the business environment both internally and externally as a whole.

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