

THE INFLUENCE OF ACCOUNTING MANAGEMENT BY EDUCATION LEVEL ON FINANCIAL REPORTS (CASE STUDY OF SHARIA ACCOUNTING STUDENTS OF STIES PUTRA BANGSA TEGAL)

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Abstract

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 Accounting Management,
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 Financial Reports

This study aims to analyze the influence of accounting management and educational level on the financial reports of Sharia Accounting students at STIES Putera Bangsa Tegal. The background of this research lies in the importance of mastering accounting management skills and preparing financial reports in accordance with applicable standards. Previous studies have not comprehensively examined the interaction between accounting management practices and the educational level of students in shaping the quality of financial reporting, thereby leaving a research gap. This study adopts a quantitative approach using primary data obtained from 31 respondents through questionnaires. The research instruments were tested using validity and reliability tests, while the data analysis was conducted with multiple linear regression accompanied by classical assumption tests. The results indicate that educational level has a significant effect on financial report preparation, whereas accounting management shows a positive but not significant influence. Overall, both variables demonstrate a comparable role in supporting students' ability to prepare financial reports, with educational level proving to be the more decisive factor. These findings emphasize the importance of strengthening educational quality in order to improve students' competence in preparing financial reports that meet accounting standards.

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INTRODUCTION

In this era of rapidly advancing technology, significant changes are occurring in all aspects of life, including financial management. The digital age has made it easier for students to better manage their finances for daily living. However, this convenience can also have negative consequences if not balanced with sound accounting skills. Because not all students can apply these skills, learning accounting is crucial, as it allows them to

manage and plan their finances wisely.

Accounting management is a crucial skill and is developed early in college, with the goal of applying it to personal life. Accounting students should possess this skill. Accounting, as a discipline, plays a crucial role in all aspects of life, particularly financial management. Accounting enables an entity to determine its financial position and be accountable to stakeholders.

Preparing financial reports requires skills to ensure they meet standards. Furthermore, education level can also influence a person's accounting skills. Higher levels of education are expected to enhance both practical and theoretical understanding. According to Suryani & Nadirsyah (2021), good accounting management strengthens an organization's effectiveness by presenting precise information to both internal parties and users of financial reports. However, implementation challenges stem from individual barriers, stemming from a lack of understanding.

According to Law Number 20 of 2003 concerning the Education System, educational indicators consist of educational level and major. Educational level is the basis determined based on the student's developmental level, the goals to be achieved, and the skills to be developed. This makes accounting management easier to apply. This was also stated in research conducted by Ni Luh Putu and Ni Luh Gede Erni (2024), who found that educational level significantly influences the ability to prepare financial reports, particularly in the context of small-scale fund management.

Considering the importance of accounting management and educational attainment, this study aimed to analyze the role of both on students' ability to prepare financial reports. Students from STIES Putra Bangsa Tegal were selected as the research subjects because they are potential future financial managers.

This research is expected to provide insight into the relationship between financial management and educational level on students' financial reporting skills. It can also provide input to educational institutions in efforts to strengthen students' accounting competencies.

LITERATURE REVIEW

Accounting Management

Accounting management is a systematic process that includes recording, classifying, and reporting financial information with the aim of providing an accurate and accountable picture of financial conditions. According to (Sandi Darmansyah et al., 2022), understanding accounting is not limited to theoretical concepts but also involves practical skills that are essential for the financial management process. In line with this, (Iznillah et al., 2025) found that implementing accounting learning through lectures and discussions can significantly improve students' understanding of financial statement preparation. This means that the higher the level of student involvement in the learning process, the better their financial reporting skills.

Another study by Suryani & Nadirsyah (2021) emphasized the crucial role of responsibility accounting within organizations, particularly in cost management and performance evaluation. Therefore, it can be concluded that accounting management is a crucial aspect in producing financial reports that not only meet technical standards but also demonstrate high accountability.

Level of education

Education level is believed to influence an individual's mindset, including analytical and decision-making abilities. The higher a person's education, the easier it is

to understand and prepare financial reports according to standards. (Afifi & Wijaya, 2025) state that education is a learning process that shapes understanding, values, ethics, morals, and character skills. These factors ultimately influence an individual's mindset in managing finances. In other words, education level impacts not only technical knowledge but also the development of systematic thinking in economic and social contexts.

Furthermore, Law No. 20 of 2003 explains that education plays a role in developing students' potential in morals, self-control, personality, intelligence, and skills. A good education encourages individuals to be more creative, responsible, and possess noble character. Therefore, education level can be seen as a crucial factor in improving accounting students' ability to prepare financial reports.

Financial statements

Financial statements are documents that present an entity's financial position over a specific period. The preparation process involves recording, classifying, and presenting relevant information. (Suswanda & Purwanti, 2023) state that financial statements serve to provide information to interested parties, particularly external parties, for use in decision-making.

(Ningrum et al., 2024) added that financial reports are not only crucial for organizations and businesses but also play a strategic role for individuals, including students. By preparing financial reports, students can improve their financial literacy and measurable accounting skills. This makes financial reports both a learning tool and a means of evaluating financial conditions.

Based on the Statement of Financial Accounting Standards (PSAK) issued by the Indonesian Institute of Accountants (IAI, 2018:10), financial statements consist of a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes to the financial statements, and comparative information with the previous period. These standards serve as guidelines for students in preparing financial statements in accordance with accounting principles.

RESEARCH METHODS

This research uses a quantitative approach and uses primary data obtained through questionnaires distributed through respondents. The sampling technique used in this study was *purposive sampling*. Data collection techniques used a Likert-based questionnaire distributed through online media. The population and sample in this study were accounting students from Tegal State College of Accounting, with a total of 31 respondents. The tool used for data processing was IBM SPSS 27.

RESULTS AND DISCUSSION

Table 1.1 Validity Test

Variables	Item	Corrected Item (r count)	R (table)	Information
Accounting management (X1)	X1.1	0.700	0.355	Valid
	X1.2	0.541	0.355	Valid
	X1.3	0.788	0.355	Valid



	X1.4	0.545	0.355	Valid
	X1.5	0.660	0.355	Valid
Education level (X2)	X2.1	0.737	0.355	Valid
	X2.2	0.620	0.355	Valid
	X2.3	0.797	0.355	Valid
	X2.4	0.765	0.355	Valid
	X2.5	0.783	0.355	Valid
Financial Report (Y)	Y3	0.703	0.355	Valid
	Y4	0.517	0.355	Valid
	Y5	0.562	0.355	Valid
	Y6	0.407	0.355	Valid
	Y7	0.773	0.355	Valid

Validity testing was carried out by looking at the Pearson correlation section on all items, which showed a significant value of <0.05 so that all total answers given by respondents could be said to be valid.

Table 1.2 Reliability Test

Variables	Item	Cronbach's Alpha	Information
Accounting management (X1)	5	0.647	Enough
Education level (X2)	5	0.796	Reliable
Financial report (Y)	5	0.548	Not reliable

Using Cronbach's alpha with criteria > 0.06 on items X1 and X2 showed reliable results, while for variable Y, the value obtained was 0.548, which is below the standard, so its reliability is considered low. This is due to the small number of items in the question obtaining values.

**Table 1.3 Normality Test
One-Sample Kolmogorov-Smirnov Test**

	Unstandardized Residual
N	31
Asymp. Sig. (2-tailed)	0.069

Normality testing was conducted using the One-Sample Kolmogorov-Smirnov method, with an Asymp. Sig. value of 0.069 greater than 0.05. This indicates that the residual data is normally distributed, thus fulfilling the normality assumption and suitable for further testing.

Table 1.4 Multicorrelation Test

Model		Statistical Collinearity	
1		Tolerance	VIF
1	(Constant)		
	X1	0.797	1,255
	X2	0.797	1,255

According to Ghozali (2018) in Arifin (2024), the multicollinearity test aims to determine whether there is a correlation between independent variables. This test can be seen from the high VIF. The results above show a tolerance value for variables X1 and X2 of 0.797, and a VIF value of 1.255. Based on these criteria, it can be concluded that the results do not contain multicollinearity.

Table 1.4 Heteroscedasticity test

Model	t	Sig.
1 (Constant)	1,338	0,192
X1	0,803	0,428
X2	-1,565	0,129

The heteroscedasticity test, according to Ghozali (2018) in (Arifin, 2024) aims to test whether there is inequality in residual variance between observations. The method in this study uses glesjer, namely by regressing the value on the absolute residual against the independent variable. A feasible regression model should not experience heteroscedasticity. Based on the output above, the variable X1 shows a significance of 0.428 and the variable X2 shows 0.129, both of which are greater than 0.05, so the data can be said to not experience heteroscedasticity.

Table 1.5 F Test (simultaneous)

Model	Sum of squares	Df	Mean Square	F	Sig
1 Regression	47,460	2	23,730	11,190	0,000
Residual	59,379	28	2,121		
Total	106,839	30			

The F-test is a test statistic used to determine the influence of independent variables and their influence on the dependent variable in a regression. The output above

shows an F-test result of 11.190 with a significance of 0.000, meaning this value is below 0.05. Therefore, it can be concluded that H3 is acceptable and the regression model is suitable for use.

Table 1.6 T-test (partial)

Mode 1	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	BETA	t	
1 (Constant)	2,389	2,666		896,147	378
X1	185	126	231	1,337	153
X2	468	139	531	6	2

According to the results of the T-test on the X1 variable, accounting management shows a significance value of 0.153. This test uses a significance of 0.05, so the statement above can be concluded that accounting management does not have a significant impact on the financial statements of Accounting Students. Hereby, the hypothesis states that the influence of accounting management on financial statements is rejected.

In the T test, the X2 variable of education level has a significance value of 0.002 using a significance of 0.05 from this statement, it can be concluded that the level of education has a positive effect on the financial reports of accounting students. Thus, the hypothesis states that the level of education has an impact on financial reports, so it can be accepted.

Table 1.7 Test of Coefficient of Determination (R²)

Mode 1	R	R Square	Adjusted R Square	Standard Error Estimate
1	0.666	0.444	0.405	1.45626

Based on the Summary model table, the correlation coefficient (R) value is 0.666. This value indicates that there is a strong relationship between the independent variables X1 and X2 together with the Y variable. Then the coefficient of determination (R square) value is 0.444. This states that 44.4% of the variation in changes in the dependent variable can be explained by the independent variables in the regression model, while the remaining 55.6% is influenced by other factors outside the research model. The adjusted R square value of 0.405 indicates that after being adjusted for the number of variables and samples, the regression model still has a fairly good ability to explain the dependent variable.

CONCLUSION

Based on the results of data analysis using validity and reliability tests, classical assumption tests, and multiple linear regression tests, it can be concluded that the research instrument on the variables of accounting management, education level, and financial statements is declared valid. However, from the reliability test, only the variables of

accounting management and education level are classified as reliable, while the financial statements show low reliability due to the limited number of question items. The results of the normality test prove that the data are normally distributed, there is no multicollinearity, and there is no heteroscedasticity so that the regression model is suitable for use. The F test shows that accounting management and education level together have a significant effect on financial statements. The T test proves that accounting management has a positive but insignificant effect, while education level has a positive and significant effect on financial statements. The coefficient of determination of 0.444 explains that 44.4% of the variation in financial statements can be explained by the two independent variables, while the remaining 55.6% is influenced by other factors outside this study. Thus, this study confirms that education level is a dominant factor in influencing the ability of Islamic accounting students in preparing financial statements, while accounting management, although relevant, does not have a significant effect partially.

The findings of this study have theoretical, practical, and managerial implications. Theoretically, the results of the study strengthen the theory that formal education plays a significant role in improving financial statement preparation competency and contribute to the development of educational accounting literature, particularly in the context of Islamic accounting students. Practically, universities, particularly STIES Putera Bangsa Tegal, need to strengthen their curriculum and implement more applicable learning methods so that the level of education obtained by students can align with the practical skills of financial statement preparation. From a managerial perspective, the results of the study emphasize the importance of student awareness to improve academic quality and accounting practice skills. While for lecturers and educational administrators, these findings can serve as a basis for improving the learning system by emphasizing the practice of preparing financial statements according to standards.

This study has several limitations. First, the number of respondents is relatively small, so the results cannot necessarily be generalized widely. Second, the reliability of the financial statement variables is low due to the limited number of questionnaire items, making the instrument less robust in capturing data variation. Third, this study did not include other factors that could potentially influence financial statement preparation skills, such as learning motivation, work or practical experience, and understanding of Islamic accounting standards.

For future research, it is recommended that the number of respondents be expanded to include different educational institutions to ensure more representative and generalizable results. Furthermore, the number of indicators in the financial statement variables should be increased to enhance instrument reliability. Future researchers are also advised to include other independent variables, such as practical experience, financial literacy, or use of accounting technology, to strengthen the research model. Furthermore, mixed methods can be considered by incorporating interviews or other qualitative data to provide a deeper understanding of the factors influencing students' ability to prepare financial statements.

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The author realizes that this article is far from perfect and still has various limitations. Therefore, constructive criticism and suggestions are highly appreciated for future improvements. Hopefully, future research will be even better and provide benefits both academically and in practice.

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