

RINGKASAN

Penelitian ini bertujuan mengetahui pengaruh literasi keuangan, penerapan SAK EMKM, dan kemampuan manajer keuangan terhadap kualitas laporan keuangan dengan teknologi informasi sebagai variabel moderasi pada *coffee shop - coffee shop* di Purwokerto.

Populasi pada penelitian ini adalah seluruh *coffee shop* yang ada di Purwokerto dengan total populasi 150 *coffee shop*. Sampel pada penelitian ini ditentukan menggunakan metode purposive sampling dengan kriteria yaitu pemilik *coffee shop* atau manajer keuangan *coffee shop* yang ada di Purwokerto.

Hasil penelitian ini menunjukkan bahwa : (1) Literasi Keuangan berpengaruh positif terhadap kualitas laporan keuangan; (2) Penerapan SAK EMKM tidak berpengaruh positif terhadap kualitas laporan keuangan; (3) Kemampuan manajer keuangan tidak berpengaruh positif terhadap kualitas laporan keuangan; (4) Literasi keuangan, penerapan SAK EMKM, dan kemampuan manajer keuangan berpengaruh secara simultan terhadap kualitas laporan keuangan; (5) Teknologi informasi mampu memoderasi pengaruh literasi keuangan, penerapan SAK EMKM, dan kemampuan manajer keuangan terhadap kualitas laporan keuangan.

Implikasi dari kesimpulan diatas bahwa kualitas laporan keuangan *coffee shop* dapat meningkat jika memperhatikan faktor yang mempengaruhinya. Penelitian ini membuktikan bahwa literasi keuangan yang dimiliki seorang individu dapat mempengaruhi kualitas laporan keuangan *coffee shop* yang tergolong dalam Usaha Mikro Kecil dan Menengah. Namun dalam penelitian ini penerapan SAK EMKM dan kemampuan manajer keuangan belum mampu jika secara parsial mempengaruhi kualitas laporan keuangan *coffee shop* di Purwokerto. Teknologi informasi sebagai wujud dari perkembangan zaman diuji mampu memperkuat hubungan literasi keuangan, penerapan SAK EMKM, dan kemampuan manajer keuangan terhadap kualitas laporan keuangan.

Kata Kunci : Literasi Keuangan, Penerapan SAK EMKM, Kemampuan Manajer Keuangan, Teknologi Informasi, Kualitas, Laporan Keuangan.

SUMMARY

This study aims to determine the effect of financial literacy, the adoption of SAK EMKM, and the ability of financial managers to the quality of financial statements with information technology as a moderating variable in coffee shops in Purwokerto.

The population in this study were all coffee shops in Purwokerto with a total population of 150 coffee shops. The sample in this study was determined using a purposive sampling method with the criteria of a coffee shop owner or a coffee shop finance manager in Purwokerto.

The results of this study indicate that: (1) Financial Literacy has a positive effect on the quality of financial statements; (2) The adoption of SAK EMKM has no positive effect on the quality of the financial statements; (3) The ability of financial managers does not have a positive effect on the quality of financial statements; (4) Financial literacy, the application of SAK EMKM, and the ability of financial managers to simultaneously influence the quality of financial statements; (5) Information technology is able to moderate the effects of financial literacy, the application of EMBMS FAS, and the ability of financial managers to the quality of financial statements.

Implications of the conclusions above that the quality of coffee shop financial statements can improve if you consider the factors that influence it. This research proves that an individual's financial literacy can affect the quality of coffee shop financial statements classified as Micro and Small and Medium Enterprises. However, in this study the application of SAK EMKM and the ability of financial managers have not been able to partially affect the quality of the coffee shop financial statements in Purwokerto. Information technology as a manifestation of the development of the times tested is able to strengthen the relationship of financial literacy, the application of SAK EMKM, and the ability of financial managers to the quality of financial statements.

Keywords: Financial Literacy, Application of SAK EMKM, Financial Manager Capability, Information Technology, Quality, Financial Statements.