

## Determinant Analysis of the Quality of MSME Financial Statements (Case Study on MSMEs in North Sumatra Province)

Magdalena Judika Br Siringoringo<sup>1</sup>, Azhar Maksum<sup>2</sup>, Erwin Abubakar<sup>3</sup>, Rujiman<sup>4</sup>

### Abstract

*The research aims to analyze empirically and obtain evidence whether educational background, information and socialization, business size, and use of information technology affect the quality of MSME financial reports. The main issue in this research is the lack of awareness of the importance of financial reporting and the motivation of business actors to keep books properly. In addition, the lack of resources, lack of information and outreach, limited knowledge of accounting and the complexity of the accounting process, and the assumption that preparing financial reports is a hassle and requires experts or sophisticated technology so that it incurs large costs for its implementation. In practice, the quality of MSME financial reports is still low, this is evidenced by the MSME financial reports that do not show correct accounting information. Most MSMEs have not fully adopted the application of SAK EMKM into their financial reporting. MSMEs only keep simple records such as cash in and cash out, there are no journal entries and do not carry out accounting practices in accordance with generally accepted accounting principles (SAK EMKM). This research is a quantitative-qualitative research with primary data. Data collection techniques using questionnaires and interviews. The data analysis technique used is statistical analysis based on partial least squares (PLS). The results of the study found that educational background had a positive effect on the quality of financial reports, information and socialization had a positive effect on the quality of financial reports, business size also showed a positive effect on the quality of MSME financial reports, and as well as information technology on the quality of financial reports.*

*Keywords: Educational Background, Information and Outreach, Business Size, Information Technology, Actor Motivation, Quality of MSME Financial Statements.*

---

<sup>1</sup> Universitas Sumatera Utara, Medan, Indonesia, lenaringo@gmail.com

<sup>2</sup> Universitas Sumatera Utara, Medan, Indonesia

<sup>3</sup> Universitas Sumatera Utara, Medan, Indonesia

<sup>4</sup> Universitas Sumatera Utara, Medan, Indonesia

## Introduction

Law Number 20 of 2008 states that Micro, Small and Medium Enterprises (hereinafter abbreviated as MSMEs) are business activities that are able to expand employment opportunities and provide broad economic services to the community and can play a role in the process of equity and increasing people's income, encouraging economic growth, and in realizing national stability (Rahmat, Yang, & Esa, 2008). MSMEs are one of the businesses that are able to revive the movement of the Indonesian economy, and are also able to absorb a large number of workers.

The government has established a regulation requiring MSMEs to carry out good accounting records as outlined in the Government Regulation of the Republic of Indonesia Number 17 of 2013 concerning the Implementation of Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises. In line with that, the IAA Financial Accounting Standards Board (hereinafter abbreviated as FASB) is developing accounting standards that can meet the needs of MSMEs by presenting FAS that can support the development of MSMEs in Indonesia until finally in 2016, FASB IAA ratifies Micro, Small Entity Financial Accounting Standards, and Medium (hereinafter abbreviated as FAS MSMEs) which became effective on January 1, 2018 as an effort to support the progress of the Indonesian economy. FAS MSMEs contains simpler accounting arrangements than SAK EMKM (SAK, 2018). Therefore, financial reports are an important requirement for MSMEs.

However, there are still many obstacles found in the process of financial reporting to be able to produce quality information. MSMEs still have difficulties due to a lack of accounting knowledge regarding standardized financial reporting. In addition, awareness of MSMEs in carrying out financial practices is still low and has many obstacles and weaknesses caused by low levels of education and inadequate quality of human resources.

**Table 1: MSME Data for North Sumatra Province 2022**

No	Province/City	Number of MSME	Criteria of MSME		Financial Statement		% FC	
			Medium Entity	Small Entity	Yes	No	Yes	No
1	Province of Deli Serdang	157,391	50,056	107,335	165	157,226	0.10	99.90
2	Province of Karo	26,725	2,687	24,038	7	26,718	0.03	99.97
3	Province of Langkat	52,389	9,266	43,123	17	52,372	0.03	99.97
4	Province of Tapanuli Tengah	9,766	1,341	8,425	8	9,758	0.08	99.92

5	Province of Simalungun	25,378	7,402	17,976	16	25,362	0.06	99.94
6	Province of Labuhan Batu	47,546	4,423	43,123	23	47,523	0.05	99.95
7	Province of Dairi	8,569	703	7,866	9	8,560	0.11	99.89
8	Province of Tapanuli Utara	7,413	837	6,576	6	7,407	0.08	99.92
9	Province of Tapanuli Selatan	14,542	616	13,926	11	14,531	0.08	99.92
10	Province of Asahan	42,115	7,859	34,256	12	42,103	0.03	99.97
11	Province of Nias	4,088	671	3,417	4	4,084	0.10	99.90
12	City of Tebing Tinggi	14,332	2,622	11,710	35	14,297	0.24	99.76
13	City of Binjai	19,850	3,216	16,634	45	19,805	0.23	99.77
14	City of Pematang Siantar	23,829	5,102	18,727	26	23,803	0.11	99.89
15	City of Tanjung Balai	12,644	1,727	10,917	23	12,621	0.18	99.82
16	City of Sibolga	6,240	139	6,101	12	6,228	0.19	99.81
17	City of Medan	331,115	67,778	263,337	359	330,756	0.11	99.89
18	Province of Mandailing Natal	9,971	797	9,174	12	9,959	0.12	99.88
19	Province of Toba Samosir	7,676	1,655	6,021	9	7,667	0.12	99.88
20	City of Padang Sidempuan	11,729	1,890	9,839	24	11,705	0.20	99.80
21	Province of Humbang Hasundutan	2,729	337	2,392	5	2,724	0.18	99.82
22	Province of Nias Selatan	31,338	31,041	297	6	31,332	0.02	99.98
23	Province of Serdang Bedagai	25,864	4,230	21,634	11	25,853	0.04	99.96
24	Province of Pakpak Barat	11,510	5,654	5,856	7	11,503	0.06	99.94
25	Province of Samosir	2,380	495	1,885	5	2,375	0.21	99.79
26	Province of Batubara	6,550	235	6,315	13	6,537	0.20	99.80
27	Province of Padang Lawas Utara	11,335	1,081	10,254	2	11,333	0.02	99.98
28	Province of Padang Lawas	15,199	1,609	13,590	3	15,196	0.02	99.98
29	Province of Labuhan Batu Selatan	14,594	747	13,847	15	14,579	0.10	99.90
30	Province of Labuhan Batu Utara	11,480	351	11,129	16	11,464	0.14	99.86

31	City of Gunung Sitoli	16,237	10,047	6,190	10	16,227	0.06	99.94
32	Province of Nias Utara	824	217	607	2	822	0.24	99.76
33	Province of Nias Barat	11,365	5,650	5,715	3	11,362	0.03	99.97
	<b>Total</b>	<b>994,713</b>	<b>232,481</b>	<b>762,232</b>	<b>921</b>	<b>993,792</b>	<b>0.09</b>	<b>99.91</b>

Taken from: The Office of Cooperatives and SMEs North Sumatra Province

From these data, it can be seen that the number of MSMEs that carry out financial reporting is still low, namely 0.09%. It is because the lack of awareness of the importance of financial reporting and the motivation of business actors to keep books properly. In addition, the lack of resources, lack of information and outreach, limited knowledge of accounting and the complexity of the accounting process, and the assumption that preparing financial reports is a hassle and requires experts or sophisticated technology so that it incurs large costs for its implementation. In practice, the quality of MSME financial reports is still low, this is evidenced by the MSME financial reports that do not show correct accounting information. Decisions in business management are based more on cursory information and non-accounting information. Most MSMEs have not fully adopted the application of SAK EMKM into their financial reporting. MSMEs only keep simple records such as cash in and cash out, there are no journal entries and do not carry out accounting practices in accordance with generally accepted accounting principles (SAK EMKM).

This study uses a quantitative method with an approach based on primary data. The primary data collected in this study were analyzed using quantitative analysis consisting of descriptive analysis and SmartPLS analysis. Analysis of the data obtained in this study will use the help of SmartPLS software. The sample in this study is Micro, Small and Medium Enterprises (hereinafter referred to as MSMEs) in North Sumatra Province. Meanwhile, the selection of locations in North Sumatra Province was because North Sumatra Province is a picture of Indonesian MSMEs. This study aims to analyze and test the effect of each independent variable, namely educational background, information and outreach, business size and information technology on the quality of MSME financial reports. The results of the study prove that educational background has a positive effect on the quality of financial reports, information and outreach also have a positive effect on the quality of financial reports, business size has a positive effect on the quality of financial reports and technological information has a positive effect to the financial reports. It is suggested for further research, using behavioral aspects in positive accounting theory to

explain the influence of attitudes, behavior based on the motivation of actors in which is relevant to the quality of financial reports on MSMEs.

## **Literature Review**

Along with its development, in the millennial era, new institutional theory emerged. Scott was the pioneer of neoinstitutional theory (Orlikowski & Scott, 2008). Scott outlines a new institutional approach is to study the organization. This new institutional theory focuses on a cognitive rather than a normative framework and emphasizes the influence of cultural power systems related to the organizational environment rather than the internal processes of the organization. Three important mechanisms related to the existence of institutions that are incorporated in the environment, namely regulatory, normative and cultural cognitive can be the direction for determining policies for MSMEs in carrying out business and business activities (Simamora et al., 2022). With the existence of bookkeeping obligations for MSMEs in accordance with what is described in PP No. 17 of 2013, MSMEs are under an obligation to carry out business bookkeeping. Due to the existence of a business bookkeeping obligation, MSMEs strive to carry out financial reporting that is in accordance with good and correct accounting standards for MSMEs.

Availability of EMKM Accounting Standards that have been granted by the Financial Accounting Standards Board (hereinafter referred to as DSAK) in accordance with the needs of MSMEs in presenting reliable financial information in their financial reports. The application of EMKM-based accounting standards is an obligation for MSMEs to produce quality financial reports. The process carried out by SMEs by observing and then imitating actions (mimetic) and ultimately adopting the application of SAK EMKM into the preparation of financial reports is one of the cognitive-cultural pillars that can be explained by new institutional theory/new institutional theory.

### **Unified Theory of Acceptance and Use of Technology (UTAUT)**

In using information systems, users consider the benefits and usefulness of the system. Using technology is carried out using the Technology Acceptance Model (hereinafter abbreviated as TAM). It is a theory that describes the benefits of information systems and the ease of use, behavior, needs and users of information systems (Muda et al., 2019). This is a theory that can describe perceptions of users of accounting information system technology. The user's perception will affect the interest in using the information technology which will ultimately affect organizational performance (Lubis et al., 2021). The TAM model makes the level of acceptance of the use of information technology in organizations determined by five constructs, namely,

perceived ease of use, perceived usefulness, attitude toward using, behavior to keep using (behavioral intention to use) and the real conditions of system usage (actual system usage).

Fahturohman and Piarna (2019) state that the behavioral aspect of adopting information technology is an important matter to pay attention to because the interaction between users and computers is the result of the influence of perceptions, attitudes, affection as behavioral aspects that exist in individuals as users (Piarna & Fathurohman, 2019). The implication of this theory in research is that users of a technology will determine their attitude in using it if they feel that the technology is beneficial to its users and can be used continuously (continuously). In other words, the benefits of using a computer can increase the productivity and work performance of its users.

#### Human Capital

Human Capital Theory was developed by Becker (1965) who argued that Human Capital Theory implemented through investment in human resources has a major influence on increasing productivity, increasing labor productivity can be encouraged through education and training (Humancapital\_Becker.Pdf, n.d.). This theory also states that education obtained through knowledge, skills, and values can increase learning capacity and production (Binh et al., 2022). Human Capital Theory is a thought that considers that humans are a form of capital or capital goods like other capital goods, such as land, buildings, machines, and so on. The implication of Human Capital Theory in this study is that this theory is used as a theoretical basis for analyzing the effect of educational background on the quality of MSME financial reports.

#### The Quality of Financial Statement

Mulyani's research (2014) gives the result the factors that influence the quality of financial reports consist of five main factors as shown in the following Table 2:

**Table 2: Five Factors Influencing the Quality of Financial Statements**

No	Faktor	Indikator
1	Quality of Information & Organisation	1. Accounting training technology information 2. Integrity 3. The use of technology information
2	Human resources	1. Human resource 2. Educational background

3	The understanding of financial accounting	1. Accounting knowledge 2. Accounting information system
4	Internal Control	1. The internal control system 2. Compliance with Standards
5	Manajerial Factor	1. Management ability

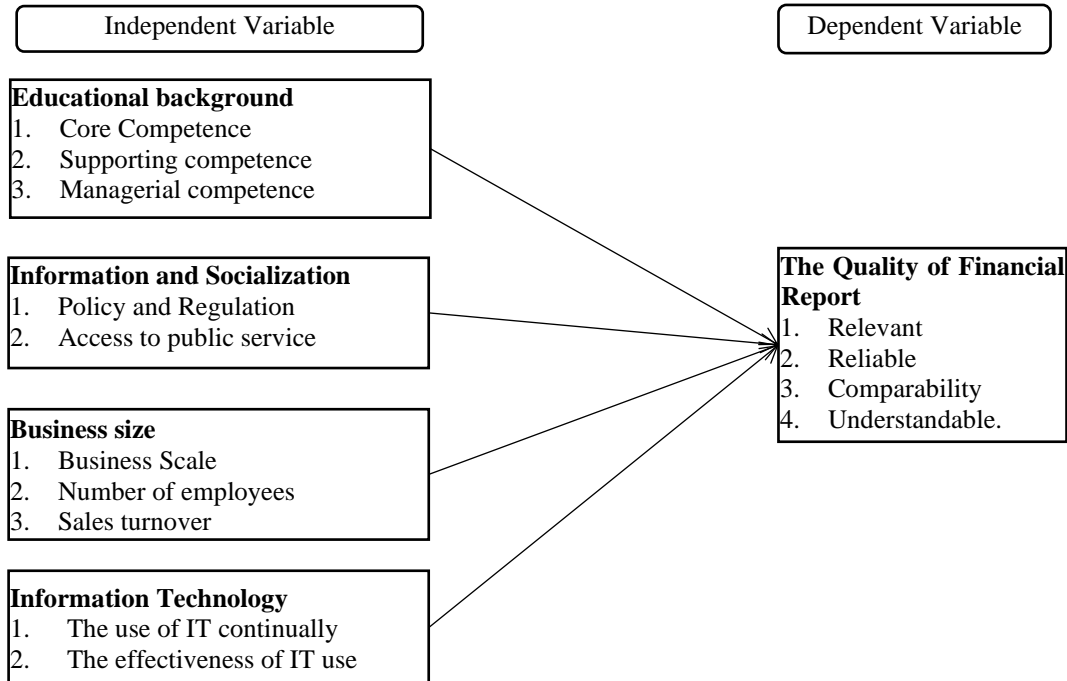
Sumber: (Afif & Mulyani, 2016).

SAK EMKM states that the quality of MSME financial reports requires the fulfillment of all indicators of the qualitative characteristics of financial reports. while the qualitative characteristics of a financial report based on EMKM accounting standards are:

1. Relevant, meaning that information can be used by users for the decision-making process.
2. Accurate representation, meaning that information is presented correctly or in the way it should be presented and free from material errors and bias.
3. Comparable, meaning that the information in the entity's financial statements can be compared between periods to identify trends in financial position and performance. Information in the entity's financial statements can also be compared between entities to evaluate financial position and performance.
4. Understandable, meaning that the information presented can be easily understood by users. Users are assumed to have sufficient knowledge and a willingness to study the information with reasonable diligence.

With the obligation for MSMEs to produce financial reports that contain quality information, business actors seek to adopt EMKM-based accounting standards in producing quality financial reports. Financial reports that produce relevant and reliable information in making economic decisions are certainly a motivation for MSMEs to implement them in their business. In accordance with the topic of this research, namely regarding the determinants of the quality of MSME financial reports in North Sumatra Province, this study uses five variables, namely independent variables or factor variables namely educational background, information and outreach, business size and utilization of information technology as independent variables (independent), and the MSME financial report quality variable as the dependent variable. The research framework in this study is as follows:

**Figure 1: Research Framework**



**1. The Effect of Educational Background to the Quality of Financial Reports**

Educational background describes the direct effect on accounting knowledge because if MSME actors have a history of higher education equivalent to S1 strata, it is suspected that MSME actors have an understanding of learning how to make correct accounting records according to standards and understand the function of these accounting records. In addition, there are what are called supporting competencies, which are competencies related to the knowledge, skills and expertise that are owned and controlled to be able to carry out the goals to be achieved. These supporting competencies can be had if the informant gains experience, training and a good understanding of accounting standards. The more informants have a correct understanding of accounting standards in compiling financial reports, the more relevant information is achieved in these financial reports (Vinchristo, 2022).

Then, the third competency that must be possessed by SMEs is managerial competence. This competency relates to the ability of MSME actors to lead, coordinate and manage their business as well as the skills to organize or mobilize the workforce towards achieving the goals set by the entity. So, thus, managerial competencies combined with core competencies and supporting competencies have a positive



influence on informants in providing quality financial reports. From the explanation above, it can be formulated with a hypothesis sentence as follows:

H1: Educational Background Has a Positive Influence on the Quality of MSME Financial Statements.

## 2. The Influence of Information and Socialization on the Quality of Financial Statements

Providing information and outreach is a way to help and introduce MSMEs in knowing and understanding EMKM accounting standards. Provision of good information and outreach can help MSMEs in preparing financial reports according to EMKM standards. The socialization method expected by MSME actors is continuous training. Training is positively related to the extent to which accounting information is provided to make decisions within the company. Therefore, it is suspected that if MSME owners receive SAK EMKM socialization, it can affect the provision of financial reports in accordance with SAK EMKM. So that the more often the socialization of SAK EMKM is obtained by MSME owners, the more it will affect the application of SAK EMKM in compiling MSME financial reports. From the explanation above, it can be formulated with a hypothesis sentence as follows:

H2: Information and Socialization Have a Positive Impact on the Quality of MSME Financial Reports.

## 3. The Effect of Business Size on the Quality of Financial Statements

Business size is a scale used to classify the size of a business in various ways, including total assets and number of employees. Business size is a parameter that can indicate the scale (large/small) of a business, such as the number of employees used to run the business and the number of assets owned and the total sales achieved. Business size can have a positive impact on the mindset of MSME actors in policies for carrying out the accounting process. The higher the size of the business, it is suspected that the greater the interest of MSME actors in carrying out the accounting process, because this is related to access to capital and business expansion. From the explanation above, it can be formulated with a hypothesis sentence as follows:

H3: Business size has a positive effect on the quality of financial reports.

## 4. The Influence of Information Technology on the Quality of Financial Statements

In order to obtain accurate, timely and reliable information, information technology tools are needed that can meet the needs of

MSMEs in the financial reporting process. The continuous use of information technology can make a significant contribution to business people, especially in this case MSMEs in conveying quality information which can then be used by stakeholders for the development of the MSME business and business (Awosejo, O.J, Kekwaletswe, R, M, Pretorius, P and Zuva, 2013). Mohammed Tottholi's research (2020) shows the results that the use of information technology and supported by accounting knowledge has a significant effect on SMEs (Small Medium Entities). Furthermore, his research proves that knowledge of accounting and the motivation of actors in accounting-based information technology will make it easier for SMEs to produce the required information (Thottoli, 2020). From the explanation above, it can be formulated with a hypothesis sentence as follows:

H4: Information Technology Has a Positive Impact on the Quality of MSME Financial Statements.

## Research Methods

### 1. Population and Sample of Research

This study took a population of 921 MSME actors in North Sumatra Province. The sample was part or representative of the population studied (Sugiyono, 2016), the sample in this study was taken from 921 MSME actors who carry out bookkeeping in North Sumatra Province . Determining the number of samples can be done by means of statistical calculations, namely by using the Slovin formula. Because the method and data analysis uses Structural Equation Modeling (SEM), the sample size must meet the minimum sample size for the application of the SEM model. The Slovin formula for determining the sample is as follows:

$$\begin{aligned} n &= \frac{N}{1+(N(e)^2)} \\ &= \frac{921}{1+(921 \times (0.05)^2)} \\ &= 278 \end{aligned}$$

N = Total Population, n = Total Sample, e = Error (percentage error rate).

With the calculation of the slovin method with a population of 921 informants and an error rate of 5%, a sample size of 278 informants is obtained so that it meets the minimum limit of the SEM model.

## 2. Data Analysis Techniques

The type of data used is quantitative data, quantitative data is data that is measured or calculated directly, in the form of information or explanations expressed in numbers or in the form of numbers (Sugiyono, 2016). Data collection is used by using a questionnaire. The primary data collected in this study were analyzed using quantitative analysis consisting of descriptive analysis and SmartPLS analysis. Analysis of the data obtained in this study will use the help of SmartPLS software. The Moderated Structural Equation Modeling equation used for this research is as follows:

$$FCQ = \gamma_1 EB + \gamma_2 IS + \gamma_3 BS + \gamma_4 IT.$$

The outer model or outer relation or measurement model defines each indicator block related to its latent variable. The basic equation model of the measurement model or outer model can be written as follows:

- a. The exogenous latent variable (X) is  $X = \lambda \times \zeta + \delta$
- b. The endogenous latent variable (Y) is  $Y = \lambda \times \eta + \varepsilon$

Information:

$\lambda$  = Lambda, is the weight between latent variables and their indicators

$\zeta$  = Ksi, is an exogenous latent variable

$\eta$  = Eta, is an endogenous latent variable

$\varepsilon$  = Epsilon, is a measurement of endogenous indicator error

$\delta$  = Delta, is a measurement of exogenous indicator error

## Result and Discussion

**Table 4. R-Square**

	R Square
Y	0.408

Sources: Data Process (2023).

It is known that the value of R-Square which shows the Quality of MSME Financial Reports (Y) is 0.408, which means that educational background (X1), Information and Socialization (X2), Business Size (X3), Information Technology (X4), can influence the Quality of SME Financial Reports (Y) of 40.8%.

**Table 5. Test Path Coefficient & Significance of Influence**

	Original Sample	Sample Mean (M)	Standard Deviation	T Statistics	P Values
X1 -> Y	0.212	0.211	0.073	2.924	0.002
X2 -> Y	0.214	0.211	0.069	3.122	0.001
X3 -> Y	0.237	0.230	0.093	2.546	0.006
X4 -> Y	0.333	0.338	0.095	3.493	0.000

Sources: Data Process (2023).

According to the Table 1, the results are shown:

**1. The Effect of Educational Background on the Quality of MSME Financial Statements**

Educational background (X1) has a positive effect on the quality of SME Financial Statements (Y), with a path coefficient value (Original Sample column) of 0.212, and significant, with a P-Values = 0.002 <0.05 (Hypothesis Accepted).

**2. The Effect of Information and Socialization on the Quality of MSME Financial Reports**

Information and Socialization (X2) has a positive effect on the Quality of SME Financial Statements (Y), with a path coefficient value (Original Sample column) of 0.214, and significant, with a P-Values = 0.001 <0.05 (Hypothesis Accepted).

**3. The Effect of Business Size on the Quality of MSME Financial Statements**

Business size (X3) has a positive effect on the quality of SME Financial Statements (Y), with a path coefficient value (Original Sample column) of 0.237, and significant, with a P-Values = 0.006 <0.05 (Hypothesis Accepted).

**4. The Effect of Information Technology on the Quality of MSME Financial Statements**

Information Technology (X4) has a positive effect on the Quality of SME Financial Statements (Y), with a path coefficient value (Original Sample column) of 0.333, and significant, with a P-Values = 0.000 <0.05 (Hypothesis Accepted).

**Conclusions and suggestions**

SAK EMKM is an accounting standard prepared to accommodate MSME actors in compiling their financial reports. From the findings of this study, it was found that educational background, information and outreach, business size and information technology have a positive

effect on the quality of MSME financial reports. The research suggestion is that it is better to add variables that can strengthen the influence of each variable, namely educational background, information and outreach, business size and technological information to the quality of financial reports. Subsequent studies are advised to use variables related to behavioral accounting, namely examining the influence of the motivation or behavior and attitudes of MSME actors in relation to the quality of financial reports.

## Bibliography

- Afif, M., & Mulyani, S. (2016). Determinants Analysis The Importance of Accounting, Quality of Financial Statements, and Implementation of qFinancial accounting standards for entities without public accountability (SAK ETAP)q on SME Fostered by PT. Telkom TBK. 1–7. <https://doi.org/10.2991/imm-16.2016.1>
- Awosejo, O.J, Kekwaletswe, R, M, Pretorius, P and Zuva, T. (2013). The Effect of Accounting Information Systems in Accounting. *International Journal of Advanced Computer Research*, 1(2), 21–31.
- Binh An, N., Kuo, Y. L., Mabrouk, F., Sanyal, S., Hishan, S. S., & Abdulrehman, N. (2022). Ecological innovation for environmental sustainability and human capital development: the role of environmental regulations and renewable energy in advanced economies. *Economic Research-Ekonomiska Istraživanja*, 36(1), 243-263. <https://doi.org/10.1080/1331677X.2022.2120046>
- Humancapital\_Becker.Pdf. (n.d.).
- Lubis, A.; Rustam. a (2021). Enterprise Resource Planning (ERP) User Acceptance Model with Easy to Use as Intervening Variable. *Proceedings of the 2nd Economics and Business International Conference - EBIC*, ISBN 978-989-758-498-5, pages 9-14. <https://doi.org/10.5220/0009197500090014>
- Muda, I; Afrina. A; E. (2019). Influence of human resources to the effect of system quality and information quality on the user satisfaction of accrual-based accounting system (Implementing of adaptive behavior assessment system theory, case in Indonesia). *Contaduría y Administración*, próxima publicación. 63(4), 1-25. <https://www.journals.elsevier.com/contaduria-y-administracion>
- Orlikowski, W. J., & Scott, S. V. (2008). 10 Sociomateriality: Challenging the Separation of Technology, Work and Organization. *The Academy of Management Annals*, 2(1), 433–474. <https://doi.org/10.1080/19416520802211644>
- Piarna, R., & Fathurohman, F. (2019). Adoption of E-Commerce for MSME in Subang city using UTAUT Model. *Scientific Journal of Engineering Science and Technology*. <https://doi.org/10.31962/jiitr.v2i1.13>
- Rahmat, D., Yang, T., & Esa, M. (2008). Law of Republic of Indonesia No. 20 for the year 2008.

- SAK, E. (2018). Financial Accounting Standar for MSME. SAK EMKM Ikatan Akuntan Indonesia, (4), 2017–2019. Retrieved from <http://russellbedford.co.id/foto/Newsletter>
- Simamora, R & Muda, I (2021). Fintech Lending Support for Micro, Small and Medium Enterprises (MSME) in Indonesia. Proceedings of the 1st International Conference on Social, Science, and Technology, ICSST 2021, 25 November 2021, Tangerang, Indonesia. <http://dx.doi.org/10.4108/eai.25-11-2021.2318843>
- Sugiyono. (2016). The Methodology Reserch of Qualitative and Quantitative and R&D. Bandung: Alfabeta.
- Thottoli, M. M. (2020). Knowledge and use of accounting software: evidence from Oman. *Journal of Industry-University Collaboration*, ahead-of-p(ahead-of-print). <https://doi.org/10.1108/jiuc-04-2020-0005>
- Vinchrsto, A. A. (2022). Interpersonal Meta Function Analysis of Editorial Discourse in Business-Related Issues Using English Systemic Linguistics. *Eurasian Journal of Applied Linguistics*, 8(1), 44-57. <https://ejal.info/menuscript/index.php/ejal/article/view/125>