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Financial Reporting of Banking Sector: An Empirical Analysis

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ABSTRACT

Purpose:
The main purpose of this study is to determine whether the influence of organizational culture affects financial reporting on banking industry in Bandung. This study uses the basic theory, namely agency theory is used to explain how organizational culture affects financial reporting.

Design/methodology/approach:
This study uses primary data by distributing questionnaires using the snowball sampling method. The population of this research is Bank BCA in Bandung and the samples in this study are employees who work in the accounting and finance division at Bank BCA KCP in Bandung. The hypothesis is tested using simple linear analysis with SPSS version 25.

Findings:
This study found that organizational culture has an effect on financial reporting, which is expressed in the regression equation that if organizational culture increases, financial reporting will also increase.

Research limitations/implications:
One of the problems in this research is the limited time in distributing questionnaires. This study is intended to provide information and input to the top management of company so that they can pay attention to the organizational culture because it has an influence on financial reporting and top management is expected to encourage organizational culture to put forward new ideas to develop company products so that they can provide the best service to its customers. In addition, with the development of technology, it is expected that the company can create an application for the preparation of financial reporting according to financial accounting standards in order to facilitate the needs of the organization in preparing financial reporting and the intensity of supervision of team work needs to be expanded so that employees can provide quality result.

Originality/value:
This study contributes to the development of knowledge in the field of financial accounting in Indonesia, especially in the preparation of financial statements and provides empirical evidence on the influence of organizational culture on financial reporting.

1. Introduction

Currently the world is facing a pandemic caused by SARS-CoV-2 or often called the Corona virus and is known by the name of the infection, namely COVID-19. This pandemic has greatly impacted various changes in the socio-economic sector in all affected countries, including Indonesia. To prevent the spread of the virus, an emergency PPKM was implemented, where most work activities were carried out at home (WFH). This has resulted in changes in the work culture of employees in various companies, shifting habits from working together in the office to working from home and online (Gutierrez, 2020)

Connecting this with the requirement to work from home (WFH) resulted in a change in work culture, where an organization has a culture called organizational culture. According to (Schein, 1990), organizational culture is a pattern of shared assumptions learned by a group of people in solving problems through external adaptation and internal integration that has worked quite well. The same thing is stated by Robbins (2003: 305), organizational culture is a system of shared meaning that is held firmly by a group of members to distinguish one organization from another. In an organization the form of manager's responsibility to the company is in financial management in order to achieve company (Amalia & Anwar, 2010). One of them is by providing financial reports that are in accordance with financial accounting standards and are reliable, where financial statements are one of the media for a company to communicate various information and economic measurements of its resources and company performance to investors or parties who have interest in the information.

Organizational culture or corporate culture provides advantages in the effectiveness of accounting practices such as providing financial information and reporting with integrity and providing reliable financial reporting and accounting information (Hanpuwadal & Ussahawanitchakit, 2010).

Research conducted by Miradji *et al.,* (2020) in Gresik Regency found a lack of good financial management and a lack of knowledge about financial management. Micro, Small and Medium Enterprises (MSMEs) have an important role in promoting equitable distribution of people's welfare and being at the forefront of maintaining the Indonesian economy (Yanti *et al.*, 2018). Another problem related to financial reporting in research Rahmawati & Maryati (2021)regarding people in the home industry business does not have adequate knowledge in the field of accounting, especially financial management, resulting in people in this business often does not recording financial statements properly and accurately.

This problem is in line with what was expressed by Ferdiansyah (2018) as the Chief Marketing Officer of Small and Medium Enterprise Solutions, saying that many people in MSME do not understand the basics needed in financial records and organized bookkeeping, by having organized or neat bookkeeping, businessman can realize whether their business is good or not. One of the efforts to encourage Indonesian MSMEs to have the potential to develop so that they can contribute to the state is by having a neat and accurate bookkeeping.

With the lack of knowledge of MSME person on the importance of financial management, business people often ignore accounting, even though accounting itself has an important role, especially in providing information related to company finances (Rini & Laturette, 2016). The data system in an organization comes from Accounting Information. Understanding culture is important to be able to review information systems, because organizational culture is a determinant of the success or failure of information systems to work well so that they can produce accurate information (Rahayu & Anggadini, 2014). This is in line with research by Sari (2012) that organizational culture has a significant influence on the effectiveness of the implementation of public sector accounting because organizational culture can provide benefits of increasing effectiveness in the application of public sector accounting. The same thing is also found in the results of research by Rapina *et al.,* (2020), namely organizational culture affects financial reporting, according to him, a well-created and dynamic organizational culture can realize the company's goals and help company leaders provide space for members to learn from mistakes so that they will be able to develop their potential in order to contribute to the company.

Previous research is not in line with research by Amalia & Anwar (2010), that supervision and training have an effect on the completeness of financial statements, while organizational culture and personality have no effect on the completeness of financial statements. The same thing is also stated by Fanani & Jalil (2016), the research reports that there is no relationship between organizational culture and the role of internal audit on the quality of financial reporting, which means that the organizational culture and internal audit in fact do not affect the quality of financial reports. In companies in Gaziantep Turkey through data that has been collected from company managers also results that the dimensions of organizational culture have no effect on the company's financial performance, and it is said that the financial performance of companies with different cultural characteristics does not experience any differences in research Yesil & Kaya (2013).

Based on the research background, this research aims to examine how much influence organizational culture has on financial reporting in service companies, especially in the field of accounting and finance in Bandung. This study contributes to the science of Financial Accounting because it explains whether organizational culture affects financial reporting and it is expected that this research can provide information and recommendations to company leaders in paying attention to how much influence organizational culture has on financial reporting so that it can be used as an evaluation material for companies. Therefore, the title to be researched in this research is "THE INFLUENCE OF ORGANIZATIONAL CULTURE ON FINANCIAL REPORTING"

2. Review of Literature

2.1 Theoretical Review

One of the factors that affect the quality of financial reporting is organizational culture. This is revealed in a study Inah *et al.,* (2014) conducted in Nigeria, that the practice of quality financial reporting is strongly influenced by organizational culture. A good organizational culture will have an influence on the company's organizational culture and the way it is organized. Organizational culture has an influence on the behavior habits of all members of the organization so that if the organizational culture grows and is well-maintained, then it can be concluded that the members of the organization consist of quality people and have the potential to spur the development of the company in a better direction (Astrina, 2016). This is the same as stated by Schein (1990), organizational culture is the general values, standards of work behavior and work habits that a group learns so that it is considered as a tool to lead to the success of organizational goals. Wherein organizational culture can realize the company's goals in providing information and financial reporting with integrity (Hanpuwadal & Ussahawanitchakit, 2010).

2.2 Previous studies

Turkey has a construction sector which is one of the largest sectors in the country which consists of industry and marketing. Turkey's share in the global construction industry is quite large, amounted of 3%, this is a concern because of organizational culture problems. For example, in Turkish companies, most of them are afraid to take risks, avoid competition, lack of good planning, and lack of success. According to (Albayrak & Albayrak, 2014), organizational culture is a factor in achieving organizational success because organizational culture can instill new vitality and enthusiasm into the organization and company employees. Therefore, managers are required to quickly realize the importance of organizational culture on employee performance in the construction industry so as to create an ideal organizational culture for the company.

The same thing was also stated in the research conducted by Sari (2012) which resulted that organizational culture influences the effectiveness of the implementation in public sector accounting. The implementation in public sector accounting has a magnitude in the medium category which is influenced by organizational culture, so it can be said that the organizational culture provides benefits to companies in increasing the effectiveness of public sector accounting implementation even though it has not reached the maximum level set. David & Tarigan (2016) states that there is a significant influence between organizational culture on financial management capabilities, with the application of organizational culture in a company is expected to maximize the company's financial management capabilities. The same thing is also stated by Reni (2019), that organizational culture has a significant influence on financial management, so it is recommended to improve, maintain, and create a quality organizational culture in financial management.

Furthermore, it is reported in research conducted by Lestari & Yadiati (2014), that organizational culture has an influence on the quality of financial reporting. A strong organizational culture can show Baitul Maal Wa Tamwil from all aspects to involve employees in making decisions and the contribution of employee ideas that become input for the company. The ability of employees to adapt to face competition among Baitul Maal Wa Tamwil is caused by the strong organizational culture that has been formed. According to (Robbins & Coulter, 2010) the more dynamic the organizational culture, the more it has a major influence on the way managers carry out leadership, controlling, and planning functions. In addition, Baitul Maal Wa Tamwil also encourages employees to be able to achieve the company's mission that has been given, so that a leader becomes an example for employees because most of the influence of employee performance is influenced by organizational culture.

Similarly, the results of the research conducted by Dewi *et al.*, (2014) stated that there is a positive influence between organizational culture and financial statement information, where organizational culture functions as a unifier and as a reference for behavior in a company to achieve a goal so that organizational culture indirectly has an influence and quality of financial statements in a company. This is in line with the research conducted by Hashim (2012), research is conducted on all companies listed on the Main Board of Bursa Malaysia for the period 1998 to 2006. The results show that there is a significant relationship between organizational culture and the quality of financial reporting and government policies affect the quality of financial reporting.

In this study Eniola *et al.*, (2019) research was conducted on Total Quality Management (TQM) which has an impact on the performance of small and medium enterprises (SMEs) in Nigeria mediated through organizational culture. The results report that TQM has a positive and significant direct impact on the performance of SMEs and indirectly has a significant and positive effect on organizational culture. SMEs must have a strong organizational culture that helps TQM operations to maximize good TQM performance in order to increase customer satisfaction and company performance. So that if the performance of SMEs is good, the company can create good financial reporting as well.

The same thing was also revealed in research conducted by Wahyuni (2015) which said that there is an influence between organizational culture and employee performance, which means that the stronger the organizational culture, the more ideal employee performance is to produce good financial reports.

With the description of the theoretical framework and several empirical studies described previously, the hypothesis is stated as follows:

H1: Organizational culture has an effect on financial reporting.

3. Methodology

This study aims to examine and analyze the presence or absence of the influence of organizational culture as an independent variable on financial reporting which is the dependent variable. This study uses quantitative data that uses primary data type.

The population is a generalization area that includes an object or subject that has distinctive characteristics and quantities so that the researchers can determine to be observed, so that it can be concluded (Sugiyono, 2021:5). The population in this research is employees at BCA in Bandung, while the sample in this research is employees at BCA KCP in Bandung who work in the accounting and finance divisions. The sample used is 69 respondents. The basic sampling, stated Sekaran & Bougie (2016) that the ideal size of a sample in most studies ranges from greater than 30 and less than 500.

Table 1. General Overview of The Research Samples

	Men	Women
Gender	21	48
	Managerial	Non-Managerial
Position	21	48
	Senior High School	Diploma and Bachelor
Education	3	66
	BCA KCU	BCA KCP
Job Sector	0	69

Source: Data processing result, 2021

The sampling method used in this study is non-probability with a snowball sampling method, meaning that respondents who have answered the distributed questionnaire are asked to redistribute it to other colleagues who work in the accounting and finance divisions at the company. This sample selection method consists of a part of the population whose data is easily obtained by the researcher by considering the time and conditions at the time of the study.

Furthermore, the data collection technique implemented in this study is a survey method by distributing questionnaires. The method by distributing questionnaires is by collecting data which is carried out to collect data along with dividing a list of statements to the intended respondents to provide answers, so that from the results of respondents' answers it can be seen how organizational culture affects financial reporting. Data collection was carried out from October to November 2021. The questionnaire for this research data was filled out using a 5-point Likert scale and data analysis was processed by using SPSS software version 25.

3.1 Measurement of Study Variables

3.1.1 Dependent Variable

Financial reporting is the dependent variable in this research, which uses structured and modified questions about financial reporting with the theory proposed by Wiley (2015). The theory used reveals 3 dimensions, each of which has 2 indicators that are the question. The scale used to measure financial reporting variables is a 5-point Likert scale.

3.1.2 Independent Variables

Organizational culture is the independent variable in this research, using questions that are structured and modified about organizational culture with the theory proposed by Robbins & Coulter (2010). The theory used reveals 7 dimensions, each of which has 2 indicators that become the questions. The scale used to measure the organizational culture variable is a 5-point Likert scale. This study is a replica of the previous research conducted by Rapina *et al*., (2020) where organizational culture becomes an independent variable and is an indicator of how much organizational culture affects financial reporting.

4. Results

This section presents the empirical findings and interpretation of the study.

4.1 Validity and Reliability Test

4.1.1 Validity Test

Validity test is used to analyze the validity of a research questionnaire using confirmatory factor analysis to test whether the results can show an index that reflects how far the measuring instrument can measure or test an indicator that can explain a variable. It can be said to be valid if the questions on a questionnaire are able to explain something that is measured by the questionnaire (Ghozali, 2013).

Table 2. Results of the Validity Test of Organizational Culture and Financial Reporting

Item	r calculation	r table	Description
X1.1	0,364	0,234	Valid
X1.2	0,303	0,234	Valid
X1.3	0,378	0,234	Valid
X1.4	0,265	0,234	Valid
X1.5	0,466	0,234	Valid
X1.6	0,423	0,234	Valid
X1.7	0,295	0,234	Valid
X1.8	0,330	0,234	Valid
X1.9	0,588	0,234	Valid
X1.10	0,626	0,234	Valid
X1.11	0,411	0,234	Valid
X1.12	0,488	0,234	Valid
X1.13	0,503	0,234	Valid
Y1.1	0,623	0,234	Valid
Y1.2	0,693	0,234	Valid
Y1.3	0,698	0,234	Valid
Y1.4	0,822	0,234	Valid
Y1.5	0,725	0,234	Valid
Y1.6	0,768	0,234	Valid

Source: Data processing result, 2021

By using r-table, the value is from 0.234 (table r Pearson) with N 69 and a significance level of 0.05 (5%), reveals that table 2 value r count > r table so it can be concluded if all the questions above have been proven valid.

4.1.2 Reliability Test

Reliability refers to an understanding that the instruments used in research to obtain information used can be trusted as a data collection tool and are able to reveal actual information in the field.. The measurement of this study is a one-time measurement or One Shot. In this study, reliability is the extent to which the measurement of a test remains consistent after repeated tests on the subject and under the same conditions. Research is considered reliable when it provides consistent results for the same measurement. The general agreement is that the reliability is considered quite satisfactory if 0.600(Ghozali, 2013).

Table 3. Reliability Test Results of Organizational Culture Variables

Reability Statistics

Cronbach's Alpha	N of Items
.666	9

Source: Data processing result, 2021

Table 4. Reliability Test Results of Financial Reporting Variables

Reability Statistics

Cronbach's Alpha	N of Items
.816	6

Source: Data processing result, 2021

Based on Tables 3 & 4, the value of Cronbach's Alpha > 0.6, namely 0.666 and 0.816, so it can be concluded that the question items for the organizational culture and financial reporting variables used are reliable so that they are adequate to be used as a measuring instrument for the questionnaire instrument in research.

4.2 Normality Test

According to (Ghozali, 2013), the normality test aims to evaluate the distribution of data in the regression model. A good regression model must have a normal distribution therefore, the normality test is used. To test for normality, the Kolmogorov-Smirnov test is used. The way to accompany the normality test in this study is to determine the test hypothesis as follows:

H_0: Data can be distributed normaly

H_a: The data are not normally distributed

Where:

a. The data is normally distributed if the value is significantly > 0,6
b. The data is not normally distributed if the value is significantly < 0,6

Table 5. Normality Test Result
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		69
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.03677166
	Deviation	.091
Most Extreme	Absolute	.091
Differences	Negative	-.056
Test Statistic		.091
Asymp. Sig. (2-tailed)		.200[c,d]

Source: Data processing result, 2021

Based on the One-Sample Kolmogorov-Smirnov Test table presented above, the value obtained is 0.200. Given the fact that the value is significantly greater than the significance level (α) i.e. 0.200 > 0.050, therefore it can be concluded that the data are normally distributed.

4.3 Heteroscedasticity Test

Heteroscedasticity test is used to determine the presence or absence of the classical assumption which is the difference in variance of the residuals for all observations in the regression model. According to (Ghozali, 2013), the prerequisite that needs to be met in the regression model is the absence of heteroscedasticity. The Glejser test will be applied by regressing the independent variable with absolute residual using the regression equation:

$|Ut| = \alpha + \beta Xt + vt$

Where:

a. If the independent variable and absolute residual > 5% then there is no heteroscedasticity problem.
b. If the independent variable and absolute residual $\leq$ 5% then there is a heteroscedasticity problem.

Table 6. Heteroscedasticity Test Result

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.002	.077		.025	.981
TOTAL_X1	.002	.002	.096	.791	.432

Source: Data processing result, 2021

Table 6 above shows that the significance value in the Coefficients Table for the independent variable is 0.432, which means that the significance value of the independent variable is more than 0.05 or 5%. It can be concluded that the data has no problem with heteroscedasticity in the regression model

4.4 Simple Linear Regression Test

4.4.1 Coefficient of Determination

The coefficient of determination or denoted by R^2 aims to measure how much the model contributes in explaining the dependent variable (Y). The value of the coefficient of determination is between zero and one. This means that if the value (R^2) is small, it indicates that the ability of the independent variable is limited in explaining the dependent variable. However, if the value is close to one, it means that the independent variable can provide the information needed to predict the dependent variable (Ghozali, 2013).

Table 7. Coefficient of Determination Test Result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.412[a]	.169	.157	1.98480

Source: Data processing result, 2021

The Model Summary table shows the Adjusted R Square value of 0.157 or 15.7%. These result indicates that the variations in financial reporting changes can be explained by organizational culture variables by 15.7%, while the remaining of 84.3% is explained by other factors that are not included in this regression model.

4.4.2 Simple Linear Regression Test (t-test)

According to (Ghozali, 2013), the t-statistic test is to test how far the influence of the independent variable or individual explanation in explaining the variation of the dependent variable. The test can be done as follows:

H_0: bi = 0

H_a: bi $\neq$ 0

Where:

1. H_0 : There is no influence of organizational culture on financial reporting.

2. H_a : There is an influence of organizational culture on financial reporting.

To test the significance, compare the significance value in the table with a significance level of 0,05. The basis for decision making is as follows:

a. If the significance value of the organizational culture variable is greater that or the same as 0,05, H_0 is rejected.
b. If the significance value of the organizational culture variable is less than 0,05, H_a is accepted.

Table 8. Result of t-test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	11.404	4.152		2.747	.008
TOTAL_X1	.378	.102	.412	3.696	.000

Source: Data processing, result 2021

According to the results represented in table 8, it can be seen that the value of the organizational culture variable is significant because 0.000 < 0.05. Therefore, the decision to test the hypothesis is that Ha is accepted and it can be concluded that there is an influence of organizational culture on financial reporting.

4.5 Regression Equation Test
Simple linear regression analysis is a statistical method used to test how far the causal relationship between the independent variable and the dependent variable is. This analysis determines the direction of the relationship between the independent and dependent variables, whether it is positive or negative. Also, this test will predict the value of the dependent variable when the value of the independent variable increases or decreases. The test model used in simple regression is as follows:

Table 9. Regression Equation Test Result

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	11.404	4.152		2.747	.008
TOTAL_X1	.378	.102	.412	3.696	.000

Souce: Data processing result, 2021

Regression Equation:

$$Y_i = \alpha_0 + \beta_1 X1_i + \epsilon_i \quad \text{.......} (1)$$

Where:
Y_i = Financial reporting in company i
$X1_i$ = Organizational culture in company i
α_0 = constant
β_1 = coefficient
ϵ_i = company confounding variable

The simple regression equation can be taken from table 9 as follows:

$$Y_i = 11,404 + 0,378X1_i + \epsilon_i \quad \text{.......} (1)$$

The meaning of the equation above is:
α_0 = 11,404, means that if the organizational culture (X1) is constant or 0 (zero), the financial reporting (Y) will have a value of 11,404 units.
β_1 = 0,378, means that if the organizational culture (X1) increases by 1 unit, the financial reporting (Y) will increase by 0,378 units.

4.6 Discussions

The first hypothesis reports that organizational culture variables have an influence on financial reporting. It can be seen from the sig. of 000 (sig < 0.05). This reveals that organizational culture in a work environment affects financial reporting. There is a relationship between organizational culture and financial reporting wherein the better the organizational culture in a work environment, the better the company's financial reporting will be. These results are in line with research conducted by David & Tarigan (2016) which reports that there is a significant influence between organizational culture on financial management capabilities, according to him, the application of organizational culture in a company is expected to maximize the company's financial management capabilities. The same thing is also stated in research conducted by Wahyuni (2015) that there is an influence between organizational culture and employee performance, meaning that the more dynamic the organizational culture, the better the employee's performance to produce financial reports properly. The results of this study are also supported by research conducted by Rapina *et al*., (2020), Inah *et al.*, (2014), Albayrak & Albayrak (2014), Reni (2019), Lestari & Yadiati (2014), Dewi *et al*., (2014), dan Eniola *et al*., (2019) which prove that organizational culture has a positive influence on the quality and performance of companies in financial reporting. The results of this study are relevant to the agency theory proposed by Jensen and Meckling in 1976, according to the theory that owners face problems related to the company management. In conditions where the owner cannot fully manage the company, the responsibility for the management of the company will be delegated to a second party. This second party is the management who is responsible for the company's financial statements. So, if the organizational culture is good, it will also produce a good financial report. On the other hand, this study contradicts research conducted by Amalia & Anwar (2010), Fanani & Jalil (2016) and Yesil & Kaya (2013) which revealed that organizational culture has no effect on financial reporting.

5. Conclusion and Recommendations

The results showed that organizational culture affects financial reporting. If the organizational culture is good, it can create quality and good company financial performance as well. With a well-created organizational culture will lead the company in achieving company goals, if top management can direct good work habits to employees, the company is able to improve the quality of employee. However, in this study only 15.7% of variations in financial reporting changes can be explained by organizational culture variables, while the remaining 84.3% is explained by other variables so that later it can be an input for further researchers to add other variables to be researched. In addition, this study only covers service companies that work in the banking sector and due to the limited research time, the researchers only took samples in Bandung. It is recommended for further research to add other sectors as well as other big cities for further research.

5.1 Managerial implication

This research is intended to provide information and input to the top management of a company so that they can pay attention to organizational culture because it has an influence on financial reporting and top management is expected to encourage organizational culture to put forward new ideas to develop company products so that they can provide the best service to customers. In addition, with the development of technology, it is expected that the company can create an application for the preparation of financial reporting according to financial accounting standards in order to facilitate the needs of the organization in preparing financial reporting and the intensity of supervision of team work needs to be expanded so that employees can provide quality results.

5.2 Theoretical implication

This research contributes to the development of knowledge in the field of financial accounting in Indonesia, especially in the preparation of financial statements and provides empirical evidence on the influence of organizational culture on financial reporting. This study also supports the agency theory proposed by Jensen and Meckling in 1976. This research is expected to expand the research literature.

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