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FINANCIAL INSTITUTIONS: USERS INTERESTS
AND PRIORITY OF SATISFACTION***Олена Гончаренко***БУХГАЛТЕРСЬКА ЗВІТНІСТЬ НЕБАНКІВСЬКИХ
ФІНАНСОВО-КРЕДИТНИХ УСТАНОВ: ІНТЕРЕСИ КОРИСТУВАЧІВ
ТА ПРІОРИТЕТНІСТЬ ЗАДОВОЛЕННЯ***Елена Гончаренко***БУХГАЛТЕРСКАЯ ОТЧЕТНОСТЬ НЕБАНКОВСКИХ
ФИНАНСОВО-КРЕДИТНЫХ УЧРЕЖДЕНИЙ: ИНТЕРЕСЫ
ПОЛЬЗОВАТЕЛЕЙ И ПРИОРИТЕТНОСТЬ УДОВЛЕТВОРЕНИЯ**

The world trend towards openness of business stimulates domestic business entities to improve the quality and usefulness of reporting, which is impossible without a clear identification of the interests of financial statements' users. In the article, users of financial statements of non-banking and credit financial institutions were grouped on the basis of determining their interests and participating in making managerial decisions in order to identify opportunities and ways of their influence on the presentation, content, quality of reporting information to ensure its usefulness. The conditionality of the formation of financial statements and the presentation of its indicators through the coherent nature of the "producer - user" relations is substantiated. The systematization of users of financial statements of non-bank and credit financial institutions in accordance with their information needs has become the basis for constructing a matrix of users of financial statements, on the basis of which the priority has been identified in satisfying the users' interests, which may change according to the decisions of owners and/or senior management personnel.

Keywords: user; user of financial statements; interests of users; non-bank and credit financial institutions; user information requests.

Fig.: 1. Table: 1. References: 35.

Світова тенденція до відкритості бізнесу стимулює вітчизняних суб'єктів господарювання підвищувати якість та корисність звітності, що неможливо без чіткої ідентифікації інтересів користувачів бухгалтерської звітності. У статті здійснено групування користувачів бухгалтерської звітності небанківських фінансово-кредитних установ на основі окреслення їхніх інтересів та участі у прийнятті управлінських рішень для ідентифікації можливостей та способів їх впливу на форми представлення, зміст, якість звітної інформації для забезпечення її корисності. Обґрунтовано обумовленість формування бухгалтерської звітності та представлення її показників когерентним характером стосунків «продуцент – користувач». Здійснена систематизація користувачів бухгалтерської звітності небанківських фінансово-кредитних установ відповідно до їхніх інформаційних потреб стала підґрунтям побудови матриці користувачів бухгалтерської звітності, на основі якої ідентифіковано пріоритетність у задоволенні інтересів користувачів, що може змінюватись згідно з рішеннями власників та/або вищого управлінського персоналу.

Ключові слова: користувач; користувач бухгалтерської звітності; інтереси користувачів; небанківські фінансово-кредитні установи; інформаційні запити користувачів.

Рис.: 1. Табл.: 1. Бібл.: 35.

Мировая тенденция к открытости бизнеса стимулирует отечественных субъектов хозяйствования повышать качество и полезность отчетности, что является невозможным без четкой идентификации интересов пользователей бухгалтерской отчетности. В статье осуществлена группировка пользователей бухгалтерской отчетности небанковских финансово-кредитных учреждений на основе определения их интересов и участия в принятии управленческих решений с целью идентификации возможностей и способов их влияния на формы представления, содержание, качество отчетной информации для обеспечения ее полезности. Обосновано обусловленность формирования бухгалтерской отчетности и представление ее показателей когерентным характером отношений «продуцент – пользователь». Осуществленная систематизация пользователей бухгалтерской отчетности небанковских финансово-кредитных учреждений в соответствии с их информационными потребностями стала основой построения матрицы пользователей бухгалтерской отчетности, на основе которой идентифицировано приоритетность удовлетворения интересов пользователей, которая может изменяться согласно решениям владельцев и/или высшего управленческого персонала.

Ключевые слова: пользователь; пользователь бухгалтерской отчетности; интересы пользователей; небанковские финансово-кредитные учреждения; информационные запросы пользователей.

Рис.: 1. Табл.: 1. Библ.: 35.

JEL Classification: M41

Target setting. In the system of making profitable managerial decisions, non-bank financial and credit institutions, which seek to achieve maximum performance, are required to provide maximum satisfaction of information needs of a large number of people (users of information),

which is based on property interest. The latter, first of all, is manifested in the results of economic activity, the distribution of which are of interest to all users of accounting information.

Property character is the most characteristic feature of economic activity, because it is associated with the use of factors of production and the creation of new benefits, obtaining economic and social results. However, the economic effect of economic activity is always the highest priority, and therefore it is reflected in the information requests of users [13].

The main source of information in the decision-making process by internal and external users is the accounting, which is the "product" of the accounting system. The level of satisfaction of information needs of users is determined by the usefulness of reporting information. Accordingly, the initial and determining factor in the formation of financial reporting by non-bank financial and credit institutions should be the identification and systematization of user interests in order to further their satisfaction.

Actual scientific research and issues analysis. The problems of ensuring the needs of users of accounting reporting in reliable information and their classification, which are constantly at the center of scientific disputes among economists, were undertaken by such leading domestic and foreign scientists as L. M. Bila, I. A. Belobzhetsky, Yu. A. Veryha, G. M. Davydov, M. Ya. Demyanenko, O. V. Yefymova, G. G. Kireytshev, T. Ye. Kucherenko, Yu. Ya. Luzan, L. G. Lovinska, M. V. Melnyk, B. Nidlz, B. F. Paliy, V. P. Pantelejev, B. Ryan, V. V. Sopko, P. Ya. Khomyn, A. N. Khorin and others.

Uninvestigated parts of general issue defining. Exploring the economic nature of users of accounting, it should be emphasized that most researchers are limited only to the definition of this term, the classification and listing of their information needs. At the same time, the researchers remain ignorant of the impact of users' reporting on the methodology and organization of accounting.

In addition, today the problems of defining and meeting the interests of users of financial statements of non-bank financial and credit institutions are of particular relevance. As a result of information asymmetry and specified problems, the system of state influence and economic levers of market processes are becoming less effective and do not fully disclose the potential of users and their impact on the activities of business entities, including non-bank financial and credit institutions.

The purpose of the article is to optimize and efficiently group users of non-bank financial and credit institutions' accounts based on their outline of their interests and their participation in making managerial decisions in order to identify the possibilities and ways of their influence on the forms of presentation, the content, quality of the reporting information in order to ensure its usefulness.

Statement of the main material. The first and main stage of the development of the mechanism for meeting the needs of users of accounting reporting is the study of their composition, major groups and information requests. According to the Law of Ukraine "On Accounting and Financial Reporting in Ukraine", users of accounting are recognized as individuals and legal entities that need information about the company's activities for decision-making [30]. The Law of Ukraine "On Audit Activity" (Article 9) [29] states that users of accounting reports may be authorized, on the basis of the laws of Ukraine, representatives of state authorities, legal and natural persons interested in the consequences of economic activities of entities, including: owners, founders of an economic entity, lenders, investors and other persons who, in accordance with applicable law, have the right to receive information contained in the financial statements.

Hence, the user of accounting – this is, first of all, the person concerned¹, which has an interest in accounting information and reporting. At the same time, the scope of providing sufficient information to meet the needs of different users should be correlated with the economic

¹ Concerned – is that one who has the profit from somebody, something, connected with somebody, something by definite profit of a person [32].

feasibility of its preparation. And, as K. Druri points out, “it is obvious that the benefits gained as a result of the use of the informational (accounting) system for decision-making must exceed the cost of this system” [11, p. 3]. At the same time, the variety (sometimes contradiction) of user interests causes the complexity of unification of the accounting methodology and the inability to simultaneously meet the needs of all users.

In the contemporary literature on accounting, the authors offer two answers to the question of the essence of their interest:

1) accounting information (A. N. Azrilian [4]; A. Apcherch [1]; V. P. Astakhov [2]; S. F. Golov [8]; K. Druri [10]; V. M. Zhuk [14]; N. P. Kondrakov [16]; B. Nidlz [24]; A. V. Ozeran [25]; L. A. Skakun [32] and others);

2) financial statements (V. P. Astakhov [2]; S. F. Golov [8]; L. V. Lunikina [21]; A. V. Ozeran [26]; I. V. Semchuk [31]; Ye. S. Khendriksen [34] and others).

We agree with the opinion of V. V. Yevdokimov, that the opposite of the interests of market participants necessitates the presentation of different information about the same object. In addition, the state policy of taxation of economic entities plays an important role in the presentation, because depending on the level of tax burden and priorities of the enterprise, the level of disclosure of information on financial markets is determined [13].

The most common classification feature of the division of users of accounting reporting is their affiliation to the entity, according to which they are divided into external (“outsider”) and internal (“insider”).

Such scientists as F. F. Butynets [5], Yu. A. Veryha, Z. M. Levchenko, I. D. Vatulia [7], G. M. Davydov, N. S. Shalimova [9], O. V. Yefimova, M. V. Melnik [12], S. A. Kuznetsova [18], L. G. Lovinska, Ya. V. Oliynyk, L. O. Galat [20] note that internal users of information operate within the enterprise, which includes management personnel (administration, board, managers of different levels) and employees of the organization. The attribution of management personnel to internal users of accounting reports is beyond doubt, and there are certain contradictions in relation to the employees of the enterprise. A number of authors [5; 15; 19; 22] are inclined to believe that employees are external users of accounting, since they do not directly affect the process of enterprise management and satisfy their information interests (mostly of social character), using only the data of public financial reporting.

By exploring the composition of external users of accounting, we observe the same ambiguity of statements. For the most part, external users are those who use public accountancy data for their own personal purposes. Yefimova O. V. and Melnik M. V. [12], among external users, distinguish three main groups: those that report compulsorily; those who use accounting reporting for the subsequent processing and application; partners. This classification is rather ambiguous, as the partner's place is unclear, in particular, although they are not legally required to be accounted for, but they can use it for further analysis and apply for constructive decisions.

The number and variety of external users is constantly changing, depending on the development of economic conditions, while their information interest remains relatively unchanged. Both foreign and domestic scientists [6; 18; 19; 22; 31] are prone to such grouping of external accounting users: fiscal authorities, control and audit services, suppliers, buyers, debtors, lenders, stock markets, investors, press, trade and production associations, consulting firms, audit firms, financial institutions, etc.

The rapid development of the stock market and the financial services market led to the isolation of a group of legal entities and individuals (users of information) that had a direct financial interest. American scientists H. Anderson, D. Kolduell and B. Nidlz [24] argue that the only users of accounting information with a direct financial interest are real and potential investors and lenders. All other users (tax authorities – federal, municipal, regulating authorities – securities and stock exchange committees, stock exchanges, economic planning bodies – council of

ОБЛІК, КОНТРОЛЬ ТА АУДИТ: ТЕОРЕТИКО-МЕТОДОЛОГІЧНИЙ АСПЕКТ

economic advisers, federal reserve system, government planning bodies, other groups – employees and trade unions, financial advisers, buyers, society) have an indirect financial interest.

Scientists S. A. Kuznetsova [18], Ye. P. Miliavska, M. Yu. Miliavsky, N. V. Cherednychenko [23], Yu. S. Tsal-Tsalko [35], G. V. Bakurova, O. I. Trokhymets [3] consider, it is expedient to divide users of accounting statements into those having direct financial interest (owners, investors, banks, suppliers), indirect financial interest (bodies of the state tax administration, financial bodies, government and local self-government bodies, trade unions, insurance companies, buyers and customers), as well as without financial interest (judicial authorities, audit firms, statistical bodies, research institutes, educational institutions, business entities providing information services).

The growth of the role of accounting judgments and the alternative use of valuations of assets and liabilities led to the need for users to account for the accounting of users' interests when it was formed.

According to this approach, Ya. D. Krupka as the main classification feature allocates the degree of influence and content of the information received, and users of accounting information are divided into groups: owners - founders, investors, shareholders; employees – managers, managers, other managerial staff, other employees; state – tax authorities, statistics, licensing system, State Commission on Securities and Stock Market; partners – suppliers, contractors, buyers, customers, other debtors and creditors, banks; the public is a potential investor [17].

Pluralism of the views of scientists on the grouping of users of accounting is due to the multivariate of its use, and generalized approaches to their classification are presented in Table.

Table

Systematization (classification) of users of accounting reporting

Users of accounting reporting	Attributes of classification									
	affiliation to an economic entity		financial interest			the degree of influence and content of the information received				
	internal	external	direct	indirect	without financial interest	owners	employees	state	partners	society
owners	+		+			+				
managers and senior managerial staff	+		+				+			
lenders		+	+						+	
employees	+/-	+/-	+/-	+/-			+			
potential investors		+	+							+
buyers and customers		+		+					+	
tax authorities		+		+				+		
financial bodies (insurance companies, service banks, etc.)		+		+					+	
government bodies		+		+				+		
specialized regulatory and control bodies		+		+				+		
auditors		+			+					
other users	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-	+/-

Source: compiled by the author based [3, 5-7, 9, 12, 17-19, 22-24, 31, 35].

The formation of accounting reporting and the presentation of its indicators is due to the coherent nature of the relationship “producer – user”. Taking into account the organizational and legal forms and the established practice of non-bank financial and credit institutions (credit unions, financial companies, legal entities of public law, pawnshops, other credit institutions), a group of persons with the possibility of influencing the management of a business entity and, accordingly, as users of accounting reporting, affect its form, volume, content and

quality. This group of users includes the persons who carry out the strategic management of the organization, namely: the owners, who carry out the actual control (owners of a controlling shareholding or a share in the authorized (share) capital, more than 50%) and owners, who have the right of influence (owners of large blocks of shares or shares in the authorized (share) capital), as well as those who carry out the operational management of all economic processes - managers and senior management personnel.

Persons who make managerial decisions, above all, are interested in increasing the profitability of activities, participation in the institution's capital, the amount of dividends, the adoption of management decisions related to the development of the institution, ie have a direct financial interest. For them, information about the financial position and performance is important. For managers and management, information that is useful for making managerial decisions related to the development of an enterprise is important, in particular: assessment of the quality of management, regulation of the enterprise's activity, decision-making on controlling the activities of the divisions, level of own authority, as well as the size of its own real and potential rewards (remuneration for the work of senior management non-bank financial and credit institutions, as a rule, correlates with the financial performance of the institution).

Users of accounting reporting of non-bank financial and credit institutions that do not make managerial decisions are heterogeneous in their interests. Among them, one can highlight users with financial interest (direct and indirect) and without it. Individuals with a direct financial interest are those who do not have the right to manage (their control is limited to voting rights at meetings), potential investors, current and potential lenders), and individuals with an indirect financial interest are customers of services or clients, employees, tax bodies, financial bodies (insurance companies, service banks, etc.), government bodies, control bodies (National Commission for the regulation of state financial services markets, National Commission on Securities and Stock Market), trade unions). To the group of persons who make managerial decisions and don't have financial interest, auditors, advisors on financial issues, lawyers, pricing bodies, statistical bodies, stock exchanges, forensic institutions, arbitration, law enforcement agencies, mass media, public organizations, research institutes, educational institutions, etc. are related.

Persons who do not make managerial decisions but have a direct financial interest are interested in obtaining information on the appropriateness of investing in a financial institution, protection of owners' rights, quality of management, acquisition, sale and possession of securities and the ability of the institution to pay dividends, timeliness and completeness of repayment of loans and receipt of interest, repayment of arrears. Investors, both potential and existing, are interested in the profitability of their investments. To do this, they need promising information about the state and activities of the company, as well as information on future projects, and the expression of these projects in the monetary instrument. Accordingly, solvency and profitability indicators are relevant for them.

Persons, without direct financial interest, are interested mainly in solvency of an institution and timely payment of obligations to the state and employees. In addition, customers of financial services (borrowers) are interested in information on the possibilities of deferral of payments, prolongation of contracts, reduction of interest rates. Employees of non-bank financial and credit institutions, first of all, are interested in increasing wages, bonuses, social benefits and other guarantees at the expense of the institution.

Users who do not make managerial decisions and do not have financial interest seek information about the actual state and activities of the institution. For some of them, such as the statistics authorities, information that is intended to identify macroeconomic indicators and does not provide a coherent description of an institution is important. Individual groups such as lawyers, financial advisers, auditors are hired by the institution to resolve certain issues, and their information requests provide the necessary information. Additionally, the required

information can also be found in management reports, corporate social responsibility reports, etc., as their inquiries are not always financially relevant.

Consequently, users of the accounting reporting of non-bank financial and credit institutions in accordance with their information needs, due to participation in the adoption of management decisions and financial interest, it is advisable to divide the following groups:

- 1) persons who make managerial decisions;
- 2) persons who do not make managerial decisions but have a financial interest;
- 3) persons who do not make managerial decisions and do not have a financial interest (Figure).

	make managerial decisions	don't make managerial decisions
there is financial interest	1)	2)
there is no financial interest	-	3)

Fig. Matrix of users of financial statements of non-bank financial and credit institutions

According to the selected groups of users of financial statements of non-bank financial institutions and generalization of their information requests, it can be stated:

- users of the third group are interested in information about the real state of affairs of institutions and their impact on accounting reporting is absent (or is minimal);
- the financial interests of users of the first and second groups can be reduced to two generalized categories - profitability and solvency;
- the influence of the financial interests of the first and second groups on the profitability and solvency of the institution, as a rule, is multi-vector;
- the financial interests of the first group are prevailing over the interests of the second group.

The Law of Ukraine "On Accounting and Financial Reporting in Ukraine" specifies that the issues of accounting organization, on the basis of which the accounting reports are formed, is assigned to the competence of the owners or the authorized body (official) in accordance with the legislation and constituent documents [30]. Taking into account the organizational and legal forms of activity and practice of distribution of powers in non-bank financial and credit institutions, one can state the presence of the determining influence of the interests of the persons who make management decisions (owners and senior management) in the formation of accounting policies. And first of all, this is manifested in the manipulation of methods of valuation of assets and liabilities, which also affects the income and expenditure of the institution. The greatest manipulations are methods of evaluating financial instruments through the formation of reserves. And the introduction of amendments to the said law in the part of the exclusion of the principles of prudence and historical (actual) cost in general expands the possibility of forming "necessary" accounting.

Non-bank financial and credit institutions of Ukraine are not active participants of the stock market, their shares are not listed, and the volume of activity rarely exceeds twenty million hryvnia per year², therefore, the profitability and solvency indicators in different types of financial statements are the same and formed in accordance with the interests of the persons who make managerial decisions.

The interest of owners and senior management of non-bank financial and credit institutions is not of an absolute financial nature, that is, it is impossible to state permanent and unpublished interest exclusively in the high profitability of activities, and, consequently, the application of certain methods of accounting estimates. And there are several reasons for this, the main ones being:

² For taxpayers whose annual income from any activity (net of indirect taxes) determined in accordance with the accounting rules for the last annual reporting (tax) period does not exceed UAH 20 million, the taxable object may be determined without adjusting the financial result to taxation on all the differences [27].

- legally defined responsibility of officials (up to the prohibition to hold managerial positions in financial institutions) for non-compliance with special requirements and performance indicators of financial institutions that provide for “cautious” application of valuations of assets and liabilities;

- application of optimization schemes of taxation, in which there is no reduction in the personal benefits of persons who make managerial decisions, with decreasing profitability and amounts of taxes and mandatory payments to the budget;

- the desire of the persons who make managerial decisions to satisfy the financial interests of other users of accounting reporting.

Taking into account the permanence of the conflict of interests of individual groups of users of financial statements of non-bank financial and credit institutions, their influence on the forms of presentation, content, analytical information is reciprocal, that is, the full satisfaction of the interests of one group of users eliminates the full satisfaction of another. Thus, it may be noted that the accounting reporting of non-bank financial and credit institutions is formed according to the interests of the persons who make managerial decisions. However, the priority in satisfying the interests of users may vary, but only in accordance with the decisions of owners and / or senior management, that is, the beneficiary is still the person who makes management decisions and they are the ones who decide on the formation of accounting policies. Therefore, the compliance of accounting statements of non-bank financial and credit institutions with principles and international standards can not provide absolute completeness, truthfulness and impartiality of information, and the main criterion of quality of information is its usefulness.

Conclusions and propositions. Transformational changes in the national market of financial services cause changes in the volumes and contents of the information needs of users of the financial statements of non-bank financial and credit institutions. Identification of users as stakeholders, necessitated their systematization in accordance with the common interest in order to meet them in an economically feasible way. At the same time, it was established that during the formation of accounting statements and the presentation of its indicators, the “producer-user” relationship is coherent, that is, not only the reporting information can affect the satisfaction of users, but also the interests of users affect the quality and usefulness of accounting reporting.

Taking into account the organizational and legal forms and the established practice of non-bank financial and credit institutions, the groups of users of financial statements of non-bank financial and credit institutions were allocated in accordance with their information requirements, which are conditioned by participation in the adoption of management decisions and financial interest: 1) persons who make managerial decisions; 2) persons who do not make managerial decisions but have a financial interest; 3) persons who do not make managerial decisions and have no financial interest. According to the selected groups, it is established that the influence of the financial interests of the first and second groups on the profitability and solvency of the institution is multi-vector, and the financial interests of the first group prevail in the formation of financial statements. It is determined that users of the third group are interested in information about the actual state of affairs of a financial institution, and the absence (or minimality) of the influence of these users on accounting reporting is substantiated.

The possibility of changing priorities in satisfying the interests of users of the financial statements of non-bank financial and credit institutions is substantiated while preserving the decisive influence of owners and / or senior management by using elements of accounting policy. In connection with this, it is impossible to ensure the absolute quality of the qualitative characteristics of accounting, and therefore the priority is its usefulness for users, controlled by persons who make managerial decisions. Solving the issues of ensuring the utility of individual user groups is a prospect for further research.

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ОБЛІК, КОНТРОЛЬ ТА АУДИТ: ТЕОРЕТИКО-МЕТОДОЛОГІЧНИЙ АСПЕКТ

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