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Analysis of Determinants of Implementation of Sak Emkm in Preparation of Financial Reports on Msmes in Salatiga City

Afifuddin Reza Arifani

Economics and Business/Accounting, Muhammadiyah University of Surakarta

LintangKurniawati, SE, M.Sc

Economics and Business/ Muhammadiyah University of Surakarta

Abstract: This study aims to determine the influence of dependent variables, namely the implementation of SAK EMKM influenced by independent variables, business size, socialization of SAK EMKM, understanding accounting, and the level of readiness owners of UMKM. This research is a quantitative study that uses statistical data analysis, such as validity test, reliability test, normality test, multicholinearity test, heteroscedasticity test, determinant coefficient test, and F test. The total sample was 100 respondents by distributing questionnaires through google forms and questionnaire papers which were distributed directly to owners of UMKM. The data analysis technique used is a multiple linear regression analysis test with the help of SPSS version 25 for windows.The results obtained show that the implementation of SAK EMKM is positively influenced by the socialization of SAK EMKM and the level of readiness of owners of UMKM, but the variables of business size and understanding of accounting have a negative effect on the implementation of SAK EMKM.

Keywords: *SAK EMKM, Business Size, Outreach, Understanding of Accounting, MSMEs Readiness Level.*

I. PRELIMINARY

Economic development in Indonesia continues to grow rapidly supported by assistance from the Indonesian government in order to improve people's welfare. One example of business is the development of micro, small and medium enterprises or MSMEs. Assistance from the government has also made these MSMEs grow rapidly. At the end of 2017 the number of Micro, Small and Medium Enterprises reached 62,922,617 units and at the end of 2019 there were 65,465,497 units registered with the Ministry of Cooperatives and SMEs of the Republic of Indonesia. With the increasing number of MSMEs, it can become a driving force in the economy in our country. With the increasing number of MSMEs, the number of human workers also increases.

There is a positive influence from population growth on economic development where residents become actors or resources for production factors, on the other hand the population can become targets or consumers for the production that is produced. Knowledge of the population structure and socio-economic conditions in a particular area will be very useful in calculating how many residents can take advantage of development opportunities and outcomes or how wide the market is for a particular production business.

Rapid and stable economic growth has a direct and indirect positive impact on the welfare of the people in a country (Erni, Luviana, & Nurul, 2020). Economic growth is not only the responsibility of the government, but a shared responsibility. The community is the main actor in economic development and the government can only direct, assist, guide and provide facilities.

Currently, the Salatiga City Government continues to develop and foster typical food and beverage MSMEs in Salatiga such as enting-entinggepuk, wedang ronde, shredded beef, and cheese cassava. Some of these MSMEs are already under the guidance of the Salatiga City Office of Cooperatives and MSMEs. Secretary of the Salatiga Cooperatives and MSMEs Office, Petrus Mas Sentot explained that the number of MSMEs in Salatiga continues to

increase from year to year and it is recorded that by 2021 they have reached 14,440 places with various small businesses, ranging from culinary businesses to handicrafts and other forms of business. The Office of Cooperatives and UMKM in the city of Salatiga provides access to People's Business Credit (KUR) capital through banking institutions and holds an MSME Festival in Salatiga (Rosa, 2018). Mas Sentot also revealed that Salatiga had received productive micro business assistance (BPUM) from the government in 2020, in the amount of IDR 2,400,000 per 8,012 UMKM, while the number of recipients in 2021 until May was with assistance of IDR 1,200,000 with a total of 6,057 UMKM. The Office of Cooperatives of the City of Salatiga stated that MSMEs in Salatiga experienced growth of up to 50 percent, but these MSMEs have limitations in information technology (IT) literacy. Where information technology (IT) can be classified as something important and can assist in carrying out MSME activities. The Salatiga City Cooperative Service stated that MSMEs in Salatiga experienced growth of up to 50 percent, but these MSMEs have limitations in information technology (IT) literacy. Where information technology (IT) can be classified as something important and can assist in carrying out MSME activities. The Office of Cooperatives of the City of Salatiga stated that MSMEs in Salatiga experienced growth of up to 50 percent, but these MSMEs have limitations in information technology (IT) literacy. Where information technology (IT) can be classified as something important and can assist in carrying out MSME activities.

Based on this, MSMEs need accounting records to support their business. On January 1, 2018 the Indonesian Accounting Association (IAI) issued SAK EMKM (Standard for Financial Accounting for Micro, Small and Medium Entities) which is a financial accounting standard that can be used without significant public accountability. So far, MSMEs have been constrained by administrative and orderly issues in the preparation of financial reports, so that business conditions cannot be measured clearly. MSMEs can be the savior of the country's economy because MSMEs produce goods and services related to community needs, using local resources. The government also focuses on paying attention to MSMEs because they can absorb local workers and increase the pace of the economy in Indonesia (Vianastasia and Maria, 2020).

The obligation to make good accounting records for MSMEs in Indonesia already exists 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. But in reality there are still many MSMEs that have not been able to make accounting openings in accordance with the standards (Mulyaga, 2016). Every business is expected to have financial reports to analyze financial performance so that it can provide information about financial position, assess performance and as a basis for decision making for MSME development (Vianastasia and Maria, 2020).

Every business has a response to the implementation of SAK EMKM, the bigger the business, the more likely it is to make financial reports due to the demands of the complexity of the business (Vianastasia and Maria, 2020). The bigger the business, the bigger the recruitment resources for employees who have better skills. The size of the length of time or working period that has been taken by a person can make the individual understand the tasks of a given job and have carried out the task properly.

Pulungan (2019) states that a person's ability to do something based on existing situations and conditions is called readiness. In this readiness, it is intended whether business actors are ready to implement SAK UMKM to make financial reports. Anisah and Pujiati (2018) explain that there is an unpreparedness for MSME actors to prepare financial reports as an application of SAK EMKM because there are still many MSMEs who do not understand and understand the applicable financial accounting standards.

So far, many studies related to financial statements have been carried out and are still interesting to study. This research was developed from research conducted by Darmasari and Wahyuni (2020) by taking samples in Buleleng Regency, the results of their research stated that the socialization of SAK EMKM, understanding of accounting, and the level of readiness of MSME actors had a positive effect on the implementation of SAK EMKM. Mattoasi, Usman, Didiet (2021) by taking samples in the City of Gorontalo, by discussing the influence of socialization which has a positive and significant effect on the effectiveness of using SAK EMKM. This study adds a variable, namely business size, the variable business size is considered by the authors to have an influence on the implementation of SAK EMKM. With the long existence of a company,

Therefore the Financial Accounting Standards Board – Indonesian Accountants Association (DSAK IAI) created the development of financial accounting standards (SAK), which consists of financial accounting standards based on International Financial Reporting Standards (SAK-IFRS based) and SAK Entities Without Public Accountability (SAK ETAP). Then there is further development in the form of SAK EMKM (Small and Medium Micro Entity Financial Accounting standards).

There are major differences between SAK ETAP and SAK EMKM, namely SAK EMKM is intended for entities that do not have public accountability and the characteristics of EMKM are in accordance with EMKM regulations in Indonesia. The components of the financial statements in SAK EMKM are only in the form of a balance sheet, income statement and notes to financial statements.

The purpose of this research is to analyze how the implementation of SAK EMKM is influenced by socialization of SAK EMKM, understanding of accounting, business size and level of readiness of MSME actors. Usman (2002: 70) states that actions or activities that have been planned in such a good way as to be able to achieve the goals of certain activities are called implementation. Implementation does not stand alone but is influenced by the object's subsequent actions.

Therefore the author is very interested and tries to conduct a research that is expected so that MSME actors are aware of the importance of recording financial reports. And with this research, it is hoped that MSME actors will eventually record financial reports in a sustainable manner and this will have a positive impact on the progress of MSMEs in Salatiga.

The ability to absorb knowledge is also influenced by the size of the business. A large business size indicates that the company has better resources, including employees with better skills, so that MSMEs with a larger size are expected to have a better understanding (RizkiRudantoro and Sylvia Veronica Siregar, 2012). According to NoviatiRohmah (2020) states that business scale has a positive effect on financial reporting based on SAK EMKM. Business size is a scale that shows the size of an organization or company that can be measured in several ways, namely the number of employees, sales volume, and the value of the company's assets. The larger the size of the business, the understanding of MSMEs in compiling financial reports based on SAK EMKM will also be higher (Suastini, Putu Eka Dianita, and Nyoman Putra Yasa, 2018). In this study, business size has a positive and significant effect on the implementation of SAK EMKM. So that the hypothesis can be formulated as follows:

H1: Business Size has an effect on the Implementation of SAK EMKM.

Socialization can be used as a process of adjusting to new things that are learned according to the roles and rules that have been set (Luh Budi and Made Arie, 2020). According to the research by Luh Budi and Made Arie, socialization of SAK EMKM is very important to increase the understanding of business actors regarding applicable standards so as to be able to improve the quality of financial reports prepared for the development and progress of their business. Therefore, the implementation of SAK EMKM is significantly influenced by the socialization of SAK EMKM.

Viola Syukrina E. Janrosl (2018) states that socialization contains procedures, assessments of behavior, patterns and attitudes that will be compiled and developed as a unit within the person. SAK EMKM socialization is a process of learning how to adapt to a certain environment and how to coordinate their behavior with the behavior of other people. In this study the socialization of SAK EMKM had a significant positive effect on the use of SAK EMKM. So that the hypothesis can be formulated as follows:

H2: Socialization of SAK EMKM has an effect on the Implementation of SAK EMKM.

An understanding of accounting is a person who is smart and understands accounting properly (Natalia Marsellina and Easter Ika, 2020). It is said that people are said to understand accounting is to understand and understand how the accounting process is carried out so that it becomes a financial report based on the principles and standards of preparing financial reports. The Ameciran Accounting Association defines accounting as "a process of identifying, measuring and reporting economic information, to enable research and clear and firm decisions for those who use the information".

Higher education is an educational program with reference to link and match. Link and match is a relationship between productivity, including quality, quantity, required qualifications, the world of instrim of the community and individual college graduates concerned (Edy Suprianto and SeptianHarryyoga, (2015). In this study, the understanding of SAK EMKM can be seen from how far MSME actors to measure, understand, and apply accounting knowledge in recording financial reports, so that the hypothesis can be formulated as follows:

H3: Understanding of Accounting has an effect on the Implementation of SAK EMKM.

According to the business dictionary quoted from Dewi and Sari (2019), readiness is a ready statement from a person, system or organization to fulfill and carry out a planned activity. Early readiness means the overall readiness of conditions that make a person ready to respond under certain conditions. In this study, readiness is seen from how far MSME actors are ready to implement SAK EMKM and actors are ready to provide supporting facilities such as accrual-based transaction records, there is a separation between personal and corporate finance, and the presence of human

resources who have expertise in accounting. . The application of SAK EMKM can make it easier to control business financial expenses, produce more efficient financial reports, besides that studying SAK EMKM can also make MSMEs better understand the preparation of financial reports properly. So that the hypothesis can be formulated as follows:

H4: The Readiness Level has an effect on the Implementation of SAK EMKM.

II. METHOD

This study uses a qualitative method. The data obtained by this researcher in a qualitative way, namely primary data. Primary data here is data generated by distributing questionnaires to SMEs directly to provide information about problems that describe a symptom or condition related to the problem posed by the researcher. The population used in this study is Micro, Small and Medium Enterprises (MSMEs) in Salatiga. A sample of 100 is used as research data.

The technique used in analyzing the data in this study, namely using statistical data analysis, such as validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, coefficient determinant test, and F test. SPSS program version 25 was used in data analysis.

III. RESULTS AND DISCUSSION

In this study, using a questionnaire to obtain primary data. Questionnaires were distributed through questionnaire paper media and Google forms, the number of questionnaires that could be processed was 100 responses.

Statistical resultsdescriptive shows that the minimum value and maximum value of the business size variable(X_1)of 6 and 18 with a standard deviation of 2.475 and an average value of 10.07. Nthe minimum value and maximum value of the SAK EMKM socialization variable(X_2)of 14 and 30 with a standard deviation of 3.057 and an average value of 21.36. Nthe minimum value and the maximum value of the accounting knowledge variable(X_3)of 15 and 30 with a standard deviation of 2.770 and an average value of 19.69. Nthe minimum value and maximum value of the Actor Readiness Level variable(X_4)of 27 and 55 with a standard deviation of 4.252 and an average value of 35.59. The following table shows the results of the descriptive statistical analysis.

Table 1

Results of Descriptive Statistical Analysis

	N	Minimum	Maximum	Means	std. Deviation
Business Size	100	6	18	10.07	2,475
SAK EMKM socialization	100	14	30	9.36	3,057
Accounting Knowledge	100	15	30	19.69	2,770
Actor Readiness Level	100	27	55	35.59	4,252
Valid N (listwise)	100				

Source: Processed Data, 2022

Next is the reliability test. Cronbach's Alpha is a benchmark used to relate the correlation between the scales made and the existing variable scales. A variable is said to be reliable if the Cronbach's Alpha value is greater than 0.60. The results of reliability testing on each of the research variables are as follows:

Table 2

Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.730	37

Source: Processed Data, 2022

Based on table 2, it shows that the Cronbach's Alpha value of all research variables exceeds 0.60. The Cronbatch's Alpha value of the variables Business Size (X_1), EMKM SAK Socialization (X_2), Accounting Understanding

(X_3), Actor Readiness Level (X_4), and EMKM SAK Implementation is 0.730 > 0.60. With a total of 37 statements. In other words, the answers from each of these variables are reliable and can be used as research.

After the reliability test is fulfilled, it is continued with the normality test. The Normality test aims to test whether there are confounding or residual variables in the regression model that have a normal distribution. In order to be able to detect the normality of a data, this study conducted a non-parameter statistical test Kolmogorov-Smirnov Test (KS). the data is declared to have been normally distributed if the significant probability value is 5% or 0.05. The results of the normality test in this study are stated in the table below:

Table 3

Normality Test Results

	Equation Models
asymp. Sig. (2-tailed)	0.076
P-Value	P>0.05
Information	Normal Distributed Data

Source: Data processed, 2022

Based on table 3, it can be seen that Asymp. Sig. (2-tailed) of 0.076 > 0.05. So it can be concluded from the two equations that the research data is normally distributed.

The multicollinearity test is used to determine whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables, namely TOL greater than 0.10 or the VIF value does not exceed 10. The results of the multicollinearity test are presented in the following table:

Table 4

Multicollinearity Test Results

Variable	**Equation Models**	
	Toll	**VIF**
Business Size (X_1)	0.959	1,043
Socialization of SAK EMKM (X_2)	0.889	1.125
Accounting Knowledge (X_3)	0.691	1,448
Actor Readiness Level (X_4)	0.690	1,449

Source: Primary data processed, 2022

Based on table 4 it can be seen that all independent variables have a Tolerance value > 0.10 and a VIF value <10. Thus, it can be concluded that in this study there was no correlation between the independent variables and the independent variables, so that multicollinearity did not occur. Therefore, all of these independent variables can be said to be good and can be used in research.

The second classic assumption test is the heteroscedasticity test. The heteroscedasticity test aims to test whether in the regression there is an inequality of variance from the residual one observation to another R observation. The statistical test used in this study is that there is no regression model, it is called F Glejser test. A heteroscedasticity if the significance probability value is greater than 5% or 0.05. The results of the heteroscedasticity test are presented in the following table

Table 5

Heteroscedasticity Test Results

Variable	**Equation Models**
	Sig.
Business Size	0.730
SAK EMKM socialization	0.730
Accounting Knowledge	0.757
Actor Readiness Level	0.397

Source: Primary data processed, 2022

From table 5, it shows that the significance probability value on the business size variable (X_1) is 0.730 > 0.05. The significance probability value of SAK EMKM socialization variable (X_2) 0.730 > 0.05. The significance probability value on the Accounting Knowledge variable (X_3) 0.757 > 0.05. The significance probability value on the Actor Readiness Level variable (X_4) is 0.397 > 0.05. Thus it can be concluded that the equation model does not have heteroscedasticity.

After the data normality test is fulfilled, it is continued with the coefficient of determination test. The coefficient of determination test (R2) basically measures how far a model's ability to explain the dependent variable. The results of the test for the coefficient of determination (R2) are presented in the following table:

Table 6

Determinant Coefficient Test Results

R Square	Adjusted R Square	std. Error of the Estimate
0.548	0.529	2,900

Source: Data processed, 2022

Based on table 4.7, the coefficient value (*R Square*) of 0.548. So it can be explained that the dependent variable is explained by the independent variable of 54.8%, the remaining 45.2% is explained by other variables not used in this study.

After the test of the coefficient of determination of the data is fulfilled, it is continued with the F test. The decision is made based on the comparison of the value of F table with F calculated at a significance level of 5%. If the calculated F value > F table value and the calculated F probability is small with an error rate of 0.05, the independent variables are said to have a joint effect on the dependent variable and the regression model can be said to be feasible.

Table 7

F test results

	Fcount	**Ftable**	**Sig. F**
Equation Models	28,758	2.46	0.000

Source: Data processed, 2022

Based on table 7 it can be shown the results of the F test, namely Fcount is greater than Ftable with a value of 28.758 > 2.46. In addition, it can also be seen that the significance probability value is 0.000 or lower than 0.05 (0.000 > 0.05). This shows that the variables Business Size, SAK EMKM Socialization, Accounting Knowledge, and the Level of Actors' Readiness have a positive effect on the Implementation of SAK EMKM.

After the F test is fulfilled, it is continued with hypothesis testing. Regression analysis is carried out to predict the effect of more than one independent variable on one dependent variable partially. The results of multiple linear regression analysis are presented in table 8 below:

Table 8

Regression Test Results

Variable	Equation Models		
	B	Betas	Sig.
(Constant)	4,551		
Business Size	-.105	-.062	.384
SAK EMKM socialization	.407	.294	.000
Accounting Knowledge	.025	.017	.841
Actor Readiness Level	.582	.586	.000

Source: Data processed, 2022

In table 8, the results of the regression formula are as follows:

$$Y = 4{,}551 + (-0{,}105)X_1 + 0{,}407X_2 + 0{,}025X_3 + 0{,}582X_4 + e$$

Based on these results, it can be seen that the constant value of 4.551 indicates that the four other variables, namely Business Size (X_1), SAK EMKM Socialization (X_2), Accounting Understanding (X_3), and Actor Readiness Level (X_4) are constant, so the Y variable is the implementation of SAK EMKM has a value of 4.551.

The coefficient value of the Business Size (X_1) variable is -0.105, which means that if the Business Size decreases by one unit, then the Implementation of SAK EMKM (Y) increases by 0.105.

The coefficient value of the Socialization of SAK EMKM (X_2) variable is 0.407, which means that if the Socialization of SAK EMKM increases by one unit, then the Implementation of SAK EMKM increases by 0.407.

The coefficient value of Accounting Understanding (X_3) is 0.025, which means that if Accounting Understanding increases by one unit, then the Implementation of SAK EMKM increases by 0.025.

The coefficient value of the Actor's Readiness Level (X_4) is 0.582, which means that if the Actor's Readiness Level increases by one unit, then the Implementation of SAK EMKM increases by 0.582

The Effect of Business Size on the Implementation of SAK EMKM

Business size shows a significance value of 0.384 greater than 0.05. Because the significance value is less than a = 0.05, the first hypothesis is rejected. This study proves that business size has a significant negative effect on the implementation of SAK EMKM. The results of this study do not support the research of RizkiRudiantoro and Sylvia Veronica Siregar. (2012) and KetutEnySuastunu, Putu Eka Dianita MarviliantiDewi, Nyoman Putra Yasa (2018). This indicates the size of the business that the business owner will use SAK EMKM when the business owner wants and understands the system. The size of a business can be seen from the length of time the business has been established, where a system has occurred and is running as usual. A business owner will continue if it is said to be operating, even though the SAK EMKM issued in 2018 is not necessarily able to change the existing system in this business. Based on this explanation, it can be concluded that business size is not a factor that influences the implementation of SAK EMKM in Salatiga City.

Effect of SAK EMKM Socialization on Implementation of SAK EMKM

Socialization of SAK EMKM shows a significance value of 0.000 which is less than 0.05. Then the second hypothesis is accepted. This study proves that SAK EMKM socialization has a positive effect on the implementation of SAK EMKM. The results of this study support the research results of Luh Budi Darmasari and Made Arie Wahyuni. (2020), Viola Syukrina E Janrosl. (2018), Krisjayanti Parhusip, Tuban Drijah Herawati (2020)., and Mattoasi, Usman, Didiet Pratama Musue (2021). Based on this, it indicates that business owners will use SAK EMKM more if there is SAK EMKM socialization carried out from the cooperative service, and this will have an impact on improving the quality of financial reports. Socialization can be interpreted as a process for business owners to adjust to new things. Business owners who have received socialization on these accounting standards will see that they can adapt to the new regulations. Based on this explanation, it can be concluded that the socialization of SAK EMKM is one of the factors that influence the implementation of SAK EMKM in Salatiga City.

The Effect of Accounting Knowledge on the Implementation of SAK EMKM

Accounting knowledge shows a significance value of 0.841 greater than 0.05. Because the significance value is more than a = 0.05, the third hypothesis is rejected. This study proves that accounting knowledge has a negative effect on the implementation of SAK EMKM. The results of this study do not support the results of research from Krisjayanti Parhusip, Tuban Drijah Herawati (2020). SEAk., M.Pd.; ., Ni Luh Gede Erni Sulindawati, SE. Ak,MP; ., Putu Emy Susma Devi, NTH (2017), Djuharni, D. (2012). And Darmasari, LB, & Wahyuni, MA (2020). Based on this, it can indicate that accounting knowledge is not necessarily an influence on business owners implementing SAK EMKM. Someone who understands accounting does not necessarily apply this knowledge to these accounting standards. The existence of SAK EMKM rules that apply in 2018 forces business actors to accept and apply these accounting standards regardless of education level. based on this it can be concluded that the education level of the owner is not a factor that influences the implementation of SAK EMKM in Salatiga City.

The Effect of Actors' Readiness Level on the Implementation of SAK EMKM

The significance value of the actor's readiness level is 0.000 <0.005. This states that the fourth hypothesis is accepted. This study proves that the level of readiness of actors has a significant positive effect on the implementation of SAK EMKM. This research supports the research results of Darmasari, LB, &Wahyuni, MA (2020) which states that owners who understand the provisions contained in SAK EMKM will tend to be ready to implement the SAK EMKM. The level of readiness of actors can be supported by adequate facilities such as computers, accounting software and can also use services or people in the accounting field. A UMMKM owner who already understands the provisions of SAK EMKM will be able to apply these accounting standards.

IV. CONCLUSIONS AND SUGGESTIONS

Based on the analysis that has been done, it is concluded that business size does not affect the implementation of SAK EMKM or H1 is rejected. These results indicate that business size has not been able to influence business owners to implement SAK EMKM. SAK EMKM socialization has an effect on the implementation of SAK EMKM or H2 is accepted. These results indicate that the SAK EMKM socialization given has been able to influence business owners to implement SAK EMKM. Accounting knowledge has no effect on the implementation of SAK EMKM or H3 is rejected. These results indicate that accounting knowledge has not been able to influence business owners to implement SAK EMKM. The actor's readiness level influences the implementation of SAK EMK or H4 is accepted.

V. SUGGESTION

Based on the results of the research and the limitations of this research, the suggestions that can be given are expected for the Salatiga City Office of Cooperatives and UMK to carry out socialization of the latest accounting standards regularly and evenly to MSME actors.

MSMEs are expected to be able to prepare financial reports on a regular basis so they can know the financial condition of the business and be able to make decisions in the development of their business.

For further research it is recommended to add other factors that are thought to have an influence on the implementation of SAK EMKM.

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