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Effect of EMKM Socialization, Education Level, Accounting Understanding Level and Readiness Level of MSME Actors for SAK EMKM in MSMEs at Hartono Trade Center Solo BARU

[1*)]Febrianto Ilham Akbar Hidayatullah 2*) **Rina Trisnawati**
[1)]*Faculty of Economics and Business Muhammadiyah University Surakarta, Indonesia*
[2)]*Faculty of Economics and Muhammadiyah University of Surakarta Business, Indonesia*

Abstract: This study aims to analyze the effect of EMKM socialization, level of education, level of understanding, level of readiness of MSME actors on the dependent variable, namely the application of SAK EMKM. This study uses primary data in the form of data sourced from questionnaire distribution. The population in this study are all MSMEs in the Hartono Trade Center Solo Baru. In the amount of 50 units. The sample used in this study used a saturated sample method of 50 units. This study uses a quantitative approach with data quality tests, descriptive statistics, classical assumption tests, and multiple linear regression analysis tests using SPSS software. The results of this study indicate that the variable Level of Socialization and SAK EMKM Readiness has a significant effect on the implementation of SAK EMKM.

Keywords : SAK EMKM, Socialization of EMKM, Level of Education, Level of Understanding of Accounting, Level of MSME Readiness

I. INTRODUCTION

The development of MSMEs in this era was very high, this was due to the emergence of religious, cultural, existing and regional diversity which were divided into islands and had different resources, so that MSMEs significantly developed in Indonesia. In areas that are rich in natural resources and human resources, MSMEs will easily develop. Micro, Small and Medium Enterprises (MSMEs) have shown their role in the Indonesian economy. The role of MSMEs can be seen from the number of MSMEs that dominate the types of business carried out in Indonesia with a percentage reaching 98.68% and the value of national business circulation which reaches Rp. 8,573,894.4 billion in 2018. In addition, MSMEs are able to absorb a workforce of 116,978,631 people.

The idea of making it easier for MSME actors to prepare financial reports has basically been realized in the application of Financial Accounting standards for Entities without Public Accountability (SAK ETAP). SAK ETAP was prepared by adopting the International Financial Reporting Standard For Small and Medium Enterprise (IFRS for SME) which was published on January 1, 2009. However, in practice the use of SAK ETAP is not suitable for micro and small business entities. Therefore, SAK EMKM is prepared according to the needs and scale of business activities of MSME actors. The application of SAK EMKM in Indonesia is really needed by MSME actors in Indonesia to support their financial performance. If it is not implemented, it will be very difficult for MSME actors to develop. Decision making in MSMEs will be less focused considering that financial reports are the key to making business decisions. For example, MSMEs in NTT are advised to join cooperatives because MSMEs in NTT are still experiencing difficulties with marketing capital and are still constrained by human resources (Ministry of Cooperatives, UMKM, 2021).

The application of MSME SAK has not been effective among MSME users in Indonesia. One of the reasons why EMKM has not been implemented is the business owner's lack of understanding of the recording process, limited human resource competence, and the lack of assistance from the government or regulators. Thus it can be ascertained

that SAK EMKM issued by IAI has not been effectively enforced. The Indonesian Accounting Association (IAI) as an institution that issues SAK EMKM should have a long-term program to provide assistance to MSME actors regarding their recording standards and carry out ongoing evaluations to find out whether or not MSME is against SAK EMKM issued.

Based on empirical evidence from previous research, there are 4 factors that influence the implementation of SAK EMKM which are used as indicators for implementing SAK EMKM, namely EMKM Socialization (Muriari & Yudantara, 2021), Education Level (Parhusip & Herawati, 2020), Level of Understanding (Pardita et al, 2019), Readiness Level (Pardita et al, 2019). In Darmasari & Wahyuni's research (2020) Socialization is meaningful as a process of adjusting to new things learned according to established roles and rules. The owner's education level affects the increase in the ability to absorb new knowledge, the success of a business owner also depends on his education and learning ability in the business environment (Dewi et al, 2017). A good accounting understanding is expected to provide benefits for the progress and development of a business, accounting understanding can also be realized with financial reports that are in accordance with accounting standards (Lohanda, 2017). Slameto (2010) the overall conditions that make people ready to respond in various ways and situations can be called readiness. This means that if MSME actors do not know about the provisions contained in SAK EMKM, MSME actors will tend to be said to be not ready to implement SAK EMKM. Meanwhile, MSME actors who already understand the provisions contained in SAK EMKM will tend to be ready to implement SAK EMKM. Based on the background above, the purpose of this study was to analyze the effect of EMKM socialization, education level,

II. LITERATURE REVIEWS

2.1. Theory of Planned Behavior

*Theory of Planned Behavior*is a theory coined by Gage and Berliner about changes in behavior as a result of experience. Then this theory developed into a school of learning psychology which influenced the development of educational and learning theory known as the behavioristic school. This flow emphasizes the formation of behavior that appears as a result of learning.According to Ajzen (1991) Theory of Planned Behavior is based on the assumption that humans will usually behave appropriately (Behave in a sensible manner) because humans are rational beings who are able to use information systematically to think about the implications of their actions to behave in a certain way.The relationship between the theory of planned behavior and the implementation of SAK EMKM for MSMEs is that if an MSME actor understands the importance of SAK EMKM for assessing his business, then the MSME actor will record all his business transactions according to the rules, namely SAK EMKM.

2.2. EMKM socialization

Understanding Socialization According to Ritcher JR (1987:139) Socialization is the process of someone acquiring knowledge, skills and attitudes that are treated so that they can function as adults and at the same time as active actors in certain roles in society. Socialization of SAK EMKM is learning to be able to coordinate behavior with the behavior of other people and learning to adapt to the environment and learning based on applicable rules, namely SAK EMKM (Janrosl, 2018).

2.3. Level of education

The level of education is the level or phase of the school that must be taken depending on the fair and equitable improvement of students, the goals to be achieved, and the capacity to be created by a person through formal and non-formal education (Parhusip and Herawati, 2020). The implementation of SAK EMKM is also influenced by the level of training itself. The current capacity and ability of owners and managers of medium or small organizations can be seen from the education they have taken, both formal and non-formal (Kusuma and Lutfiany, 2019).

2.4. Understanding Level

Darmasari and Wahtuni (2020) argue that someone who has an understanding of accounting is said to understand and see how the bookkeeping system works to prepare a fiscal summary in accordance with the relevant bookkeeping norms. The understanding of accounting discussed in this review is that MSME actors who have a good understanding of bookkeeping will see how the bookkeeping system works. Understanding of accounting related to financial reporting is very important. A good understanding of accounting is expected to provide benefits for the progress and development of a business. Accounting understanding can be realized with financial reports in accordance with accounting standards (Lohanda, 2017).

2.5. Readiness Level

According to the Big Indonesian Dictionary (KBBI) the definition of ready is ready for. The level of readiness for SAK EMKM implementation is the extent to which MSME actors are willing to implement SAK EMKM. Dewi & Sari (2019) define the level of readiness as a condition of a person who makes him ready to implement SAK EMKM-based financial reports as assessed from perceptions and supporting factors regarding SAK EMKM. Pulungan (2019) argues that a person's ability to do something based on existing situations and conditions is called readiness. The readiness referred to in this case is a condition that makes them ready to implement SAK EMKM to make financial reports.

2.6. Application of SAK EMKM

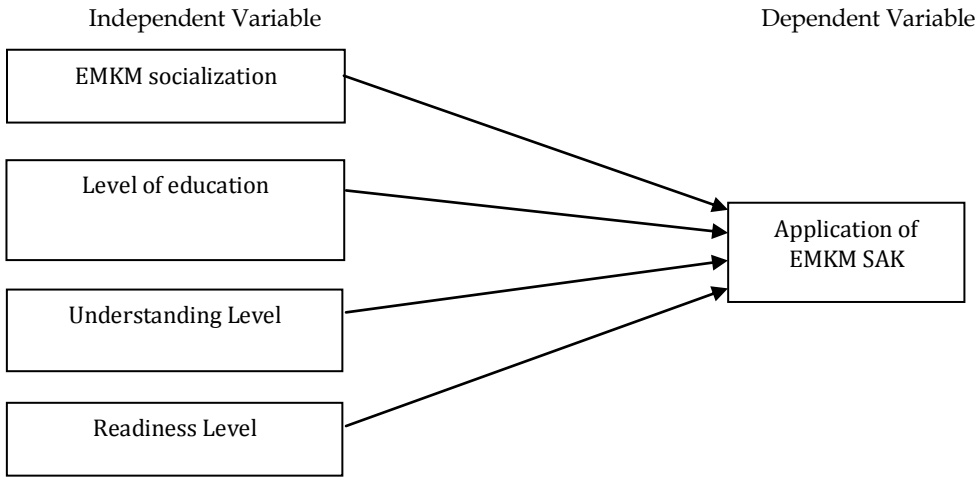
The Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) are intended for use by entities that are not or have not been able to meet the accounting requirements stipulated in the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). The Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) do not provide definitions and quantitative criteria for micro, small and medium entities. According to (Law No. 20 of 2008) concerning Micro, Small and Medium Enterprises can be used as a reference in defining and providing these quantitative ranges.

III. IDENTATIONS AND EQUATIONS

3.1. Research design

In this study the method used was associative quantitative method as an approach to analyzing research problems because in this study using numbers as variable indicators to answer a research problem.

3.2. Conceptual



3.3. Population and Sample

The population in this study were 50 SMEs in all fields at the Hartono Trade Center Solo Baru. The sampling technique used a saturated sample technique so that a total of 50 samples were used.

3.4. Data collection technique

In this research, data collection was carried out by distributing questionnaires to respondents. The questionnaire is a method of collecting data by making a flat statement (questionnaire) made directly by the researcher, then the researcher develops it for respondents using a Likert scale. the answers to each instrument using a Likert scale have a gradation from very positive to very negative in the form of an answer score (Sugiyono, 2014). The reason for using the Likert scale is to make it easier for respondents to answer the questionnaire whether they agree or disagree, besides that it is also easy to use and easy for respondents to understand.

3.5. Data Types and Sources

The data used is primary data obtained by survey method. The data collection tool used in this study was a questionnaire. The source of the data is from questionnaires which are distributed directly to MSME actors who are at the Hartono Trade Center Solo Baru.

3.6. Multiple Linear Regression Analysis

The analytical model used in this study to test the hypothesis is a multiple linear regression model. Multiple linear regression analysis to test the effect of several independent variables on one dependent variable. The test model in this study is stated in the following equation

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \varepsilon$$

Information:

Y :Application of SAK EMKM
α :Constant
β_1–β_6 :The coefficient of each variable
X_1 :EMKM socialization
X_2 :Level of education
X_3 :Understanding Level
X_4 :Readiness Level
ε ; error value

3.7. Measurement Variables

a. Application of SAK EMKM

Application of SAK EMKM is an entity without significant public accountability. As defined in SAK ETAP which meets the definition and criteria of MSMEs as regulated in the applicable laws and regulations in Indonesia (IAI, 2016: 1). Variable measurement uses 6 questions with 4 indicators measured by a 1-5 Liker scale. (Kusuma and Lutfiany, 2018).

1. The preparation of financial reports is carried out regularly
2. Accounting information according to SAK EMKM
3. Has applied SAK EMKM
4. The benefits of implementing SAK EMKM

b. EMKM socialization

Socialization is a psychological meaning, but also culturally and sociologically, socialization is a process of emergence of the formation and development of human personality in dependence on and interaction with the human organism and social and ecological living conditions at a certain time (Obeng et al, 2019). The measurement of the Socialization variable uses 6 questions with 4 indicators which are measured with a Liker scale of 1-5 (Kusuma and Lutfiany, 2018).

1. Implementation of Socialization
2. Socialization Purpose
3. The benefits of socialization
4. Socialization Media

c. Level of education

The level of education is the stage of education that is not regulated for the purpose of equalizing student abilities, goals to be achieved, and capacities created. An instructive method consisting of formal, non-formal and casual schools which can complement and advance each other (Parhusip and Herawati, 2020). This Education Level Variable Measurement uses 7 questions with 2 indicators as measured by a 1-5 Liker scale. (Kusuma and Lutfiany, 2018).

1. Formal education
2. Non-formal education

d. Understanding Level

Accounting understanding is a person's ability to know and understand accounting. Understanding of accounting can be measured from course grades which include introductory accounting and other courses (Pratiwi et al, 2016). The measurement of the Variable Level of Understanding uses 6 questions out of 6 indicators which are measured using a Likert scale of 1-5 (Kusuma and Lutfiany, 2018).

1. Understand accounting transactions
2. There is documentation of every transaction
3. Understand the stages of making financial reports
4. Understand accounting records
5. Understand the preparation of financial reports
6. Able to make financial reports according to accounting standards

e. Readiness Level

A person's ability to do something based on existing situations and conditions is called readiness. The readiness referred to in this case is a condition that makes them ready to implement SAK EMKM to make financial reports (Pulungan, 2019). Readiness Level Variable Measurement uses 8 questions out of 7 indicators measured with a Likert scale of 1-5 (Narsa and Kumianto (2012) and Cahyanti and Setyawasih (2011)).

1. Recording transactions
2. Keep proof of transactions
3. Control over the running of the business
4. The importance of accounting standards
5. Separation between corporate finance and personal finance
6. Need someone skilled in accounting
7. Will record based on SAK EMKM

IV. DATA ANALYSIS AND DISCUSSION

4.1 Data Analysis Test Results

a. Validity test

Variable	Statement	Pearson Correlation	Significant	Decision
SAK EMKM socialization	X1.1	.691	.000	Valid
	X1.2	.703	.000	Valid
	X1.3	.858	.000	Valid
	X1.4	.848	.000	Valid
	X1.5	.646	.000	Valid
	X1.6	.598	.000	Valid
Level of education	X2.1	.713	.000	Valid
	X2.2	.329	.000	Valid
	X2.3	.647	.000	Valid
	X2.4	.637	.000	Valid
	X2.5	.323	.000	Valid
	X2.6	.663	.000	Valid
	X2.7	.615	.000	Valid
Understanding Level	X3.1	.709	.000	Valid
	X3.2	.800	.000	Valid
	X3.3	.611	.000	Valid
	X3.4	.778	.000	Valid

	X3.5	.872	.000	Valid	**Source:**
	X3.6	.605	.000	Valid	**Data**
Readiness Level	X4.1	.587	.000	Valid	
	X4.2	.303	.000	Valid	
	X4.3	.593	.000	Valid	
	X4.4	.484	.000	Valid	
	X4.5	.538	.000	Valid	
	X4.6	.689	.000	Valid	
	X4.7	.524	.000	Valid	
	X4.8	.618	.000	Valid	
Application of SAK EMKM	Y. 1	.508	.000	Valid	
	Y.2	.625	.000	Valid	
	Y.3	.790	.000	Valid	
	Y.4	.714	.000	Valid	
	Y.5	.736	.000	Valid	
	Y.6	.575	.000	Valid	

processed in 2023

Based on the table above, the significance value for each statement for each variable shows the result that r count is greater than the r table of statements regarding Socialization of SAK EMKM, Education Level, Understanding Level, Readiness Level, and Application of SAK EMKM as research data.

b. Reliability Test

Variable	Cronbach's Alpha	Information
EMKM socialization	.811	Reliable
Level of education	.642	Reliable
Understanding Level	.821	Reliable
Readiness Level	.701	Reliable
Application of SAK EMKM	.803	Reliable

Source: Data Processed 2023

Based on the table above, it shows that the Cronbach's Alpha value of each research variable is more than 0.60. The Cronbach Alpha value of the Socialization SAK EMKM variable is 0.811 > 0.60. The Cronbach's Alpha value of the Education Level variable is 0.641 > 0.60. The Cronbach's Alpha value for the Comprehension Level variable is 0.821 > 0.60. The Cronbach's Alpha value for the Readiness Level variable is 0.701 > 0.60. The Cronbach's Alpha value of the EMKM SAK Implementation variable is 0.803 > 0.60. Thus it can be said that the answers from each of these variables are reliable and can be used as research.

4.2 Classic assumption test

Based on the data that has been obtained in this study. The results of the calcic assumption test are as follows. The first is the normality test. Can know Asymp. Sig. (2-tailed) on the Kolmogorov – Smirnov test result is 0.200. This value is above the significant value of 0.05. Thus it can be said that the residual value of the data is normally distributed and has fulfilled the assumption of normality.

Multicollinearity test is known that the variables in this study do not occur multicollinearity. This can be seen from the tolerance value of all variables that have a value greater than 0.10, namely the EMKM Socialization variable 0.725, the Education Level variable 0.721, the Understanding Level variable 0.579, the Readiness Level variable 0.638. Along with a tolerance value that is greater than 0.10, the Variance Inflation Factor (VIF) value in this study also has a value of less than 10 for each variable, namely the EMKM Socialization variable 1.380, the Education Level variable 1.386, the Understanding Level variable 1.728, the Readiness Level variable of 1.568

In the Heteroscedasticity test it can be seen that the significance value of all variables to the absolute residual is above 0.05, namely the EMKM Socialization variable is 0.019, the Education Level variable is 0.235, the Understanding

Level variable is 0.355 and the Readiness Level variable is 0.000. This indicates that the data in this study have the same variance or homoscedasticity according to the analysis carried out. Thus, based on the results of the two tests above, it can be concluded that in this study there was no heteroscedasticity problem.

4.3 Hypothesis testing

a. Multiple Linear Regression

Table 5. Multiple Linear Regression Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Information
		B	std. Error	Betas			
1	(Constant)	7,325	3,826		1,914	0.062	
	EMKM socialization	0.234	0.096	0.307	2,439	0.019	Be accepted
	Level of education	-0.155	0.129	-0.152	-1.203	0.235	Rejected
	Understanding Level	0.130	0.139	0.132	0.935	0.355	Rejected
	Readiness Level	0.451	0.109	0.554	4,120	0.000	Be accepted
	Fvalue = 10.461 Sig = 0.000 Adj. R square = 43.6%						

Source: Processed data, 2022

Based on this table, the regression equation can be arranged as follows:

$$Y = 7{,}325 + 0{,}234X1 - 0{,}155X2 + 0{,}130X3 + 0{,}451X4 + e$$

Based on the regression equation can be interpreted as follows:

1. Based on these results, it can be seen that the constant value7.325 indicates that the value of the other four variables, namely EMKM Socialization (X1) Education Level (X2), Understanding Level (X3), Preparedness Level (X4) is constant, so the Y variable, namely Application of EMKM SAK has a value of 7.325.
2. ScoreSocialization of 0.234 indicates that every increase in socialization of EMKM by 1 will be followed by an increase in the application of EMKM SAK by 0.234.
3. ScoreThe Education Level is -0.155 indicating that every increase in the Education Level by 1 will be followed by an increase in the Application of EMKM SAK by -0.155.
4. ScoreThe level of understanding of 0.0.130 indicates that every increase in the level of understanding of 1 will be followed by an increase in the application of SAK EMKM by 0.130.
5. ScoreThe Readiness Level of 0.451 indicates that every increase in the Readiness Level of 1 will be followed by an increase in the Application of EMKM SAK by 0.451.

Based on the results table above it can be seen that the value of Fcountof 10.461 with a significance value of 0.000 and obtained Ftable 2,579. ScoreFcountof 10.461greater thanFtable 2.579 with a significance value of 0.000or it can be said to be smaller than 0.05, which means that all independent variables, namelynamely EMKM Socialization, Education Level, Understanding Level, Readiness Level affect the Implementation of EMKM SAK in the Hartono Trade Center Solo Baru. So it can be concluded that the regression model used is appropriate or can be said to be fit with the data.

The results showed that the adjusted R2 value was 0.436. This indicates that the EMKM Socialization variable, Education Level, Understanding Level, Readiness Level for the EMKM SAK Implementation variable were able to explain 43.6% of the variation in this study while the remaining 56.4% was explained by other variables not used in this study.

Based on the results of the t test, it can be explained as follows:

1. Based on the results of the statistical t test in table 5 above, EMKM Socialization (H1) has a significance level of 0.019. This can show that H1 is accepted. Because of that it can be said that the implementation of SAK EMKM is influenced by the EMKM Socialization variable.

2. Education level (H2) has a significance level of 0.235, based on the results of the statistical t test in the table above. This can indicate that H2 is rejected. Therefore it can be said that the implementation of SAK EMKM is not influenced by the Education Level variable.
3. Based on the results of the statistical t test in table 5 above, the Understanding Level (H3) has a significance level of 0.355. This can indicate that H3 is rejected. Therefore it can be said that the application of SAK EMKM is not affected by the level of understanding variable
4. Readiness level (H4) has a significance level of 0.000, based on the results of the statistical t test in table 5 above. This can indicate that H4 is accepted. Therefore it can be said that the implementation of SAK EMKM is influenced by the Readiness Level variable.

4.4 Discussion of Research Results

a. The Effect of EMKM Socialization on the Implementation of EMKM SAK

EMKM socialization has a significance value of 0.019, less than 0.05. Because the significance value is less than a = 0.05, which means H1 is accepted, thus it can be said that the EMKM socialization variable has a positive influence on the implementation of EMKM SAK.This means that socialization will increase knowledge for MSME actors regarding the importance of recording transactions according to the standards for MSMEs, namely SAK EMKM. Knowledge about SAK EMKM which is increasing from this socialization will be able to encourage MSMEs to produce financial reports according to standards. Thus, if the socialization of SAK EMKM is further enhanced, important information regarding the importance of recording accounting according to SAK EMKM will make MSME actors more motivated to apply accounting records according to SAK EMKM.

The results of this study are in line with the Theory of Planned Behavior which represents perceived behavioral control where this socialization provides a motivational influence that does not come from under control or self-will which can provide knowledge to UKM actors to apply the rules in SAK EMKM.Based on the Theory of Planned Behavior, the more information about SAK EMKM is disseminated to MSME actors, the MSME actors will increasingly understand accounting records according to applicable standards, namely SAK EMKM. The results of this study support the results of research conducted by Kusuma and Lutfiany (2018) and Darmasari & Wahyuni (2020) which state that the implementation of SAK EMKM has a positive effect on EMKM socialization. In addition, Mutiari and Yudantara's research (2021) states that the use of EMKM SAK is positively and significantly influenced by EMKM socialization. So it can be concluded that the socialization of EMKM has an effect on the application of SAK EMKM at Hartono Trade Center Solo Baru.

b. The Effect of Education Level on the Application of SAK EMKM

Education level has a significance value of 0.235 greater than 0.05. Because the significance value is less than a = 0.05 which means H2 is rejected. Thus it can be said that the Education Level variable has no effect on the application of the EMKM SAK. This means that the education level of business actors is not influenced by the desire of MSME actors to receive SAK EMKM. This is because the majority of MSME actors who are used as respondents have the last high school education. Where this does not include higher education. From these results it can be explained that the higher the level of education possessed by SMEs, it is not always followed by the good implementation of SAK EMKM.The results of this study contradict the Theory of planned behavior. Based on the theory of planned behavior, the higher the background of an MSME actor, it can be predicted that the higher the level of understanding of SAK EMKM among MSME actors because it will influence behavior (attitudes), subjective norms, and behavioral control of MSME who increasingly understand the importance of financial reports using The applicable SAK is SAK EMKM.The results of the research on the variable level of education do not represent that a person's basic attitude (person in nature) has an influence on displaying behavior that is in accordance with his beliefs. It turns out that higher education is not the only basis that UKM actors must have to think rationally to think about the implications of the actions they take, namely implementing the rules contained in SAK EMKM. The results of the research on the variable level of education do not represent that a person's basic attitude (person in nature) has an influence on displaying behavior that is in accordance with his beliefs..The results of this study are in line with research conducted by Lohanda (2017) which revealed that educational level had no effect on the application of SAK ETAP. However, the results of this study are inconsistent with research conducted by Dewi, Yuniarta, and Wahyuni (2017) which results that the owner's education level has a positive effect on the use of EMKM SAK. Therefore it can be concluded that the level of education is not a factor that influences the application of SAK EMKM at Hartono Trade Center Solo Baru

c. The Influence of the Level of Understanding on the Application of SAK EMKM

The level of understanding has a significance value of 0.355, greater than 0.05. Because the significance value is less than a = 0.05, which means H3 is rejected, thus it can be said that the level of understanding variable has no influence on the implementation of SAK EMKM.Understanding of accounting has no effect on the intention of MSME entrepreneurs to present financial reports in accordance with SAK EMKM, possibly because middle to lower scale entrepreneurs are more focused on efforts to improve and maintain the continuity of the business they run. Developing a marketing strategy that can increase revenue is more important than compiling financial reports according to accounting standards. A simple bookkeeping system that is easy to understand is considered sufficient to get an overview of the condition of the business being run. The direct benefits of compiling financial reports according to accounting standards have not been felt by middle to lower entrepreneurs, so they think that financial reports are not too important. In addition, presenting financial reports according to accounting standards has not become a culture for most small entrepreneurs.The results of the research on the level of understanding variable do not represent that the understanding of self-control (Perceived behavioral control) is owned by him to be able to bring up behavior. It turns out that a high level of understanding is not the only basis that must be possessed by MSME actors to generate self-motivation to implement SAK EMKM. It can be illustrated that a high statement of understanding of accounting cannot explain the respondent's ability to implement SAK EMKM. This research is inconsistent with research conducted by Parhusip & Herawati (2020), Kusuma & Lutfiany (2018) which states that understanding of accounting has a significant positive effect on the implementation of SAK EMKM.

d. The Effect of Readiness Level on the Application of SAK EMKM

Readiness level has a significance value of 0.000, less than 0.05. Because the significance value is less than a = 0.05, which means that H4 is accepted, it can be saidthat the level of readiness has a positive and significant effect on the application of SAK EMKM. The higher the level of readiness of MSME actors to implement SAK EMKM, the higher the impact on the implementation of SAK EMKM. Thus, if MSME actors are ready to implement SAK EMKM, then the application of financial reports based on SAK EMKM can run optimally and the benefits can be felt directly by MSME actors.. The level of readiness in this study was assessed from the supporting factors for the implementation of SAK EMKM such as computer systems, accounting software and accounting information systems as well as services or people in the accounting field. There is a significant influence on the level of readiness with the implementation of SAK EMKM in this study indicating that MSME actors have readiness in implementing SAK EMKM because they are supported by an adequate system and competent human resources (THIS IS JUST AN EXAMPLE OF EXPLANATION, PLEASE ADJUST IT WITH YOUR OWN RESEARCH RESULTS).In line with the Theory of Planned Behavior, hThe results of the research on the variable level of readiness represent that a person's basic attitude (person in nature) influences him to display behavior that is in accordance with his beliefs. The results of this study are consistent with the research of Pardita et al (2019) and Rafiqa (2018) stating that the implementation of SAK EMKM is significantly influenced by the level of readiness of MSME actors. So it can be concluded that the Readiness Level has a positive effect on the application of SAK EMKM at the Hartono Trade Center Solo Baru.

V. CONCLUSION

Based on the results of hypothesis testing and discussion of data, the authors obtain conclusions that can be drawn from this study regarding "The Influence of EMKM Socialization, Education Level, Accounting Understanding Level and Readiness Level of MSME Actors for the Implementation of EMKM SAK at Hartono Trade Center Solo Baru", it can be concluded as following:

1. Socialization of SAK EMKM has a significant effect on the application of SAK EMKM or H1 is accepted. These results indicate that the socialization of SAK EMKM is able to increase the application of SAK EMKM for MSME actors
2. Education level has no effect on the application of SAK EMKM or H2 is rejected. These results indicate that the level of education is not a determining factor that influences the application of SAK EMKM at the Hartono Trade Center
3. The level of understanding has no effect on the application of SAK EMKM or H3 is rejected. These results indicate that an understanding of accounting has not been able to increase a deeper understanding of the application of SAK EMKM.
4. Readiness level has a significant effect on the application of SAK EMKM or H4 is accepted. These results indicate that the level of readiness of MSME players in the Hartono trade center is already able to apply the applicable SAK EMKM.

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