



Determinants: implementation of SAK EMKM financial accounting standards for MSMEs

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ABSTRACT

The implementation of Financial Accounting Standards for Micro, Small, and Medium Enterprises is very important as a basis for presenting reliable financial statements to gain public trust because the financial statements are written based on applicable accounting standards. The research population consisted of MSME players in Indonesia. The sample in this study was selected using purposive sampling technique. The research hypothesis was tested using SmartPLS 3.0 software with the Structural Equation Modeling Partial Least Squares (SEM-PLS) method. The results of the research showed that the use of information technology (IT), level of education, socialization of financial accounting standards for Micro, Small, and Medium Entity (SAK EMKM) and business age had no effect on the implementation of SAM EMKM, while accounting knowledge, the level of readiness of market participants, and taxpayer compliance were proven to have a positive effect on the implementation of SAK EMKM.

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Introduction

The Covid-19 pandemic became a global problem with economic, social, and political implications, including in Indonesia, where many businesses did not survive. However, Micro, Small, and Medium Enterprises (MSMEs) were able to survive amid the pandemic regardless of the fact that many were still managed conventionally. MSMEs are the lifeblood of the regional and national economy and have a role in economic activity. They are the largest employment provider, an important player in local economic development and community empowerment, a creator of new markets, and a source of innovation. MSMEs also make contribution to the balance of payments. However, many MSME players experience obstacles in fulfilling their obligations (Melati, 2022).

In the beginning of 2020, the President of the Republic of Indonesia emphasized that all financial sectors should facilitate access to capital for MSME players, due to the difficulty of accessing capital in financial institutions. MSMEs are businesses that are very important to the progress of the economy, despite the fact that, according to the Financial Services Authority (OJK), 74 percent of MSMEs still have difficulty accessing capital, thus decreasing production and distribution activities. This is a classic problem in Indonesia. MSMEs are seen as a risky business and do not have good prospects if given capital because many MSME players do not have collateral.

MSMEs have a role in encouraging and stimulating sustainable national economic growth. Data from the Ministry of Cooperatives and Small Enterprises (Ministry of Cooperatives and SMEs) in 2017 showed that 97% of employment was provided by MSMEs, thus significantly contributing to reducing unemployment in Indonesia. Regarding this importance, it requires support from all parties to develop and realize advanced, independent, and modern MSMEs. To realize the role of MSMEs in advancing the Indonesian economy, the Indonesian Institute of Accountants (IAI) has issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to help MSME players in Indonesia to become more transparent, efficient, and accountable. This aims to help MSME players in Indonesia have access to capital from financial institutions, thus increasing the growth and role of MSMEs as the

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support of the Indonesian economy in the future. SAK EMKM is prepared in simple language, so it becomes a financial accounting standard that can be easily understood by MSME players in Indonesia (IAI, 2020). MSMEs face various problems in their management, including a low level of education, lack of understanding of information technology, and difficulty in writing financial statements. There are still many MSMEs that have not recorded their business transactions based on applicable accounting standards, so the financial records that they have can only be understood by the MSME players themselves. This then becomes an obstacle when applying for financing. One of the reasons that make it difficult for them to write financial statements in accordance with SAK EMKM is the fact that they do not know that there is a thing called financial standards (Winarso & Yuniarto, 2023). According to Wulandari & Arza (2022), the level of education has a positive effect on the implementation of SAK EMKM, in which the higher the level of education of MSME owners, the higher the implementation of SAK EMKM in the financial statements. This is in line with research by Yandris et.al., (2023). However, the results of this study contradict research conducted by Bakdiyanto & Ismunawan (2022) and Winarso, & Yuniarto (2023), showing that educational background has no effect on the implementation of SAK EMKM.

Information technology is an instrument that assists a person in working with information and performing tasks related to information processing. Understanding information technology can help accelerate the provision and submission of financial statements according to SAK EMKM. This is supported by the results of research by Kusumasari & Diatmika (2022), who found evidence that understanding information technology has a positive effect on the implementation of SAK EMKM. However, the results of research by Wulandari & Arza (2022) and Winarso, & Yuniarto (2023), showing that the use of information technology has no effect on the implementation of SAK EMKM.

The preparation of financial statements is inseparable from an understanding of accounting science. All activities that have economic value in an entity that is measurable in currency are often called transactions. Economic events or transactions must be recorded, as a means of communicating to users of financial statements. Thus, accounting science must be well understood. According to Sulisti (2019), MSME players have understood accounting, but only in terms of the basics of accounting, not SAK EMKM. This is in line with research by Darmasari & Wahyuni (2020), Bakdiyanto & Ismunawan (2022), and Winarso & Yuniarto (2023), showing that the implementation of SAK EMKM is influenced by accounting understanding in financial statement preparation.

The lack of understanding of SAK EMKM is inseparable from the socialization of SAK EMKM or the difficulty in accessing information obtained by MSME players. If those who have the authority to carry out SAK EMKM socialization can hold such socialization on an ongoing basis, the understanding of SAK EMKM will improve. Socialization can be carried out by providing counseling, training, workshops, or other activities, to help MSME players gain proper understanding of SAK EMKM, thus motivating them to prepare financial statements based on applicable accounting standards. This way, it will be easier for MSME players to gain access to capital from financial institutions to develop their business (Wulandari & Arza, 2022).

The intention to understand something starts from within; so does the intention to understand SAK EMKM. Readiness is the overall condition of a person to respond to and practice an activity. This attitude is related to the mental, skills, and attitudes that a person must possess and prepare during certain activities. According to Darmasari & Wahyuni (2020) and Maulana (2023), the level of readiness of MSME players has a positive effect on the implementation of SAK EMKM. However, according to Kartika, Puspaningrum, & Widowati (2021) and Pulungan (2019), the level of readiness of MSME players in applying SAK EMKM in financial statement preparation falls in the unready category.

Several studies have been conducted on the effect of business age on the implementation of SAK EMKM. According to Kusumasari & Diatmika (2022), Bakdiyanto & Ismunawan (2022), and Yandris, Mitani, & Lamawitak (2023), business age has a positive effect on the implementation of SAK EMKM. On the other hand, Wulandari & Arza (2022) state that business age has no effect. Business age indicates the sustainability of a company's business and its competitiveness. A company's longevity shows that the company has the ability to think, act, and behave in carrying out its operational activities, especially when encountering various business-world challenges (Kusumasari & Diatmika, 2022). Therefore, good financial management is needed, demonstrated by the ability of MSME players to prepare financial statements in accordance with applicable standards.

The issuance of SAK EMKM by the Indonesian Institute of Accountants since 2016 expectedly assists MSMEs in making the transition from cash-based financial reporting to accrual-based financial reporting. This hopefully serves as one of the drivers of financial literacy for MSME players in Indonesia to gain wider access to financing from the banking industry (IAI, 2020). MSME players suspectedly still face difficulty in obtaining financing due to many reasons; one of which is the fact that MSME players do not understand how to prepare financial statements based on applicable standards. Therefore, research is needed on the factors that cause the less optimal implementation of SAK EMKM in MSMEs.

Literature Review

Understanding of Information Technology

In running their business, MSME players cannot ignore the role of information technology. According to Andri, information technology (IT) is a general term for any technology that helps humans create, convert, store, communicate, and/or disseminate information. Information technology is a combination of computer technology and communication technology. Technology is a way

or method as well as a process or product that results from the utilization of various scientific disciplines that produce value for needs fulfilment as well as the continuity and improvement of the quality of human life.

The preparation and presentation of financial statements has a very close relationship to the use of information technology. Various software that can assist business people in preparing financial statements include Kledo, Oracle Netsuite, Workiva, Insight Software, Sage Intacct, CCH Tagetik Wolters Kluwer, FYISoft, Freshbooks, Workday Adaptive Planning, Budget, Xero, QuickBooks Online, DataRails and many other softwares. MSME players can use software in their financial statement preparation, including Kledo which is easy to use and affordable as well as has complete features.

Understanding is derived from the word 'understand' which means to understand correctly, while understanding is a process of making a way of understanding (Kusumasari & Diatmika, 2022). Financial statement preparation will be very easy and efficient when it is software-assisted. Information Technology is a set of tools used to help a person work with information and perform tasks related to information processing. Information processing includes financial statement information. In fact, understanding the importance of information technology can make it easier for MSME actors to prepare their financial statements.

Education

Education is the process of instilling knowledge and abilities in a person or group of individuals who are involved in teaching and training humans. Education is obtained through the education level, which is a sub-field of higher education that provides grades based on various factors such as the level of student motivation, the quality of materials used to teach, and the educational goals as outlined in the curriculum (Bakdiyanto & Ismunawan, 2022). Education is an effort to develop individual skills, in terms of attitude and behavior in society.

Accounting Understanding

According to the Big Indonesian Dictionary, understanding is a process, how to understand, how to learn something properly to understand and have knowledge. Adequate human resources are one of the important factors in completing a job. In general, human resources can be assessed in terms of educational background, including through education and training. Theoretical knowledge is very important, but adequate skills and practical knowledge are indispensable (Bakdiyanto & Ismunawan, 2022).

Accounting understanding is highly necessary in the implementation of SAK EMKM because good accounting understanding is needed in financial statement preparation. The higher the level of accounting understanding that MSME players have, the better the quality of the financial statements (Wulandari & Arza, 2022).

Socialization of SAK EMKM

Socialization is the process where a person learns how to adapt to a particular environment and how to coordinate their behavior with the behavior of others and learns in accordance with the applicable roles and rules. The socialization process is a learning process, i.e., a process where a person adopts the way of life or culture of his/her community (Janrosl, 2018).

SAK EMKM is socialized by those who have the authority, i.e., the Indonesian Accountants Association and other institutions that are able to provide an understanding of SAK EMKM and provide direction to make MSME players have willingness to apply SAK EMKM as a guideline in preparing their business financial statements (Wulandari & Arza, 2022). Socialization of the implementation of SAK EMKM is very beneficial for MSME players because they will be able to understand the importance of bookkeeping in accordance with SAK EMKM for the sustainability of their business (Yandris et.al., 2023).

Market Participant Readiness

Readiness is a person's ability to do something based on existing situations and conditions. The readiness referred to in this case is a condition that makes it ready to apply SAK EMKM to prepare financial statements (Darmasari & Wahyuni, 2020). Readiness in this study is the condition when a person is ready to apply SAK EMKM in his/her business which is seen in terms of the aspects of conditions, needs, and insights about SAK EMKM. If MSME players have fulfilled the above aspects, these MSMEs can be said to have readiness to apply SAK EMKM in the financial statements (Maulana, 2023). The level of readiness for the implementation of SAK EMKM is the extent to which MSME players are willing to apply SAK EMKM. MSME players realize the importance of accounting standards as guidelines in financial statement preparation. The processes of recording transactions, keeping proof of transactions, controlling business, and separating company finances from personal finances require an accounting expert who will make records based on SAK EMKM (Kartika, Puspaningrum, & Widowati, 2021).

Business Age

Business age is part of documentation that shows what the company has been and will be achieving. In other words, business age is how long the company has been established and operating. Business age determines the intention of business players as well as how they think, act, and behave in managing the company. If the business players want their keep the existence of their business, they must make decisions that can extend the life of their business. Bookkeeping prepared according to accounting standards and good management can lengthen business life. The longer the business age, the better the development of the business; SAK EMKM will be needed to guide the financial recording for MSME players (Yandris et. al., 2023). Long-established business will require its

owners to always improve their business management. One of ways is by improving the financial recording system based on applicable accounting standards, namely using SAK EMKM (Wulandari & Arza, 2022).

Taxpayer Compliance

According to Aminah, Bulutoding & Rahmah (2020), taxpayer compliance is the awareness of taxpayers of their tax-related obligations. Taxpayers are required to comply with the regulations issued by the government. Compliance is influenced not only by the applicable legal rules but also by the willingness from within the taxpayer to fulfil his obligations as a citizen. Firmansyah & Layli (2023) mention that MSMEs are taxpayers who, in the preparation and presentation of financial statements, must refer to SAK EMKM which serves as the basis for reporting Annual Income-Tax Notification Letter (SPT). MSME players who do not pay and have not reported their taxes are due to a lack of knowledge about the standards for financial statement preparation which serve as the guidelines for tax reporting, i.e., SAK EMKM. In addition, Setiawati (2021) states that many MSME players are more concerned and oriented towards business sustainability to make profits by increasing their revenue, causing them to ignore financial statement preparation and presentation. Besides, there is still a lack, or even the absence, of competent resources in accounting who are able to prepare financial statements properly and correctly. However, there are already some MSMEs that prepare financial statements; unfortunately, the preparation has not referred to the established standards.

Taxpayer compliance is characterized by a situation when taxpayers fulfill all their tax obligations and exercise their tax rights. The principle used is a self-assessment system, in which taxpayers register themselves, record all taxable income, pay taxes, even report taxes in accordance with the applicable provisions (Setiawati, 2021). Internal factors that influence taxpayer compliance are educational, awareness of diversity, tax awareness, understanding of tax laws and regulations, as well as rational factors. The tax payment system applicable in Indonesia is a self-assessment system which provides authority to calculate and report tax payments for both personal and corporate taxpayers. This system certainly requires taxpayer awareness and honesty in reporting their tax obligations. Taxpayer compliance is the action of taxpayers in fulfilling their tax obligations (Firmansyah & Layli, 2023).

SAK EMKM

SAK EMKM is a standard used in financial statement preparation for MSME players. MSMEs have been proven to survive in any conditions; one example is during the covid 19 pandemic in which many new MSMEs have emerged. MSMEs have been proven to be successful in promoting sustainable national economic growth, in terms of providing employment and surviving the economic crisis. However, there are still many MSME players who find it difficult to develop their businesses due to difficult access to capital. This is because the human resources of MSMEs are still not competent in financial statement preparation due to a lack of accounting knowledge. Thus, to support the increasing role of MSMEs, IAI issued EMKM standards that are simple and easy to understand to help MSME players get capital easily. In 2016, to fulfil the financial reporting needs of MSME players, the IAI Financial Accounting Standards Board (DSAK IAI) designed and issued SAK EMKM, as a form of support from IAI as an accounting profession to increase the transparency and accountability of financial reporting, while encouraging the growth of MSMEs in Indonesia (DSAK IAI, 2022)

Empirical Review and Hypothesis Development

Effect of Information Technology Knowledge on the Implementation of SAK EMKM

According to the Big Indonesian Dictionary (KBBI), information technology is the use of technology such as computers, electronics, and telecommunications, to process and distribute information in digital form. Information technology is a set of tools used to assist a person in working and performing tasks related to technology-based information processing. Understanding information technology can accelerate the provision and delivery of accounting information, namely financial statements in accordance with SAK EMKM (Kusumasari & Diatmika, 2022). Understanding of information technology shows that the better the knowledge of MSME players about the implementation of technology in the business world, the easier the financial information presentation, as reflected in their financial statements. Therefore, an understanding of information technology for MSME players will increase the efficiency and effectiveness of the company's operational activities.

MSME players who make efforts to increase the use of information technology will experience an increase in the quality of their financial reporting. In general, the use of computer and internet facilities in processing transaction data in MSMEs will support the availability and accuracy of data for the purpose of financial statement preparation although the reporting is still relatively simple (Izzaty et al., 2023).

Use of information technology in MSME players is the use of technology by MSME owners to facilitate MSMEs to support their business processes and to ease financial statement preparation based on applicable accounting standards, i.e., SAK EMKM. With the use of information technology, MSME players get a competitive advantage, improve their performance, and ease their jobs. In addition, information technology makes it easier for MSME players in decision making (Wulandari & Arza, 2022). In other words, the higher the MSME players' level of understanding of information technology, the better the knowledge of various forms of technology implementation in business world, the easier the provision of accounting information in accordance with applicable accounting standards, i.e., SAK EMKM. Therefore, the hypothesis is formulated as follows:

H1: *Use of information technology has a positive effect on the implementation of SAK*

Effect of Education Level on the Implementation of SAK EMKM

A person's educational background can be seen from two sides, i.e., conformity between the field that someone has previously achieved with the task and level of education achieved by a person (Rauzan, 2020). The educational background of MSME players is the most critical factor because it affects the success or failure of their business. There are many elements that have the potential to improve the quality of human life; of these factors, education has the most significant effect on the quality of human life. Higher education levels and more employment opportunities will lead to salary increases along with better performance and increased job satisfaction (Bakdiyanto & Ismunawan, 2022). A person will understand something more easily if the level of education is higher. The higher the MSME players' level of education, both formal and non-formal education, the better the implementation of SAK EMKM in financial statement preparation (Wulandari & Arza, 2022)

Someone who has a basic understanding of accounting through education will be able to prepare financial statements properly. Therefore, education is an important factor that MSME players should pay attention to. MSME players must understand that the process of financial statement preparation should be based on applicable standards. Having accounting knowledge will lead to error-free financial statements (Yandris, Mitan, & Lamawitak, 2023). In relation to the education level of human resources who manage MSMEs, the higher the education level, the better the implementation of SAK EMKM as shown by Wulandari & Arza (2022); Septiani (2022); Kusumasari & Diatmika (2022); and Yandris et.al., (2023). On the other hand, some other studies showed that educational background has no effect on the implementation of SAK EMKM such as Bakdiyanto & Ismunawan (2022) and Winarso & Yuniarto (2023). Therefore, the hypothesis is formulated as follows:

H2: *Education level has a positive effect on the implementation of SAK EMKM*

Effect of Accounting Knowledge on the Implementation of SAK EMKM

Understanding is a process, a way of understanding, a way of learning something properly to understand and gain knowledge. A person's ability to interpret and understand something is referred to as understanding. Someone who has an understanding of accounting can be seen as understanding accounting processes in financial statement preparation in accordance with applicable accounting standards. MSME players can take part in various accounting trainings and preparation of financial statements held by the Indonesian Institute of Accountants, other agencies or institutions, so they can have a good understanding of accounting which will help them understand the accounting processes in preparing financial statements (Darmasari & Wahyuni, 2020).

When MSME players have accounting knowledge, it will help increase the implementation of SAK EMKM in MSMEs. As research conducted by Darmasari & Wahyuni (2020) and Bakdiyanto & Ismunawan (2022), any increase in accounting knowledge will be the basis for the development of SAK EMKM-based financial reporting, which in turn positively affects the implementation of SAK EMKM in MSMEs. According to Nandani and Mahendra (2016), knowledge of accounting information systems has a positive and significant effect on the understanding of MSMEs about the implementation of SAK ETAP. Accounting information system is a process in the preparation and presentation of financial statements. Understanding the standards used as the basis for financial statement preparation is very important, so the better the MSME players' understanding of accounting, the better their understanding of the applicable standards. Therefore, the hypothesis is formulated as follows:

H3: *Accounting knowledge has a positive effect on the implementation of SAK EMKM.*

Effect of SAK EMKM Socialization on the Implementation of SAK EMKM

Socialization of accounting standards is very important to increase users' understanding of the applicable accounting standards; so is socialization of the implementation of SAK EMKM for MSME players. SAK EMKM socialization can be carried out through training, workshops, or courses by related parties, especially the Indonesian Institute of Accountants. Providing information or training related to SAK EMKM to MSME players will increase their knowledge about SAK EMKM which is useful in financial statement preparation. If MSME players have knowledge and understanding of SAK EMKM, their motivation to apply SAK EMKM in their financial reporting will increase, which in turn help them more easily get financing from financial institutions for business development (Wulandari & Arza, 2022).

Socialization can be interpreted as a process of self-adjustment to new things learned in accordance with established roles and rules. Socialization of SAK EMKM is very important to increase the understanding of business players regarding applicable accounting standards to improve the quality of financial reporting for the development of their business (Darmasari & Wahyuni, 2020). Socialization of the implementation of SAK EMKM will be very beneficial for MSME players because it will help them understand the importance of bookkeeping that is based on SAK EMKM for the sustainability of their business (Yandris et.al., 2023). Therefore, the more often the socialization given to MSME players, the better the implementation of SAK EMKM. Based on the description, the following hypothesis is formulated:

H4: *SAK EMKM socialization has a positive effect on the implementation of SAK EMKM.*

Effect of Market Participant Readiness on the Implementation of SAK EMKM

MSME players are one of market participants. If MSME players do not know the provisions stipulated in SAK EMKM, they tend to be unready to implement SAK EMKM, while those who already understand the provisions of SAK EMKM will tend to be ready to implement SAK EMKM. Readiness is supported by the availability of supporting facilities such as computer systems, accounting software, accounting information systems, and competent human resources in the accounting field, so MSME players are more ready to implement SAK EMKM (Darmasari & Wahyuni, 2020). The higher the level of readiness of MSME players, the better the implementation of SAK EMKM (Pardika et.al., 2019). The readiness of MSME players has a significant effect on the implementation of SAK EMKM. In other words, MSME players' readiness in implementing SAK EMKM serves as a guideline in their financial statement preparation (Maulana, 2023). Based on this explanation, the hypothesis is formulated as follows:

H5: *Market participant readiness has a positive effect on the implementation of SAK EMKM.*

Effect of Business Age on the Implementation of SAK EMKM

Business age is how long the company has been established and operating. The length of time a business carries out its business activities is the definition of business age. Business age shows that the company still exists and has competitiveness. Business age determines how the company thinks, acts, and behaves in performing its operational activities. Business age also demonstrates the company's experience in facing various challenges and problems in the business world. The higher the company's activities, the higher the needs for reliable and accurate financial statement information. Financial statements that are prepared according to the standards can assist companies in decision making (Kusumasari & Diatmika, 2022).

Business age has a positive effect on the implementation of SAK EMKM by MSME players. This is because it affects the company's ability to carry out the process of recording and preparing its business financial statements. The length of time spent by entrepreneurs in running a business shows their competitiveness in the business world. This ability can be seen through the financial statements which are used as accounting information and the basis for decision making, which help the business develop and compete in the business world. Business age that affects the understanding of the importance of these financial statements will increase the implementation of SAK EMKM in MSMEs (Bakdiyanto & Ismunawan, 2022)

Business age determines the intention of business players as well as how they think, act, and behave in managing the company. If the business players want their keep the existence of their business, they must make decisions that can extend the life of their business. Bookkeeping prepared according to accounting standards and good management can lengthen business life. The longer the business age, the better the development of the business; SAK EMKM will be needed to guide the financial recording for MSME players (Yandris et.al., 2023). Based on this explanation, the hypothesis is formulated as follows:

H6: *Business age has a positive effect on the implementation of SAK EMKM*

Effect of Taxpayer Compliance on the Implementation of SAK EMKM

Bookkeeping is an effort to produce financial statements that will be used as the basis for annual tax reporting. The report is used in calculating taxes payable. When an entity records and presents financial statements in accordance with accounting standards, it will result in increased taxpayer compliance. Therefore, taxpayer compliance is one of the factors for MSME players to implement SAK EMKM to their financial statements (Damayanti, Purnamawati, & Musmini, 2023). Good accounting knowledge, especially related to SAK EMKM, can provide good quality accounting records to properly write financial statements in accordance with applicable standards, especially for the preparation of tax reporting. MSME players with good accounting knowledge are able to carry out their tax obligations, so they tend to have higher tax compliance (Setiawati, 2021). Research by Damayanti, Purnamawati, & Musmini, 2023) can prove that taxpayer compliance has a positive effect on the implementation of SAK EMKM; the higher the level of taxpayer compliance of MSME players, the higher their interest in applying SAK EMKM as a reference in preparing their business financial statements. Based on this explanation, the hypothesis in the study is formulated as follows:

H7: *Taxpayer compliance has a positive effect on the implementation of SAK EMKM.*

Research and Methodology

The research population consisted of MSME players in Indonesia. The respondents in this study were selected using purposive sampling technique. The current study used primary data in the form of questionnaires distributed to MSME players. The measurement method used in this study was the 5-point Likert scale. The Likert scale contains systematic statements that indicate the respondent's attitude towards the statements.

Table 1: Weight in five-point Likert scale

| Statement | Answer | Weight |
|-------------------|--------|--------|
| Strongly agree | SA | 1 |
| Agree | A | 2 |
| Undecided | U | 3 |
| Disagree | D | 4 |
| Strongly disagree | SD | 5 |

Analysis Method

The hypothesis testing in this study used SmartPLS 3.0 software with the Structural Equation Modeling Partial Least Squares (SEM-PLS) method. A measurement model is used in a study to know the relationship between latent and observed variables. This aims to ensure the reliability and validity of the observed variable. There are two types of tests for measurement models, i.e., validity and reliability tests. The validity test is used to determine the level of accuracy of a variable in a study. There are two types of validity tests, i.e., convergent and discriminant validity tests. In these two validity tests, there is an Average Variance Extracted (AVE) which is used to determine the average of each variable; each variable must obtain AVE > 0.5 to obtain good results. Meanwhile, in the convergent validity test, the outer loading must be >0.6; in the discriminant validity test, there are two types of values, i.e., the Fornell-Larcker Criterion. Fornell-Larcker Criterion is the result of the AVE square which shows that the value between the same variables must be the highest compared to other variables.

Reliability test is used to determine the reliability of a variable. There are several assessments in the reliability test, such as Cronbach's Alpha and Construct Reliability (CR). A variable is declared reliable if the Cronbach's Alpha reaches >0.7 and the Construct Reliability reaches >0.7.

Pengujian Structural testing, which is also known as the inner model, aims to determine the relationship between dependent and independent (latent) variables. There are two types of tests in structural model, i.e., exogenous and endogenous variables. The model can also be used to determine the strength of the variables by assessing the coefficient of determination (R²). The variable is used to determine the percentage of construct variance in the model. R² of 0.75 shows that the research variables are good. R² of 0.50 shows moderate research variables. Meanwhile, R² of 0.25 shows poor research variable.

Results and Discussion

Respondent Profile

Table 1 presents the profile of the respondents who participated in this study. There were 124 respondents; 88 (66.1%) of them were male respondents and 42 (33.9%) were females. In terms of age, most of the respondents (29 respondents or 23.4%). were in the age range of 25+ to 30 years. In terms of business revenue, the majority of them (64 respondents or 52.9%) had revenue less than 50 million in a year.

Table 2: Respondent Profile

| Item | Total | Percentage |
|-----------------------------|-------|------------|
| Gender | | |
| Male | 88 | 66.1% |
| Female | 42 | 33.9% |
| Age (Years) | | |
| 20+ to 25 | 21 | 16.9% |
| 25 + to 30 | 29 | 23.4% |
| 30+ to 35 | 24 | 19.4% |
| 35+ to 40 | 23 | 18.5% |
| 40+ to 45 | 9 | 7.3% |
| 45+ to 50 | 5 | 4% |
| 50+ to 55 | 4 | 3.2% |
| >55 | 9 | 7.2% |
| Business Revenue | | |
| <50 million | 64 | 52.9% |
| 50 million + to 500 million | 53 | 43.8% |
| >500 million | 4 | 3.3% |

Measurement Model

Table 3 presents information about the results of convergent validity and reliability tests. The test results showed that all the indicators of each construct had an outer loading >0.6; further seen from the AVE, each variable had AVE >0.5. This shows that the validity test has been met. Meanwhile, the reliability test results showed that the Composite Reliability (CR) and Cronbach's Alpha (CA) for each variable were >0.7, meaning that the reliability test has been met. Table 3 also shows information about the results of the discriminant validity test using the Fornell-Larcker Criterion. The test results showed that the square root of AVE (bold and italicized) was greater than the relationship with other variables.

Table 3: Results of Convergent Validity and Reliability Testing

| | Outer Loading | AVE | CR | CA |
|--|----------------------|------------|-----------|-----------|
| Implementation of SAK EMKM (IM) | | 0.68 | 0.914 | 0.881 |
| IM1 | 0.872 | | | |
| IM2 | 0.740 | | | |
| IM3 | 0.817 | | | |
| IM4 | 0.831 | | | |
| IM5 | 0.856 | | | |
| Accounting Knowledge (PA) | | 0.695 | 0.872 | 0.782 |
| PA1 | 0.876 | | | |
| PA2 | 0.794 | | | |
| PA3 | 0.828 | | | |
| Education (PD) | | 0.537 | 0.822 | 0.722 |
| PD1 | 0.809 | | | |
| PD2 | 0.666 | | | |
| PD3 | 0.741 | | | |
| PD4 | 0.708 | | | |
| Taxpayer Compliance (PJ) | | 0.778 | 0.946 | 0.928 |
| PJ1 | 0.844 | | | |
| PJ2 | 0.897 | | | |
| PJ3 | 0.918 | | | |
| PJ4 | 0.878 | | | |
| PJ5 | 0.871 | | | |
| Readiness (SI) | | 0.586 | 0.849 | 0.761 |
| SI1 | 0.821 | | | |
| SI2 | 0.785 | | | |
| SI3 | 0.783 | | | |
| SI4 | 0.663 | | | |
| Socialization (SO) | | 0.673 | 0.860 | 0.760 |
| SO1 | 0.810 | | | |
| SO2 | 0.874 | | | |
| SO3 | 0.773 | | | |
| Information Technology (TI) | | 0.655 | 0.905 | 0.869 |
| TI1 | 0.802 | | | |
| TI2 | 0.788 | | | |
| TI3 | 0.841 | | | |
| TI4 | 0.805 | | | |
| TI5 | 0.810 | | | |
| Age | 1 | 1 | 1 | 1 |

Table 4: Results of Discriminant Validity Testing

| | IM | PA | PD | PJ | SI | SO | TI | AGE |
|------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|------------|
| IM | 0.824 | | | | | | | |
| PA | 0.660 | 0.834 | | | | | | |
| PD | 0.282 | 0.361 | 0.733 | | | | | |
| PJ | 0.660 | 0.445 | 0.154 | 0.882 | | | | |
| SI | 0.746 | 0.655 | 0.415 | 0.539 | 0.765 | | | |
| SO | 0.613 | 0.683 | 0.335 | 0.418 | 0.692 | 0.820 | | |
| TI | 0.619 | 0.664 | 0.518 | 0.445 | 0.706 | 0.499 | 0.81 | |
| AGE | 0.041 | 0.099 | 0.034 | 0.055 | 0.016 | 0.071 | 0.038 | 1 |

Table 5 shows the results of hypothesis testing. The R² was 69.0%, indicating that the model in this study was able to explain the factors affecting the implementation of SAK EMKM by 69%. This value indicates that the model in this study fell in the moderate category. In addition, the results of the hypothesis testing showed that of the 7 hypotheses, 3 were accepted and 4 were rejected. Hypothesis 1 (H1) which states that the use of information technology (IT) has a positive effect on the implementation of SAM EMKM was rejected ($\beta=0.087$; $p=0.382$). Hypothesis 2 (H2) which states that education level has no effect on the implementation of SAK EMKM was also rejected ($\beta=-0.056$; $p=0.448$). Hypothesis 3 (H3) which states that accounting knowledge has a positive effect on the implementation of SAK EMKM was accepted ($\beta=0.197$; $p=0.050$). Hypothesis 4 (H4) which states that socialization of SAK EMKM has no effect on the implementation of SAK EMKM was rejected ($\beta=0.077$; $p=0.407$). Hypothesis 5 (H5) which states that market participant readiness has a positive effect on the implementation of SAK EMKM was accepted ($\beta=0.353$; $p=0.004$). Hypothesis 6 (H6) which states that business age has a positive effect on the implementation of SAK EMKM was also rejected ($\beta=-0.008$; $p=0.794$). Hypothesis 7 (H7) which states that taxpayer compliance has a positive effect on the implementation of SAK EMKM was accepted ($\beta=0.321$; $p=0.000$).

Table 5: Results of Hypothesis Testing

| Hypothesis | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics ((O/STDEV)) | P Values | Results |
|------------------------------|--------------------------------------|------------------------|-----------------------------------|---------------------------------|-----------------|--------------------|
| H1: TI -> IM | 0.087 | 0.093 | 0.100 | 0.874 | 0.382 | H1 Rejected |
| H2: PD -> IM | -0.056 | -0.038 | 0.074 | 0.759 | 0.448 | H2 Rejected |
| H3: PA -> IM | 0.197 | 0.186 | 0.100 | 1.966 | 0.050 | H3 Accepted |
| H4: SO -> IM | 0.077 | 0.081 | 0.092 | 0.831 | 0.407 | H4 Rejected |
| H5: SI -> IM | 0.353 | 0.339 | 0.122 | 2.893 | 0.004 | H5 Diterima |
| H6: AGE -> IM | -0.008 | -0.01 | 0.031 | 0.262 | 0.794 | H6 Rejected |
| H7: PJ -> IM | 0.321 | 0.332 | 0.059 | 5.407 | 0.000 | H7 Accepted |
| R²= 69.0 % | Adjusted R²= 67.1% | | | | | |

Effect of Information Technology Knowledge on the Implementation of SAK EMKM

Based on the data analysis, Hypothesis 1 (H1) which states that the use of IT has a positive effect on the implementation of SAM EMKM was not proven. This means that information technology knowledge did not affect the implementation of SAK EMKM. The findings of the research showed that, in financial statement preparation, MSME players did not use information technology. More specifically they did not use technology-based facilities; many of them manually recorded their transactions.

MSME players do not understand the benefits of information technology due to lack of knowledge about the implementation of technology in the business world, affecting their financial information presentation. MSME players' lack of IT knowledge will cause inefficiencies and ineffective company operational activities. This eventually results in many MSME players that do not have competitiveness to gain market share because they fail to present financial information properly. However, the results of the study are not in line with research by Izzaty et.al (2023), showing that MSME players have used computer and internet facilities in processing transaction data.

MSME players also still lacks awareness of the use of information technology to facilitate their business, support their business processes, and prepare financial statements based on applicable standards, i.e., SAK EMKM. They do not understand the importance

of using information technology to gain competitive advantage, improve company performance, and facilitate the completion of business works, hindering them from obtaining accurate information in decision making. This is not in line with research conducted by Wulandari & Arza (2022), showing that information technology makes it easier for MSME players in every decision making, which means that MSME players are aware of the importance of using information technology in business processes. The higher the MSME players' level of understanding of information technology, the better the knowledge of various forms of technology implementation in business, the better the accounting information presentation in accordance with applicable standards, i.e., SAK EMKM.

The results of the study proved that MSME players still lacked understanding of information technology. This makes it difficult for them to prepare financial statements, resulting in difficulty of finding financing to develop their business. This supports research of Winarso & Yuniarto (2023), which states that MSME players have difficulty in financial reporting in accordance with SAK EMKM, partly because they are unfamiliar with financial standards.

Effect of Education Level on the Implementation of SAK EMKM

The results of the data analysis failed to prove that education level had a positive effect on the implementation of SAK EMKM, so Hypothesis 2 (H2) was rejected. The results of this study support research conducted by Bakdiyanto & Ismunawan (2022) and Winarso, & Yuniarto (2023), showing that educational background has no effect on the implementation of SAK EMKM. The results of the study also support the results of research by Bakdiyanto & Ismunawan (2022), which state that MSMEs are usually family businesses that have been passed down over generations. Besides, the educational background of MSME players usually is not relevant to the business sector. In addition, these MSME players only have basic knowledge of financial statement recording and preparation; they obtained this knowledge from various sources and trainings. In other words, educational background had no effect on the implementation of SAK EMKM.

In general, MSME players do not have an accounting education background, but they can understand financial statements based on SAK. This is because both the government and universities often conduct trainings on financial statement preparation based on SAK EMKM, to increase their understanding of SAK EMKM. A person's understanding of financial statements is not based on his educational background because trainings on accounting are available regardless of the educational background of the prospective participants (Tuti & Dwijayanti, 2016). This study showed that educational background did not affect MSME players' level of understanding of financial reporting based on SAK EMKM. In other words, either higher or lower levels of education do not always have an impact on the implementation of SAK EMKM for financial statement preparation. This way, the results of the study do not support research conducted by Wulandari & Arza (2022), showing that the higher the level of education, the higher the implementation of SAK EMKM.

A person who has a basic understanding of accounting may have ability to prepare financial statements properly through training. Therefore, educational background is not the only success factor for MSME players in implementing SAK EMKM. The results of the study do not support research conducted by Wulandari & Arza (2022); Septiani (2022); Kusumasari & Diatmika (2022), and Yandris et.al., (2023), who found that the higher the level of education of MSME human resources, the higher the implementation of SAK EMKM.

Effect of Accounting Knowledge on the Implementation of SAK EMKM

The results of the analysis showed that Hypothesis 3 (H3), which states that accounting knowledge has a positive effect on the implementation of SAK EMKM, was accepted. This means that MSME players' accounting knowledge had a positive effect on the implementation of SAK EMKM. The higher the accounting knowledge, the higher the implementation of SAK EMKM.

Accounting knowledge is a person's ability to interpret and understand accounting information. Someone who has accounting knowledge is said to understand the accounting processes in financial statement preparation that is in accordance with applicable accounting standards. MSME players can participate in various accounting trainings and financial statement preparation held by certain institutions such as the Trade Office, Industry and Cooperatives, Small and Medium Enterprises or other institutions. Therefore, MSME players who have good accounting knowledge will understand how the accounting processes take place (Darmasari & Wahyuni, 2020).

MSME players who have accounting knowledge will understand the accounting processes that take place in financial statement preparation (Darmasari & Wahyuni, 2020). They can gain accounting knowledge by attending various trainings on accounting and financial statement preparation held by the Indonesian Institute of Accountants, universities, or other related institutions. Better accounting knowledge will help MSME players implement SAK EMKM, thus increasing the implementation of SAK EMKM. The results of the study support the results of research conducted by Darmasari & Wahyuni (2020) and Bakdiyanto & Ismunawan (2022), which show that an increase in accounting knowledge will be the basis for the development of SAK EMKM-based financial reporting, thus increasing the implementation of SAK EMKM in MSMEs. Understanding the accounting standards used as the basis for financial statement preparation is very important. In other words, the higher the MSME players' accounting knowledge, the better their understanding of the applicable standards.

Effect of SAK EMKM Socialization on the Implementation of SAK EMKM

Based on the data analysis, Hypothesis 4 (H4), which states that socialization of SAK EMKM has a positive effect on the implementation of SAK EMKM, was rejected, meaning that the socialization of SAK EMKM had no effect on the implementation of SAK. In other words, whether or not there is socialization of SAK EMKM, it will not affect MSME players in preparing their financial statements using the applicable accounting standard, i.e., SAK EMKM. This proves why MSME players still find it difficult to seek financing: their implementation of SAK EMKM in financial statement preparation is still not optimal.

Socialization is a process of self-adjustment to new things that are learned in accordance with predetermined roles and rules, so it is very important to increase business players' understanding of the applicable standards to improve the quality of financial reporting for the progress of their business (Darmasari & Wahyuni, 2020). SAK EMKM can be socialized by training, workshops, or courses conducted by various relevant parties. The provision of information or training related to SAK EMKM to MSME players will increase their understanding of SAK EMKM which is very useful in financial statement preparation. The results of the study do not support a statement of Yandris et.al. (2023), that socialization of SAK EMKM will be very beneficial for MSME players because they will be able to understand the importance of bookkeeping in accordance with SAK EMKM for the sustainability of their business.

Effect of Market Participant Readiness on the Implementation of SAK EMKM

Hypothesis 5 (H5), which states that market participant readiness has a positive effect on the implementation of SAK EMKM, was accepted. This means that the level of market participant readiness had a positive effect on the implementation of SAK EMKM by MSME players as one of the market participants. Therefore, the results of the study showed that MSME players were ready to implement the currently applicable accounting standards in their financial statement preparation. This is evident that MSME players already knew the provisions stipulated in SAK EMKM. The results of the study support research conducted by Darmasari & Wahyuni (2020) that MSME players are ready to implement SAK EMKM and research by Pardika et.al., (2019), that the higher the level of readiness of MSME players, the higher the implementation of SAK EMKM. Similarly, the results of a study by Maulana (2023) shows that MSME players are ready to implement SAK EMKM as a guideline in their financial statement preparation.

The readiness of MSME players in using SAK EMKM in their financial statement preparation is in line with the objectives of the enactment of SAK EMKM, i.e., to help MSMEs meet their financial reporting needs. The implementation of SAK EMKM by MSME players can increase the transparency and accountability of their financial reporting, thus encouraging the growth and development of the MSME sector in Indonesia. The MSME sector has been proven to survive in crisis and pandemic situations that have hit Indonesia. With the readiness of MSMEs in implementing SAK EMKM, it hopefully helps them gain easy access to financing from financial institutions, eventually increasing sustainable national economic growth. The presence of SAK EMKM makes it easier for MSME players to prepare their financial reporting because the basis of measurement is purely to use the concept of historical costs, which is sufficient to record assets and liabilities based on acquisition costs. SAK EMKM is a very simple financial accounting standard, which helps MSME players prepare their financial statements easily. This eventually has a positive effect in terms of obtaining access to funding from various financial institutions which can be used to fund their operational activities to increase revenue, thus leading to the development and growth of business.

Effect of Business Age on the Implementation of SAK EMKM

Business age is how long the company has been established, operating, or carrying out its business activities. It is also related to how the business can continue to exist and have competitiveness, as well as how the company thinks, acts, and behaves in carrying out its operational activities. Business age also indicates the company's experience in facing various challenges and problems in the business world. Hypothesis 6 (H6), which states that business age has a positive effect on the implementation of SAK EMKM, was rejected. This means that business age did not have any effect on the implementation of SAK EMKM. Therefore, there is no difference in terms of the implementation of SAK EMKM between newly established MSMEs or those that have been passed down over generations. In other words, experience and business age of MSMEs have no impact on the preparation of financial statements which are used as the basis for decision making based on the applicable standards. The results of the study contradict research by Kusumasari & Diatmika (2022), showing that the higher the activities of companies, the higher the needs for reliable and accurate financial statement information. Financial statement must be prepared according to the applicable accounting standards to produce reliable and accurate statements, which can assist companies in decision making.

The results of the study showed that business age did not have a positive effect on the implementation of SAK EMKM by MSME players. Therefore, business age does not affect the company's ability to record and prepare its business financial statements. In addition, business age does not guarantee that, in decision making, MSME players use financial statements that are prepared based on the applicable accounting standards. This is, however, not in line with the results of research by Bakdiyanto & Ismunawan (2022), showing that business age affects the understanding of the importance of financial statements, which will increase the implementation of SAK EMKM by MSMEs.

In addition, the results of the study also contradict research conducted by Yandris et.al., (2023), who proved that the longer the business age, the better the development of the business, the higher the needs for SAK EMKM as a basis for financial statement preparation. This means that the results of the current study failed to prove that how the company thinks, acts, and behaves in carrying

out its operations requires accurate accounting records as the basis for proper decision making, to help the company maintain its existence and survival.

Effect of Taxpayer Compliance on the Implementation of SAK EMKM

The results of the data analysis showed that Hypothesis 7 (H7), which states that taxpayer compliance has a positive effect on the implementation of SAK EMKM, was accepted. Based on the results of the study, the more compliant MSME players as taxpayers, the better the implementation of SAK EMKM. This supports research conducted by Damayanti, Purnamawati, & Musmini (2023), where the basis for tax reporting is the financial statements prepared by taxpayers. If MSME players, as taxpayers, have recorded and presented financial statements in accordance with the accounting standards, it will have a positive effect on taxpayer compliance. In other words, taxpayer compliance is one of the factors for MSME players to implement SAK EMKM in their financial statement preparation.

Taxpayers who have a correct understanding of SAK EMKM will be able to prepare financial statements based on the applicable standards, which eventually will facilitate tax reporting because they have prepared their financial statements properly. Therefore, by implementing SAK EMKM, MSME players will be able to prepare accurate financial statements as the basis for tax reporting. This is in line with the results of a study by Setiawati (2021), showing that an understanding of SAK EMKM can provide good quality accounting records to prepare fair financial statements in accordance with the applicable standards, especially for the preparation of income tax reports. MSME players who have a good understanding of accounting are able to carry out their tax obligations, making them have higher tax compliance. The results of the study also support research conducted by Damayanti, Purnamawati, & Musmini (2023), showing that taxpayer compliance has a positive effect on the implementation of SAK EMKM. This means that the higher the level of taxpayer compliance, the better the implementation of SAK EMKM in financial statement preparation.

Based on the results of the research, MSME players, as taxpayers, have been proven to be tax compliant in accordance with the applicable regulations. MSME players are as taxpayers who, in the preparation and presentation of financial statements, must use SAK EMKM; the financial statements of MSMEs serve as the basis for reporting the Annual Income-Tax Notification Letter (SPT).

Conclusions

The results of the study showed that the use of information technology (IT), education level, socialization of SAK EMKM, and business age have no effect on the implementation of SAM EMKM, while accounting knowledge, market participant readiness, and taxpayer compliance are proven to have a positive effect on the implementation of SAK EMKM.

MSME players in Indonesia still manually prepare their financial statements, explaining why the results of the study show that the use of information technology does not affect the implementation of SAK EMKM. In addition, MSME players also have a lack of ability to provide IT-based facilities and infrastructure because it requires quite a lot of funds. However, MSME players have understood that accounting is used as the basis for preparing their financial statements. This explains the research results that accounting knowledge and the level of readiness of MSME players' as one of the market participants are shown to have a positive effect on the implementation of SAK EMKM. This means that MSME players realize the importance of accounting knowledge and readiness in implementing SAK EMKM.

Socialization of SAK EMKM has been shown to have no effect on the implementation of SAK EMKM due to the lack of access to information about training or workshops as well as the lack of ability of EMKM players to attend paid training. There are still many MSME players whose business scale is relatively small, so they do not have the resources to pay for training activities. Besides, there are still many MSME players who do not have a high educational background; some of them have education that is not relevant to their business fields, hindering optimal implementation of SAK EMKM. This is evident from the research results that education level has no effect on the implementation of SAK EMKM.

Although many MSME players have not yet implemented SAK EMKM, they are compliant with tax obligations. This is evident that the compliance of MSME players as taxpayers has a positive effect on the implementation of SAK EMKM, meaning that there are already MSME players who implement SAK EMKM as the basis for their financial reporting for the purpose of tax reporting.

Access to MSME players to obtain the research data was quite difficult, so the number of respondents was not quite representative of the entire population of MSME players in Indonesia, which spread across various urban or rural areas. In addition, the data collection used Google Form, which was accessible only to MSME players who had information technology literacy.

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