Factors influencing implementation of SAK EMKM on the preparation of MSME financial reports in Semarang City

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Article Info	ABSTRACT
	This research analyzes the factors that influence the application of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in preparing financial reports for MSMEs. The population in this study was 114 MSMEs in Semarang City, Central Java. The statistical analysis technique in this research uses multiple linear regression. The results of this research show that the socialization of SAK, human resource competence, understanding of accounting, and the size of MSME businesses have a significant influence on the application of SAK EMKM in preparing financial reports. Meanwhile, the perception variable of MSME actors does not have a significant effect on the implementation of SAK EMKN. The implications of the research results are important for MSME business actors in preparing good financial reports in accordance with SAK EMKM, which has a direct or indirect impact on business performance due to the presentation of accurate accounting information.

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1. INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play a significant role in the national economy, particularly in employment. The growth of the MSME sector is often seen as a measure of development success, especially in countries with low per capita income (Nasution & Pristiyono, 2019). MSMEs are a cornerstone of the economy in Indonesia and support a populist economy that needs to be protected and nurtured (Hanim et al., 2022). Data from the Ministry of Cooperatives and SMEs (Kemenkop UKM) in 2022 indicated that 99.9% of all businesses in the country are MSMEs (Satiya et al., 2020). This high percentage underscores the importance of MSMEs as the driving force behind the country's economy (Suyadi et al., 2018). MSMEs contribute to the process of equalization and national stability, leading to an increase in people's income and the overall improvement of the Indonesian economy (Mulyaga, 2016). MSMEs have been able to create jobs, absorbing 96.9% of the total workforce. Additionally, they contribute 60.5% to the national domestic income and play a crucial role in boosting the gross domestic income (Rosita, 2020)..

After the covid COVID-19 pandemic ended, new businesses emerged as MSMEs in various fields, which ledleading to higher business competition. Therefore, if MSMEs do not innovate and develop their businesses, it is possible that many MSME players willmay not be able to continue their businesseoperations (Yanto, 2021). MSMEs face various problems in running their businesses,

including inadequate capital and human resources. However, the problem that is no lessan equally important issue in managing MSMEs into increasinge capital and resources is the existence of a recording and reporting system for business transactions. Some MSMEs do not regularly and accurately record and make financial reports on their business activities. This causes MSME actors to be unable to measure and assess their financial performance appropriately and correctly, so that some financial decisions are not made based on accurate information. Unmeasured business activities, performance that cannot provide important information in planning, evaluating, and formulating business strategies make MSME activities unable to develop properly. Not a few MSME players also think that financial reports are not too important for their business, business continuity is the main thing. This assumption is not entirely wrong, but competition or business competition is very high, so business actors must be able to make efficient and strategic steps for their business. And from the financial statements business people can get this information. On the one hand, the government also opened efforts to assist MSME capital through the People's Business Credit (KUR).

The government assists MSME actors in improving and developing their businesses (Mulyaga, 2016). Institutions or banks that have been appointed by the government as KUR distributors are very careful in lending, because they do not get adequate information regarding the condition of MSMEs (Rudiantoro & Siregar, 2012). The low quality of financial reports causes banks to doubt the relevance of the revenue and profit activities carried out by MSMEs (Wicaksono & Lathifah, 2018). Quality MSME financial report information by banks is used to interpret the ability of MSMEs to manage funds, predict the risk of business failure due to the inability of MSMEs to manage funds (Galuh & Agung, 2018).

This condition also occurs in various MSMEs in Indonesia, including MSMEs in Semarang City, Central Java. Some of the MSME actors have not been able to prepare financial reports in accordance with applicable standards, on the grounds that these business activities are only accounted for personally, because the business is individually owned. In addition, there is also a lack of human resources or employees who understand and have knowledge in preparing correct financial reports. EMKM Financial Accounting Standards (SAK EMKM) is a simpler financial accounting standard compared to other SAKs because it regulates transactions commonly carried out by MSMEs On May 18, 2016 the Indonesian Institute of Accountants (IAI) issued the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) authorized by the Financial Accounting Standards Board (DSAK-IAI). SAK EMKM became effective for the preparation of MSME financial statements on January 1, 2018.

Micro businesses are productive businesses owned by individuals and/or individual business entities that meet the criteria of micro businesses as stipulated in government regulations. Small businesses are stand-alone productive economic businesses carried out by an individual or business entity that is not a subsidiary or branch of a company owned, controlled, or part of a medium business or large business that meets the criteria of a small business as referred to in government regulations. In accordance with Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises and Government Regulation No. 7 of 2021, micro, small, and medium enterprises are categorized based on business capital criteria or annual sales results. Micro enterprises have a business capital of up to a maximum of IDR 1,000,000,000.00 (one billion rupiah) excluding land and buildings of the business premises; small enterprises have a business capital of more than IDR 1,000,000,000.00 (one billion rupiah) up to a maximum of IDR 5,000,000,000.00 (five billion rupiah) excluding land and buildings of the business premises.

The obligation to organize good and correct accounting records for Indonesian micro, small and medium enterprises has been regulated in Government Regulation of the Republic of Indonesia Number 17 of 2013 concerning the implementation of Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (Mulyaga, 2016). This requirement compels MSMEs to prepare financial reports in accordance with standards. With the presence of SAK EMKM, it can assist MSME actors in compiling their financial reports so that MSME actors can take advantage of funding programs that have been offered to gain access to funding from various financial institutions. In

connection with good financial records that separate business records from personal needs, it will provide convenience in business management and good accountability to parties with an interest in MSME businesses, such as taxes.

Entity theory views the entity as something separate and distinct from the party that invests capital into the company. The business unit is the center of attention and presents the information that must be served, not the owner. It is the business unit (entity) that is considered to have the wealth and obligations of the company both to creditors and owners (Suwardjono, 2010). Entity theory emphasizes the concept of management and accountability where the business is concerned with the level of business continuity and financial information for the owner in order to fulfill legal needs.

There have been many studies on the implementation of SAK EMKM, such as those conducted by Kusuma & Lutfiany (2018), Silvia & Azmi (2019), Nurhidayanti (2019), Pulungan (2019), Suastini, (2019) and Satiya et al. (2020). The purpose of this research is to determine the effect of SAK EMKM socialization, human resource competence, perceptions of MSME actors, and accounting understanding on the application of SAK EMKM, in MSMEs, considering the business size. The findings of this study are expected to help MSMEs manage their businesses more effectively and efficiently; provide reports for decision making; and support regulatory compliance.

Socialization of SAK EMKM, according to Silvia and Azmi (2019), is an effort that needs to be carried out by IAI (Indonesian Accountants Association) or other institutions with the aim of providing knowledge and guidance to MSMEs about the information in SAK EMKM. Through socialization, individuals can enhance their ability to acquire the knowledge, skills, and attitudes necessary for active participation in a specific position in society (Sari, 2020). The socialization of SAK EMKM conducted by authorized parties such as the Indonesian Institute of Accountants and other institutions can provide MSME business owners with an understanding of SAK EMKM to help them prepare their business financial reports.

Human resource competencies describe the characteristics of knowledge, skills, education, behavior, and experience needed to perform a job. According to Wibowo (2017), human resource competence is the ability to carry out a job based on skills and knowledge, supported by a work attitude required for the job. Competence is the work ability of each individual in the organization, including knowledge and skills in line with predetermined standards that relate to the work environment. The human resource competency instruments in this study include educational background, experience, skills, understanding, and knowledge in the field of accounting.

The perception of MSME business actors is a direct response or acceptance of something. It is a process of someone selecting, organizing, and interpreting things into a broader picture that has meaning and is comprehensive (Simamora, 2002). Understanding of accounting explains that a person understands the basic process of accounting, starting from the process of recording financial transactions, grouping, reporting and interpreting financial data (Sari, 2020). In the implementation of SAK EMKM, an understanding of accounting is very necessary because an understanding of accounting owned by MSMEs will lead to the preparation of financial reports. The higher the level of basic understanding of accounting from human resources owned by MSMEs, the better the quality of the resulting financial statements. Meanwhile, business size is a description that reflects how much value the assets owned, the number of workers, and the income earned by the company each year (Novianti, et al, 2018).

2. RESEARCH METHOD

This research uses a quantitative approach and primary data. The population in this study consists of MSMEs in Semarang City, Central Java. The sample for this study included 100 MSME respondents in Semarang City, Central Java. The study utilized incidental sampling, a technique based on chance where individuals who incidentally meet the researcher can be used as samples if they are considered suitable data sources (Sugiyono, 2017).

The research instrument employed a Likert scale method obtained through distributing questionnaires to respondents. The Likert scale is used to measure attitudes, opinions, and perceptions of individuals or groups regarding specific events or social phenomena (Sugiyono, 2017). The dependent variable in this study is the preparation of financial statements based on SAK EMKM, while the independent variables include SAK EMKM socialization, human resource competence, perceptions of MSME actors, accounting understanding, and MSME business size. Data collection was conducted by distributing questionnaires directly to MSME actors and online.

The classic assumption test is used to determine whether the data meets the basic assumptions to avoid biased estimates. The tests carried out in this study include the Normality test, Multicollinearity test, and Heteroscedasticity test. A good regression model should have a normal data distribution. To detect whether the distribution is normal or not, statistical analysis can be used. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated, these variables are not orthogonal (Ghozali, 2016). The statistical analysis technique used in this study is multiple linear regression, with operational statistical processing procedures conducted using the IBM SPSS Statistics 25 application. The regression equation model used in this study is assumed to be linear and tested with a significance level of 5%. The regression equation is as follows:

$$\text{Fin Report}_i = \beta_0 + \beta_1 \text{Soc} + \beta_2 \text{HRC} + \beta_3 \text{Perc} + \beta_4 \text{Acc} + \beta_5 \text{Size} + \varepsilon$$

where:

Fin Report	= Financial Reporting Based on SAK EMKM
β_0	= Intersep
β_1	= Regression Coeficient
Soc	= Socialization SAK EMKM
HRC	= Human resource competence
Perc	= Perceptions of MSME
Acc	= Accounting understanding
Size	= MSME business size
ε	= error

3. RESULTS AND DISCUSSIONS

The research sample was Semarang City MSMEs, totaling 114 MSME owners. The characteristics of the MSMEs sampled in the research are presented in table 1.

Table 1. Respondent Characteristics

Respondent Criteria	Characteristics	Amount	%
Gender	Women	44	38,5
	Man	70	61,5
Age	20 – 30 Years old	11	9,6
	31 – 40 Years old	38	33,3
	41 – 50 Years old	44	38,6
	More than 50 Years old	21	18,5
Level of education	SMA/SMK/MA	83	72,8
	S1	31	27,2
Length of Business	1 – 3 Years	24	21
	3,1 -6 Years	57	50
	More than 6 Year	33	29
Business Turnover	less than 10 million rupiah	66	58
	10,1 – 25 million rupiah	32	28
	More than 25,1 million rupiah	16	14
Using financial reports	less than 3 years	63	55
	more than 3 years	51	45

Based on Table 1, it shows that the characteristics of the respondents in this study were dominated by 70 men, with the age of the respondents ranging from 31 - 50 years with the level of education coming from SMA/SMK/MA/equivalent. Has a business experience of around 3.1 – 6 years with an average turnover of less than 10 million rupiah per month. However, businesses that create/compile financial reports are dominated by those that prepare less than 3 years. Based on these characteristics, it can be concluded that business owners are in Semarang City are in the productive time range with the majority having an education equivalent to high school. The time span of running a business is still relatively short and the turnover is still below 25 million rupiah but they have tried to make/compile financial reports. Table 2. below is the results of the validity and reliability tests of the indicators in the research questionnaire

Table 2. the validity and reliability test

No.	Varible	Indicator	r.count	r.table	result	Cronbach's Alpha	Reliable standart	result
1	Preparation of financial statements based on SAK EMKM	Y1	0,837	0,1388	Valid	0,876	0,70	reliable
		Y2	0,862	0,1388	Valid	0,902	0,70	reliable
		Y3	0,897	0,1388	Valid	0,869	0,70	reliable
		Y4	0,892	0,1388	Valid	0,862	0,70	reliable
2	Socialization SAK EMKM	X1.1	0,782	0,1388	Valid	0,870	0,70	reliable
		X1.2	0,824	0,1388	Valid	0,866	0,70	reliable
		X1.3	0,848	0,1388	Valid	0,887	0,70	reliable
		X1.4	0,762	0,1388	Valid	0,885	0,70	reliable
		X1.5	0,880	0,1388	Valid	0,858	0,70	reliable
3	Human resource competence	X3.1	0,850	0,1388	Valid	0,980	0,70	reliable
		X3.2	0,925	0,1388	Valid	0,981	0,70	reliable
		X3.3	0,829	0,1388	Valid	0,980	0,70	reliable
		X3.4	0,899	0,1388	Valid	0,980	0,70	reliable
4	Perceptions of MSME	X4.1	0,861	0,1388	Valid	0,910	0,70	reliable
		X4.2	0,821	0,1388	Valid	0,899	0,70	reliable
		X4.3	0,893	0,1388	Valid	0,914	0,70	reliable
		X4.4	0,915	0,1388	Valid	0,908	0,70	reliable
		X4.5	0,873	0,1388	Valid	0,912	0,70	reliable
5	Accounting understanding	X5.1	0,872	0,1388	Valid	0,979	0,70	reliable
		X5.2	0,909	0,1388	Valid	0,980	0,70	reliable
		X5.3	0,873	0,1388	Valid	0,979	0,70	reliable
		X5.4	0,880	0,1388	Valid	0,980	0,70	reliable
6	MSME business size.	X6.1	0,932	0,1388	Valid	0,888	0,70	reliable
		X6.2	0.901	0,1388	Valid	0,813	0,70	reliable
		X6.3	0,877	0,1388	Valid	0,770	0,70	reliable

The results of the data analysis above show that all indicators (after removing indicator not valid and reliable) have r account valid and cronbach's alpha be concluded that indicators reliable. The following are the results of the classical assumption test presented in table 3.

Table 3 Classic Assumption Test Results

Classic assumption test	Result	Decision
Normality test (Kolmogorov Smirnov)	Asymp. Sig. (2-tailed) = 0,76	Meets normality assumptions
Multikolinearity test	VIF < 10 1,011 – 1,479 Tolerance value > 0, 10 0,676 – 0,989	Meets multikolinearity assumptions
Heteroskedastisity test (Spearman's rho)	Sig in all variable > 0,05 0,058 – 0,896	Meets heteroskedastisity assumptions
Autocorrelation test	dU(1,84)<dW(2,040)<4-dU(2,16)	Meets autocorrelation

| (Durbin Watson) | | | | | | | assumptions |

Based on table 3, it shows that the results of the data normality test obtained through the Kolmogorov-Smirnov test are 1.278 and the significance is 0.76 > 0.05, so it can be concluded that the data is normally distributed. The tolerance value is greater than the specified default value of 0.10. Meanwhile, the VIF value also shows below the number 10. So it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Table 4. Hypothesis Testing Results

	Regression results			Good of Fit Model		Coefficient of Determination	
	β	t	Sig	F	Sig.	R^2	Adjusted R^2
Socialization ➔ Fin Report (H₁)	0,166	3,823	0,000				
HR Competence ➔ Fin Report (H₂)	0,629	2,109	0,036				
Perceptions ➔ Fin Report (H₃)	-0,272	-1,942	0,054	46,347	0,000	0,5	0,578
Understanding ➔ Fin Report (H₄)	0,464	9,678	0,000			90	
Business size ➔ Fin Report (H₅)	0,309	2,121	0,035				

Based on Table 4, the significant value for this equation is a significance value of 0.000 < 0.05 significance level and an F-count value of 46.347 > F-table = 3.020. So it can be concluded that this model test is suitable for use in research, so that the regression equation formed is suitable for use to analyze the effect of implementing SAK EMKM in preparing financial reports or is good for being used as an estimation tool and can be continued to further testing. From the regression results in the table above, it can be seen that the equation produces an adjusted R2 value of 0.578 or 57.8%. This means that 57.8% of the SAK EMKM implementation variable in MSME businesses can be explained by the variables of socialization of SAK EMKM, human resource competency, perception of MSME actors, understanding of accounting, size of MSME businesses. Meanwhile, the remaining 42.2% is explained by other factors not included in the variables of this research.

Testing the socialization of SAK EMKM on the application of SAK EMKM in preparing financial reports shows that the influence of the socialization variable obtained a significance value of 0.000 < 0,05 and a t-count value of 3.823 while the t-table value was 1.976. These results show that the socialization of SAK EMKM towards the application of SAK EMKM in the preparation of financial reports has a positive effect on the preparation of financial reports. The results of this research are in line with research by Salmiani, et al (2021), Susilowati, et al (2021).

Testing of human resource competency shows a t-count value of 2.109 > t-table of 1.976, as well as a significance value of 0.036 < 0.05, meaning that HR competency has a positive and significant effect on the application of SAK EMKM in preparing financial reports. The results of this research are in line with research by Suryani (2018). The ability of human resources to understand and know how to prepare financial reports to the correct standards is very influential for MSMEs in implementing SAK EMKM. Therefore, MSMEs must start thinking about improving HR competency, or recruiting HR who have accounting competency, if they want to apply EMKM SAK in preparing their financial reports. The results of this research are also in line with the findings of (Purba, 2019), which concluded, among other things, that the inability of MSME management to prepare financial reports in accordance with SAK EMKM, was caused by several things, namely management's ignorance of SAK EMKM and a lack of human resources who had related competencies or understanding. preparation of financial reports.

Testing the perceptions of MSME business actors regarding the application of SAK EMKM in preparing financial reports shows that the influence of the perception variable obtained a significance value of 0.054 > 0.05 and a t-count value of -1.942 while the t-table value was 1.976. These results indicate that the perception of business actors has no influence on the implementation of SAK EMKM in preparing financial reports. The results of this research contradict the research of Susilowati, et al (2021).

Testing accounting understanding the application of SAK EMKM in preparing financial reports shows that influence the understanding variable obtained a significance value of 0.000 < 0.05 and the t-count value was 9.678 while the t-table value was 1.976. These results show that accounting understanding of the application of SAK EMKM in the preparation of financial reports has a significant positive effect on the preparation of financial reports. The results of this research are in line with research by Sari, (2020), and (Purba, 2019), which concluded, among other things, that the inability of MSME management to prepare financial reports in accordance with SAK EMKM, was caused by several things, namely management's ignorance of SAK EMKM and a lack of human resources. who has competence or understanding regarding the preparation of financial reports.

Testing the size of MSME businesses on the application of SAK EMKM in preparing financial reports shows that the influence of the business size variable obtained a significance value of 0.035 < 0.05 and a tcount value of 2.121 while the ttable value was 1.976. These results indicate that business size has a significant positive effect on the application of SAK EMKM in preparing financial reports. The bigger a business, the more stakeholders associated with the business. So that MSME business managers try to show their business performance through financial reports. These results are in line with research conducted (Suastini, 2019), which concluded that business size will influence business owners in determining steps in deciding to use accounting standards in preparing financial reports. However, the results of this study are not in line with or contradict research by Novianti, et al, (2018).

4. CONCLUSION

The conclusion of this research is that the first socialization of SAK EMKM among MSME players has a significant positive effect on the preparation of MSME financial reports, the human resource competency variable also has a significant positive effect, likewise the accounting understanding variable and the variable size of MSME businesses both have a significant positive effect on the application of SAK EMKM in preparation of financial reports. One variable, namely the perception of MSME actors, does not have a significant effect on the application of SAK EMKM in preparing financial reports. It is recommended for further research to expand the sample used. And try other research approaches such as qualitative approaches. So we get variations in the results of research on MSMEs regarding the implementation of SAK EMKM. Bearing in mind that in the data collection process, the information provided by respondents through questionnaires sometimes does not show the respondents' true opinions, this occurs due to differences in thoughts, assumptions and different understandings for each respondent, as well as other factors such as the honesty factor in filling in respondents' opinions in their questionnaires.

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