

Research Article

# The influence of accounting understanding, perception of smes, and level of education on implementation of SAK EMKM

Muhammad Rizaldy Naida, Siswadi Sululing\*

Universitas Muhammadiyah Luwuk, Central Sulawesi, Indonesia

\*Corresponding Author: [siswadi.sululing@gmail.com](mailto:siswadi.sululing@gmail.com); [rizaldynaida@gmail.com](mailto:rizaldynaida@gmail.com) | Phone: +6282199457526; +6281247153797

## ABSTRACT

This study aims to determine partially and simultaneously the influence of understanding of accounting, perceptions of MSME actors, and level education on the application of SAK EMKM. This type of research is quantitative research. The population and sampel used is Café Chemistry Coffee and Space in Banggai Regency, Central Sulawesi with a sample of 10 employees. The data collection methods used were questionnaires and interviews, while the data analysis method used was multiple linear regression analysis. Partial and simultaneous research findings show that understanding of accounting, perceptions of MSME actors and education levels have a significant effect on the application of SAK EMKM. Meanwhile, the result of the test for the coefficient of determination shown that accounting understanding, perceptions of MSME actors, and education level have an effect of 72% on the application of SAK EMKM, the remaining 28% is explained by other variables not included in this study.

**Keywords:** MSME actors; SAK EMKM;

## 1. INTRODUCTION

Indonesia is a developing country that focuses on economic growth and development in a better direction. This has started with the existence of very diverse forms of large and small scale businesses. One of the type of business found in Indonesia is Micro, Small and Medium Enterprises (MSMEs) (Kusuma & Lutfiany, 2018). Micro, small and medium enterprises (MSMEs) play an important role in the economy in Indonesia, which is a developing country, thereby driving the pace of economic growth and development in a positive direction (Purnomo & Adyaksana, 2021). MSMEs experience several challenges and logistical determinants compared to large companies, due to low budget allocations and small personnel (Purnomo & Adyaksana, 2021). MSMEs play a role as an effort to reduce poverty, create jobs, improve the welfare of the community, as a means of equitable development in overcoming the income gap between rural and urban areas which will reduce urbanization (Purnomo & Adyaksana, 2021). MSMEs also have a significant role in the national economy, as proven by their linkages to gross domestic product, the government announced that as many as 3.79 million micro, small and medium enterprises (MSMEs) have used online platforms to market their products. This number is around 8% of the total MSMEs in Indonesia, namely 59.2 million (Larasati & Farida, 2021).

The Indonesian Institute of Accountants (IAI) has issued Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM). With the SAK EMKM issued by IAI, in this case MSME actors can easily compile and present financial reports. In Indonesia regulations regarding accounting records have been published 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. However, in reality MSME actors do not keep books or record their business financial reports (Agung Wira Pertama & Sutapa, 2020). The failure factor for implementing SAK EMKM is due to two factors, namely internal factors in the form of a lack of human resources (HR) who do not understand accounting and external factors lack of stakeholder oversight or stakeholders (Purnomo & Adyaksana, 2021). The role of accounting records includes providing financial reports according to standards, these reports are useful as a benchmark in providing information on financial position, performance analysis, and cash flow (Purnomo & Adyaksana, 2021).

MSME business actors should hold an understanding of accounting, but most argue that only a manager and stakeholders must understand (Purnomo & Adyaksana, 2021). Someone who understands accounting can understand the course of accounting procedures and then apply them into financial reports that are guided by the applicable standards for preparing financial reports (Purnomo & Adyaksana, 2021). The existence of a level of understanding of accounting produces quality financial reports, while the poor presentation of financial reports causes stakeholders to obtain misleading information, causing errors in decision making (Purnomo & Adyaksana, 2021). An understanding of accounting is very much needed by Micro, Small and Medium Enterprises (MSMEs) because the application of accounting will change the financial position into important information such as for making investments in credit in these business businesses (Purnomo & Adyaksana, 2021). Financial reports allow owners to obtain systematically arranged information data that is easy to monitor financial performance, information that is useful for business decisions, provides an overview of financial position and makes

tax calculations easier (Purnomo & Adyaksana, 2021).

Perception is a cognitive process experienced by a person in understanding information about his environment. This process through sight, hearing, feeling, feeling, and smelling is used to interpret the situation. Fundamentally the meaning of perception is described as a person's vision in describing a target which means views, understanding and assumptions, what is meant is the perception of MSME actors (Purnomo & Adyaksana, 2021). The perceptions of MSME actors play an important role in setting the goals of an MSME business, but the targets that have been set can be different from the actual reality (Purnomo & Adyaksana, 2021).

The perception of MSME actors is one of the factors that influence the application of SAK EMKM in their business because the majority of MSME actors think that implementing SAK EMKM is only a waste of time even though if it is known that SAK EMKM has an important role for the survival of their business and makes it easier to see the performance of the business they have. One of the things that makes Micro, Small and Medium Enterprises (MSMEs) do not apply the Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM), is due to the low level of education of MSME actors. Education is the learning of knowledge, skills and habits of a group of people which are passed down from one generation to the next through teaching and training (Larasati & Farida, 2021). Based on this, if the education level of MSME actors is low, it will be more difficult to understand and apply SAK EMKM, it is different if the MSME actors have a high level of education, it will be easier to apply SAK EMKM for their businesses.

The application of SAK EMKM is easier, compared to General SAK based on International Financial Reporting Standards (IFRS) and Financial Accounting Standards for Entities Without Accountability (SAK ETAP) (Agung Wira Pertama & Sutapa, 2020). However, implementing SAK EMKM requires an understanding of accounting, if you do not have an understanding of accounting, it will be difficult for MSME actors to apply financial reporting in accordance with SAK EMKM in their business (Agung Wira Pertama & Sutapa, 2020). Improving the application of SAK EMKM with the perception of business and readiness of MSME actors states that the perceptions of MSME actors have a significant effect on the implementation of SAK EMKM. This shows that the perceptions of MSME entrepreneurs will increase the motivation of business actors to implement SAK EMKM while accounting understanding has no significant effect on the application of SAK EMKM (Purnomo & Adyaksana, 2021).

The influence of accounting understanding and perceptions of MSMEs on the application of SAK EMKM in Klaten Regency. The results of this study show that the perceptions of MSME actors partially affect the application of SAK EMKM while understanding accounting partially has no influence on the application of SAK EMKM (Pandu Pertiwi, 2019). The effect of the perceptions of small and medium micro entrepreneurs and the level of understanding of the application of SAK EMKM shows that the perceptions of MSME actors partially influence the application of SAK EMKM. The partial understanding of accounting has no influence on the application of SAK EMKM (Nurfadilah et al., 2019). The influence of perception, level of education, and socialization on the application of SAK EMKM to MSMEs in the Surabaya City area. The results of this study show that the perceptions of MSME actors partially influence the implementation of SAK EMKM (Febriyanti & Wardhani, 2018).

The perception of MSMEs in understanding SAK EMKM states that the perceptions of MSME actors and their understanding of accounting simultaneously have a significant effect on the application of SAK EMKM. This shows that if the level of understanding of accounting is higher, it will have more influence on MSME players in writing their business financial reports based on SAK EMKM (Kusuma & Lutfiany, 2018). The level of application of SAK EMKM to MSME actors and efforts to increase the application of SAK EMKM seen from MSME perceptions and socialization of SAK EMKM shows that the perceptions of MSME actors partially have no effect on the application of SAK EMKM (Agung Wira Pertama & Sutapa, 2020). Based on the description above, there are differences in the research variables carried out by one researcher with another, so this is a reason to re-examine using the education level variable.

## Accounting Understanding

Understanding of accounting is the extent to which the ability to understand or understand accounting properly both as a set of knowledge and as a process, starting from recording transactions to becoming financial reports (Pandu Pertiwi, 2019). 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. Understanding of accounting can be realized with financial reports in accordance with accounting standards. An understanding of accounting is needed as a basis for understanding and implementing financial reports in accordance with SAK EMKM. The better the understanding of accounting that MSME actors have, the better their ability to implement SAK EMKM into financial reports (Kusuma & Lutfiany, 2018); (Pandu Pertiwi, 2019).

## Perceptions of MSME Actors

Perception is a person's response in understanding what is around him, including in this case the environment in the form of certain objects, people or symbols (Parhusip & Herawati, 2020); (Kusuma & Lutfiany, 2018).

## Level of education

According to the Law of the Republic of Indonesia Number 57 of 2021 concerning National Education Standards, education is a conscious and planned effort to create a learning atmosphere and learning process in order to develop one's potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills. needed by himself, society, nation and state. The ability and expertise of MSME owners today is largely determined by the education they have taken, both formal and non-formal. The owner's formal education level (elementary to high school education level) will be low in preparing and using accounting information compared to a high level of formal education (university) (Larasati & Farida, 2021); (Artika Febriyanti & Wardhani, 2018).

## Financial Accounting Standards (SAK)

Financial Accounting Standards (SAK) is a guideline that must be owned and known by every accountant because it contains procedures or steps in compiling a company's financial statements so that it makes the work of an accountant easier and avoids the name fraud (Tatik, 2018); (Nuvitasari et al., 2019). The research problems are: Effect of Understanding of Accounting on the Application of SAK EMKM (X1), Effect of Perceptions of MSME Actors on Application of SAK EMKM (X2), Effect of Education Level on Implementation of SAK EMKM (X3), and Simultaneous Effects of Understanding of Accounting, Perceptions of MSME Actors and Level Education on the Implementation of SAK EMKM. While the research objective is to determine the effect partially and simultaneously: understanding of accounting, perceptions of MSME actors, level of education on the application of SAK EM.

## 2. METHOD

This type of research is quantitative research, which examines the influence of accounting understanding variables, the perceptions of MSME actors and the level of education on the implementation of SAK EMKM. Data sources use primary data, namely using questionnaires and direct interviews with MSME owners (Sholikin and Setiawan, 2018). This research was conducted at Cafe Chemistry Coffee and Space, Luwuk District, Banggai Regency, using a sample of 10 employees. Data collection methods used are questionnaires and interviews. While the data analysis method uses multiple linear regression analysis (Rachmawati, 2019) using the formula:

$$\text{Formula: } Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e.$$

## 3. RESULTS AND DISCUSSION

### 3.1 Results

#### The Descriptive Statistics

The results of descriptive statistics appear in Table 1.

**Table 1.** Descriptive statistics

Variables	N	Min	Max	Mean	Std. Deviation
Total X1	10	14	28	18.30	4.990
Total X2	10	9	36	21.60	13.360
Total X3	10	6	24	12.50	5.949
Total Y	10	9	36	21.00	10.306
Valid N	10				

Each variable has a mean value that is smaller than the standard deviation value, meaning that the deviation of the data that occurs is low, so the distribution of values is even.

#### The Validity test

The results of the validity test for all variables shown that  $r_{\text{count}} > r_{\text{table}}$  means valid, where 0.992; 0.986; 0.934; 0.992; 0.992; 0.900; 0.967; 0.912; 0.992 > 0.6319.

#### The Reliability Test

The results of the reliability test are as shown in Table 2.

**Table 2.** Results of Reability statistics

Variables	Cronbach's Alpha
Understanding of accounting (X1)	0.988
Perception of SMEs (X2)	0.992
Education level (X3)	0.985
Application of SAK EMKM	0.990

Shows that all question items in the questionnaire that have been distributed to respondents are declared reliable, because they meet the reliability test criteria, where Cronbach's alpha value > 0.7 means reliable.

#### The Normality test

Normality test results using Shapiro Wilk as shown in Table 3.

**Table 3.** Results of Test of Normality

Variables	Statistics	df	Sig.
Total X1	0.192	10	0.360
Total X2	0.915	10	0.342
Total X3	0.921	10	0.362

The results of the Table 3. shown that the Shapiro Wilk test results are normally distributed because the resulting significant value is greater than 0.05.

### The Multicollinearity Test

The results of the multicollinearity test as shown in Table 4.

**Table 4.** Results of Multicollinearity test

Variables	Tolerance	Std	VIF	Std.	Description
Total X1	0.374	> 10	2.677	< 10	Nilmulticollinear
Total X2	0.659	> 10	1.517	< 10	Nilmulticollinear
Total X3	0.475	> 10	2.106	< 10	Nilmulticollinear

Based on the results of the Table 4. multicollinearity test conducted, it is known that the tolerance value is > 0.1 and the variance inflation factor (VIF) value is < 10, so it can be said that there is no multicollinearity.

### The Heteroscedasticity Test

Based on the processing of the results of the heteroscedasticity test data above, it was argued that the data points on the scatterplot test did not produce a specific pattern and the significant value of the data on the Glejser test was > 0.05, so it can be assumed that heteroscedasticity did not occur.

### The Multiple Linear Regression Test

The results of the multiple linear regression test as shown in Table 5.

**Table 5.** Results of Multiple Regression Test

Models	Unstandardized coefisients
Constant	11.313
Total X1	-2.922
Total X2	0.371
Total X3	0.468

The Table 5. shown that the multiple linear regression equation model:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

$$\text{Implementations of the SAK EMKM} = 11,313 - 2,922X_1 + 0,371X_2 + 0,468X_3 + e$$

Based on the the equation above, it can be explained as follows:

1. The constant value is 11.313, meaning that if the variables of Understanding of Accounting, Perceptions of MSME Actors, and Level of Education are considered constant, then the Application of EMKM SAK is 11.313.
2. The Coefficient of Accounting Understanding is -2.922, meaning that if the value of the Accounting Understanding variable increases by one unit, the Accounting Understanding variable value decreases by 2.922 assuming the other variables are constant.
3. The Perception Coefficient of MSME Actors is 0.371, meaning that if the value of the MSME Actors' Perception variable increases by one unit, then the MSME Actors' Perception variable value increases by 0.371 assuming other variables are constant.
4. The Coefficient of Education Level is 0.468, meaning that if the value of the Education Level variable increases by one unit, the Education Level variable value increases by 0.468 assuming the other variables are constant.

### The Hypothesis testing

Testing the t test was carried out partially to test accounting understanding, perceptions of MSME actors and educational levels regarding the application of SAK EMKM by comparing t-counts with t-tables. The results of the hypothesis test as shown in Table 6.

**Table 6.** Results of Hypothesis Test

Variables	Sig.	Std	Description
X1	0.000	< 0.05	H1 Accepted
X2	0.016	< 0.05	H2 Accepted
X3	0.044	< 0.05	H3 Accepted

## 3.2 Discussions

### The Effect of Understanding of Accounting on the Application of SAK EMKM

The results of hypothesis testing have proven that there is an influence of Accounting Understanding on the Application of SAK EMKM at Cafe Chemistry Coffee and Space, Luwuk District, Banggai Regency. Based on the statistical results that have been carried out, the coefficient value on the Accounting Understanding variable is -2.922 and a significant value is  $0.000 < 0.05$ , it can be concluded that Accounting Understanding has a negative and significant effect on the Application of SAK EMKM. The results of this study reveal that Accounting Understanding is well understood but not optimal. This finding indicates that the negative sign means that if Accounting Understanding increases, it will reduce the level of EMKM SAK Application. This is due to the perceptions of the employees of Cafe Chemistry Coffee and Space, Luwuk District, Banggai Regency who do not know what accounts contain financial reports, causing the implementation of SAK EMKM to be not optimal. A good understanding of accounting is expected to provide benefits for the progress and development of a business because it is needed as a basis for understanding and implementing financial reports in accordance with SAK EMKM. The better the Understanding of Accounting that MSME actors have, the better their ability to implement SAK EMKM into financial reports.

This study found that the Accounting Understanding factor influenced the Application of SAK EMKM. Therefore, the existence of a level of understanding of accounting produces quality and accountable financial reports, while the poor presentation of financial reports causes stakeholders to make wrong decisions. The results of this study are supported by previous research which also found a negative and significant effect between Accounting Understanding on the Implementation of EMKM SAK conducted by (Kusuma & Lutfiany, 2018), it is said that Accounting Understanding has a negative and significant influence on the Application of EMKM SAK, the level of accounting understanding has a positive effect and significant for the implementation of EMKM SAK (Pardita et al., 2019; Susilowati et al., 2021; Mutiari & Yudiantara, 2021; Luh Suarnadi, 2019).

### *The Effect of Perceptions of MSME Actors on the Implementation of SAK EMKM*

The results of hypothesis testing have proven that there is an influence of the Perceptions of MSME Actors on the Implementation of SAK EMKM at Cafe Chemistry Coffee and Space, Luwuk District, Banggai Regency. Based on the statistical results that have been carried out, the coefficient value on the variable Perceptions of MSME Actors is 0.371 and a significant value is 0.016 <0.05. It can be concluded that the Perceptions of MSME Actors have a positive and significant effect on the Implementation of SAK EMKM. Perception is an individual act of interpreting and giving meaning to the environment as the basis for the benefits to be obtained later. Perception aims to give meaning to these things through the five senses based on what is obtained from the environment. One's perception and judgment of something will be influenced by the assumptions made about it. A person's perception of something arises because of several stimuli that affect perception.

The results of this study reveal that the perception of good MSME actors towards the implementation of SAK EMKM will have a positive impact on implementing it so that these factors have an important role for MSME actors. The results of this study are supported by previous research which also found a positive and significant influence between the Perceptions of MSME Actors on the Implementation of SAK EMKM conducted by (Purnomo & Adyaksana, 2021), it is said that the Perceptions of MSME Actors have a positive and significant influence on the Implementation of SAK EMKM; there is a positive and significant relationship between the perceptions of MSME actors and the implementation of SAK EMKM (Febriyanti & Wardhani, 2018); perceptions of MSME actors do not affect the application of SAK EMKM (Adino, 2019); perceptions of MSME actors influence the application of SAK EMKM (Purnomo & Adyaksana, 2021);(Putra, 2018);(Larasati & Farida, 2021); the perceptions of MSME actors have no effect on the application of SAK EMKM (Sutapa, 2020); (Rafiq, 2018).

### *The Effect of Education Level on the Application of SAK EMKM*

The results of hypothesis testing have proven that there is an effect of education level on the application of SAK EMKM at Cafe Chemistry Coffee and Space, Luwuk District, Banggai Regency. Based on the results of the statistics that have been carried out, the coefficient value at the level of education is 0.468 and a significant value is 0.044 <0.05. It can be concluded that the level of education has a positive and significant effect on the application of SAK EMKM. The level of education is a process of learning, knowledge and skills for both individuals and groups in developing their own potential where a person will improve his education according to the level he takes. Based on this, the ability and expertise of MSME actors can be determined from the education they have taken, if the education level of MSME actors is low, it will be more difficult to understand and apply SAK EMKM and vice versa if the level of education is high, MSME actors will understand and apply it more. it in a business. The results of this study prove that the level of education also has an influence on the application of SAK EMKM (Mutiari & Yudiantara, 2021; Kusumasari, 2021); educational level has no effect on the application of EMKM SAK (Cahyaningrum & Andhaniwati, 2021; Putra, 2018).

### *F test*

The F test is used to determine the simultaneous effect of understanding accounting, perceptions of MSME actors, and level of education on the application of SAK EMKM. And also to assess the feasibility of a model from the multiple linear regression equation obtained. The results of the F test are as shown in Table 7.

**Table 7.** Results of F test

Models	F Count	F table	Sig.	Std.	Description
1	13.018	4.350	0.001	< 0.05	Eligible Models

Based on the table above, it is known that the significant value is 0.001 < 0.05 while the Fcount value is 13.018 > Ftable which is 4.350. It can be concluded that understanding of accounting, perceptions of MSME actors, and education level simultaneously have a positive and significant effect on the application of SAK EMKM. The results of this study state that if the Accounting Understanding, Perception of MSME Actors, and Education Levels are carried out well, it will maximize the Implementation of EMKM SAK at Cafe Chemistry Coffee and Space, Luwuk District, Banggai Regency.

## **4. CONCLUSION**

Based on the results and discussion, the following research findings were obtained: 1). Understanding of Accounting partially has a negative and significant effect on the Application of SAK EMKM, 2). Perceptions of MSME actors partially have a positive and significant effect on the implementation of SAK EMKM, 3). The level of education partially has a positive and significant effect on the application of SAK EMKM, 4). Understanding of Accounting, Perceptions of MSME Actors, and Level of Education simultaneously have a positive effect on the Implementation of SAK EMKM.

## RECOMMENDATION

For the owners of the Chemistry Coffee and Space Cafe, Luwuk District, Banggai Regency, it is hoped that they will pay more attention to the accounting understanding of each employee because this is very important in maximizing the application of SAK EMKM in financial reports. One way is by conducting special training related to accounting science and explaining the importance of this knowledge when applied to a business.

## ACKNOWLEDGEMENTS

The author would like to thank profusely to the Rector of the Luwuk Muhammadiyah University who has supported this research activity and the Head, staff and employees of the Cafe Chemistry Coffee and Space who have given permission as research locations and have participated in filling out research questionnaires so that research can be completed according to plan.

## AUTHOR'S CONTRIBUTIONS

The author discussed the results and contributed to from the start to final manuscript.

## CONFLICT OF INTEREST

The author declare that he has no competing interests.

## REFERENCES

- Adino, I. (2019). Faktor-Faktor Yang Mempengaruhi Pemahaman Pelaku Umkm Terhadap Sak Emkm : Survey Pada Umkm Yang Terdaftar Di Dinas Koperasi Dan Ukm Kota Pekanbaru. *Jurnal Akuntansi Kompetif*, 2(3), 84–94. <https://doi.org/10.35446/akuntansikompetif.v2i3.388>
- Agung Wira Pertama, I. G., & Sutapa, I. N. (2020). Tingkat Penerapan Sak Emkm Pada Pelaku Umkm Dan Upaya Peningkatan Penerapan Sak Emkm Dilihat Dari Persepsi Umkm Dan Sosialisasi Sak Emkm. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, 12(1), 63–68. <https://doi.org/10.22225/kr.12.1.1847.63-68>
- Astiani, Y. (2017). Lampiran Kuesioner Penggunaan Informasi Akuntansi, Persesi Pelaku UMKM, Pengetahuan Akuntansi dan Skala Usaha. 549, 40–42.
- Budi Darmasari, L. (2019). Lampiran Kuesioner Sosialisasi SAK EMKM, Pemahaman Akuntansi, Tingkat Kesiapan Pelaku UMKM dan Implementasi SAK EMKM. 104–143.
- Cahyaningrum, I., & Andhaniwati, E. (2021). Analisis Faktor- Faktor yang Mempengaruhi Penerapan SAK EMKM Pada UMKM Toko Sembako. *SeNAPaN (Seminar Nasional Akuntansi)*, 1(Vol. 1 No. 1 (2021): SeNAPaN), 1–12. <http://senapan.upnjatim.ac.id/index.php/senapan/article/view/72/34>
- Dito Aditia Darma Nasution & Puja Risqy Ramadhan (2019). *Persepsi Usaha Mikro Kecil dan Menengah*. Tanjung Balai : Penerbit Uwais Inspirasi Indonesia
- Faiz Zamzami & Nabella Duta Nusa (2017). *Pengantar Akuntansi I*. Yogyakarta: Penerbit Gadjah Mada University Press.
- Febriyanti, G. A., & Wardhani, A. S. (2018). Pengaruh Persepsi, Tingkat Pendidikan, dan Sosialisasi Terhadap Penerapan SAK EMKM Pada UMKM Wilayah Kota Surabaya. *Jurnal Ilmiah ESAI*, 12(2), 112–127. <https://doi.org/10.25181/esai.v12i2.1100>
- Kusuma, I. C., & Lutfiany, V. (2018). *Persepsi Umkm dalam Memahami SAK EMKM* (Vol. 4).
- Kusumasari, K. Dela. (2021). *Pengaruh Teknologi Informasi, Pendidikan, Umur Usaha dan Motivasi Terhadap Implementasi SAK EMKM*. <https://repo.undiksha.ac.id/7458/>
- Larasati, U. A., & Farida, Y. N. (2021). Pengaruh Sosialisasi, Pemahaman atas Laporan Keuangan dan Tingkat Pendidikan Pelaku UKM terhadap Penerapan SAK EMKM pada UKM di Kabupaten Kebumen. *Jurnal Ekonomi, Bisnis Dan Akuntansi (JEBA)*, 23(2), 62–76. <http://www.jp.feb.unsoed.ac.id/index.php/jeba/article/view/1837>
- Luh Suarnadi. (2019). *Pengaruh Pemahaman Akuntansi, Sumber Modal, dan Informasi Terhadap Penerapan SAK EMKM*. <https://repo.undiksha.ac.id/12249/>
- Mutiari, K. N., & Yudiantara, I. G. A. P. (2021). Pengaruh Tingkat Pendidikan, Pemahaman Akuntansi, Sosialisasi, Dan Penerapan Akuntansi Terhadap Penyusunan Laporan Keuangan Umkm Berdasarkan Sak Emkm. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 12, 1–12. <https://ejournal.undiksha.ac.id/index.php/S1ak/article/view/28561>
- Nurfadilah, P., Diana, N., & Mawardi, M. C. (2019). Pengaruh Persepsi Pengusaha Mikro Kecil Menengah Dan Tingkat Pemahaman Terhadap Penggunaan SAK EMKM. In *Agustus* (Vol. 08, Issue 11).
- Nuvitasari, A., Citra Y, N., & Martiana, N. (2019). Implementasi SAK EMKM Sebagai Dasar Penyusunan Laporan Keuangan Usaha Mikro Kecil dan Menengah (UMKM). *International Journal of Social Science and Business*, 3(3), 341. <https://doi.org/10.23887/ijssb.v3i3.21144>

- Pandu Pertiwi, M. (2019). *Pengaruh Pemahaman Akuntansi, dan Persepsi Umkm Terhadap Penerapan Sak-Emkm di Kabupaten Klaten*.
- Pardita, I. W. A., Julianto, I. P., & Kurniawan, P. S. (2019). Pengaruh Tingkat Penerapan Sistem Pencatatan Pada Umkm Di Kabupaten Gianyar. *Jurnal Ilmiah Akuntansi Dan Humanika*, 9(3), 202–212.
- Parhusip, K., & Herawati, T. drijah. (2020). Pengaruh Sosialisasi Sak Emkm, Tingkat Pendidikan Pemilik, Persepsi Pelaku Umkm, Dan Pemahaman Akuntansi Terhadap Implementasi Sak Emkm Pada Umkm Di Kota Malang. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 1–21. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/6958/6009>
- Purnomo, A., & Adyaksana, R. (2021). Meningkatkan penerapan SAK EMKM dengan persepsi usaha dan kesiapan pelaku UMKM. *Journal of Business and Information Systems (e-ISSN: 2685-2543)*, 3(1), 10–22. <https://doi.org/10.36067/jbis.v3i1.90>
- Puspitaningrum, P. (2021). Lampiran Kuesioner Persepsi Pelaku UMKM, Tingkat Pendidikan dan Penyusunan Laporan Keuangan berbasis SAK EMKM. 110–145.
- Putra, R. E. (2018). Pengaruh Tingkat Pendidikan, Pemahaman Akuntansi, Motivasi Dan Umur Usaha Terhadap Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil Menengah (Sak Emkm) Pada Kota Pekanbaru (Studi Empiris pada UMKM di Kota Pekanbaru). *Jurnal Akuntansi*, 1, 1–14.
- Rafiq, F. (2018). *Analisis Tingkat Pemahaman & Tingkat Kesiapan Dalam Implementasi SAK EMKM*. 63(2), 1–3. <https://repo.undiksha.ac.id/12249/>
- Susilowati, M., Marina, A., & Rusmawati, Z. (2021). Pengaruh Sosialisasi SAK EMKM, Persepsi Pelaku UMKM, Dan Pemahaman Akuntansi Terhadap Penerapan SAK EMKM Pada Laporan Keuangan UMKM Di Kota Surabaya. *Sustainable*, 1(2), 240. <https://doi.org/10.30651/stb.v1i2.10654>
- Sutapa, I. N. (2020). Tingkat Penerapan Sak Emkm Pada Pelaku Umkm Dan Upaya Peningkatan Penerapan Sak Emkm Dilihat Dari Persepsi Umkm Dan Sosialisasi Sak Emkm. *KRISNA: Kumpulan Riset Akuntansi*, 12(1), 63–68. <https://doi.org/10.22225/kr.12.1.1847.63-68>
- Tatik. (2018). Implementasi SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah) Pada Laporan Keuangan UMKM (Studi Kasus Pada UMKM XYZ Yogyakarta). *Relasi: Jurnal Ekonomi*, 14(2), 1–14. <https://doi.org/10.31967/relasi.v14i2.260>