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The Effect of Readiness of MSMEs Actors, Human Resource Potential, and Accounting Understanding on the Implementation of SAK EMKM

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In this study, the human resource competency, accounting knowledge, and readiness of micro, small, and medium-sized enterprise (MSME) actors in Bandung Kidul District, Bandung City, are investigated to see how they influence the implementation of SAK EMKM. Quantitative methods were utilised to administer surveys to 115 MSME participants participating in SAK EMKM. During the data analysis process, validation, reliability, normalcy, multicollinearity, t-tests, and F-tests were all included in the considerations. The results indicate that the human resource competency, accounting knowledge, and preparedness of MSME actors significantly impact the implementation of SAK EMKM and that this impact is partially simultaneous. More specifically, the t-count for accounting understanding was 3.410, the t-count for human resource competency was 4.957, and the t-count for MSME actor preparedness was 2.540, with a significance level of 0.012. It was determined that the regression model generated a significant F-count of 27.332 when the significance threshold was set at 0.000. To improve the execution of SAK EMKM, it is essential to strengthen the preparation of MSME players, as well as their competence in human resources and their awareness of accounting rules. According to the study's findings, participants in the MSME sector ought to be provided with specialised training and resources to enable them to improve their financial reporting and conform to the standards presented by SAK EMKM. By addressing these challenges, micro, small, and medium-sized enterprises (MSMEs) may be able to adhere to financial standards with greater ease, which will ultimately assist both their expansion and the broader economic development of the district of Bandung Kidul.

Keywords: Accounting Understanding, Human Resource Competencies, Implementation, Readiness of MSME Actors, SAK EMKM

Introduction

Indonesia, a developing nation prioritising economic growth, showcases many businesses, including Micro, Small, and Medium Enterprises (MSMEs), essential for national and regional economies. MSMEs significantly contribute to the real sector, focusing on domestic industry growth and supporting producing and consuming goods and services (Edelia & Aslami, 2022).

In Bandung, a city with many businesses, there are 6,140 registered MSMEs. In the Bandung Kidul District alone, 1,737 MSMEs exist, but only 161 have implemented SAK EMKM, a financial reporting standard for MSMEs (PPID et al., 2023). A pre-questionnaire survey conducted among 30 MSME actors in Bandung Kidul District revealed varying levels of readiness and understanding regarding SAK EMKM, with 33.3% disagreeing, 30% disagreeing, 23.3% agreeing, 6.7% strongly

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agreeing, and some strongly disagreeing with its implementation, according to the Economic and Development Section staff of Kecamatan Bandung Kidul. Andina revealed that MSMEs in this sub-district are not yet entirely independent. Entirely independent. This includes having perfect administrative completeness, such as ownership of halal certification or Business Identification Number (NIB).

Based on data from the Ministry of Economic Affairs up to August 28, 2023, KUR distribution in West Java Province reached Rp16.73 trillion. West Java is ranked third nationally after Central Java and East Java. However, many people experience obstacles in accessing the People's Business Credit Program (KUR) for West Java. Accessing the People's Business Credit (KUR) Program for MSMEs. The problems range from the lack of information to the KUR application being rejected by banking institutions. KUR channelling institutions. According to the Head of OJK Regional II West Java Indarto Budi Wintono, the problem of KUR distribution that was most complained about was related to the Financial Information Service System (SLIK) or BI Checking. This can still be corrected through settlement with the relevant banks and asking for proof of repayment.

On January 1, 2018, the Indonesian Accounting Association enacted the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM), which is simpler than SAK ETAP. SAK EMKM is expected to assist MSME players in transitioning from cash-based financial reporting to accrual-based financial reporting. The issuance of SAK EMKM is expected to be one of the drivers of financial literacy for MSMEs in Indonesia so that they can gain wider access to financing from banking institutions. Obtain financing from banking institutions.

MSMEs can enhance their preparedness for SAK EMKM by utilising computer systems, accounting software, accounting information systems, and assistance from accounting specialists. However, many MSMEs struggle with implementation due to a lack of accounting-trained human resources and often overlook financial management.

Research indicates that preparation, human resource competencies, and accounting understanding significantly impact SAK EMKM implementation. Human resource quality, influenced by education, training, and experience, is crucial in successfully applying financial accounting standards for MSMEs (Andayani et al., 2021; Sudarmanto, 2015; Priska et al., 2019).

Accounting understanding, essential for preparing financial reports, refers to the ability to record, classify, create, and interpret financial data. A deeper understanding of accounting facilitates better compliance with financial reporting standards (Zamzami & Nusa, 2017; Auliah & Kaukab, 2019; Parhusip & Herawati, 2020).

Financial reports are communication tools for decision-makers that detail a company's financial status and performance. SAK EMKM aims to simplify financial reporting for MSMEs, which often lack basic accounting knowledge (IAI, 2018; Soemarso, 2018; Cashmere, 2018).

Readiness, the willingness and preparedness to perform tasks, is crucial for achieving maximum results. High readiness levels enable individuals or groups to comfortably and effectively handle various aspects of their work (Slameto, 2015; Yuliani, 2018).

Competence, encompassing knowledge, skills, abilities, and personality traits, affects performance. Organisations strive to enhance their human resources competencies to boost performance (Sudarmanto, 2015; Mangkunegara, 2016).

Understanding accounting involves accurately recording, summarising, and reporting financial transactions to provide economic information to users (Hartono & Rahmi, 2018). This understanding is vital for MSMEs to comply with financial standards and improve their financial management practices.

Accounting understanding is the capacity to comprehend a process that involves capturing, categorising, and summarising information to generate economic data that can be made available to users, as stated by Zamzami and Nusa (2017: 2).

Research Model

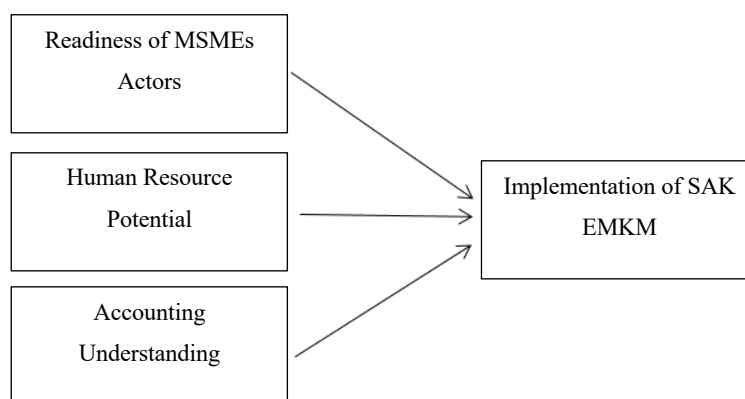


Figure 3. Research Model

Hypothesis

Based on the Framework and Research Model, the research hypothesis is as follows:

1. The readiness of MSME actors affects the application of SAK EMKM.
2. Human resource competence influences the application of SAK EMKM.
3. There is an effect of accounting understanding on the application of SAK EMKM
4. the readiness of MSME actors, human resource competence, and accounting understanding affect the application of SAK EMKM simultaneously.

Methods

The research utilises a quantitative method with both descriptive and verification approaches, as defined by Sugiyono (2020, p. 16), which emphasises a positivist philosophy, focusing on specific populations or samples with data collection through research instruments and quantitative/statistical data analysis to describe and test hypotheses. According to Sugiyono (2020, p. 68), variable operationalisation involves defining variables or constructs by providing specific meanings or detailing associated activities. For instance, in the context of SAK EMKM, which aims to aid MSMEs in financial reporting, operationalization involves indicators such as knowledge of SAK EMKM, application of accounting practices, and recording and presentation of financial statements. The readiness of MSME performers (X1) includes their physical, mental, and emotional condition, needs and goals, and skills and knowledge, as per Slameto (2015, p. 113). Human Resource Potential (X2) focuses on competence, including knowledge, skills, and attitudes, following Sudarmanto (2015, p. 54). Lastly, Accounting Understanding (X3) pertains to the grasp of basic accounting concepts, applying accounting principles, processing of financial data, and accurate preparation of financial statements in line with SAK EMKM, as outlined by Zamzami and Nusa (2017, p. 2).

Table 1. Variable Operationalization

Variables	Variable Concept	Indicator	Questionnaire	Scale
Application of SAK EMKM (Y)	SAK EMKM is a prominent non-public entity that provides financial statements to interested parties without being subject to public scrutiny. SAK EMKM intends to facilitate the preparation of financial reports for MSME	Knowledge of SAK EMKM		
		Application of Accounting.		
		Doing Recording		
		Presenting Financial Statements		

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Variables	Variable Concept	Indicator	Questionnaire	Scale
	players, as they have insufficient understanding in this area. IAI (2018, p. 1)	Financial statements' comprehensiveness	1-10	Ordinal
		Financial statements prepared in compliance with the Indonesian Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM)		
Readiness Performers MSME (X1)	Readiness is the state of being prepared and willing to take action. Optimal outcomes can be achieved by prioritizing preparedness. If individuals or groups possess a high level of readiness, they will have a sense of ease and competence in doing tasks or engaging in diverse activities across all domains. According to Slameto (2015, p. 113)	Physical, mental and emotional condition	1-8	Ordinal
		Needs and goals		
		Skills and Knowledge		
Human Resource Potential (X2)	Competence refers to the extent to which a person's abilities and skills can be enhanced or developed. The question is significant as organizations strive to ensure that their human resources has exceptional and dependable competencies in order to enhance organizational performance. As stated by Sudarmanto (2015, p. 54)	<u>Knowledge</u> <u>Skills</u>	1-7	Ordinal
		Attitude		
Accounting Understanding (X3)	Accounting comprehension refers to the capacity to comprehend the process of documenting, categorizing, and summarizing financial information in order to offer it to users. Zamzami and Nusa (2017, p. 2) state	Understanding of basic accounting concepts and how to apply them to SAK EMKM <u>Ability to apply accounting principles</u> <u>Ability to process financial data and generate accurate and precise information</u> <u>Ability to record financial statements appropriately and in accordance with SAK EMKM</u>	1-6	Ordinal

Source: Processed by Researcher, 2023

Research Population

Sugiyono (2020, p. 126) states that a Population is " a generalization area consisting of objects/subjects that have certain quantities and characteristics set by researchers to study and then draw conclusions." The population in this study was 161 MSME players in Bandung Kidul District, Bandung City, who had implemented SAK EMKM.

Research Sample

In research, sampling techniques are based on non-probability sampling methods with a purposive sampling approach due to the limited time, cost, and research energy. According to Sugiyono (2020, p. 133), purposive sampling is "A sampling technique with certain considerations."

The criteria for selecting samples are MSME actors registered in Bandung Kidul District, Bandung City, and MSME actors who have implemented SAK EMKM. In this study, the authors took samples using the *Slovin* formula.

The *Slovin* formula is as follows:

$$n = \frac{N}{1 + Nd^2}$$

Description:

n = Sample Size

N = Population Size

d = Critical value (error limit) desired

From the formula above, it can be seen that the number of samples can be found through the following method:

$$n = \frac{161}{1 + 161(0,05)^2} = 115$$

Based on the above calculations, the number of samples to be taken in this study was 115 MSME actors.

Data Analysis Techniques

In compiling the research instrument, it is crucial for researchers to understand the measurement scales to ensure the reliability of the research. This involves using tools and testing methods specifically tailored for ordinal scales like the Likert scale. Common tools include questionnaires or surveys utilising the Likert scale, where respondents indicate their level of agreement with various statements. Reliability is tested using Cronbach's Alpha, with a value of 0.70 or higher indicating acceptable internal consistency. Validity is assessed through the Pearson correlation coefficient, where items are valid if their correlation exceeds a specific threshold, and factor analysis, which confirms construct validity. Descriptive statistics, such as mean, standard deviation, and frequency distribution, help identify patterns in the data. Inferential statistics, including t-tests, ANOVA, and regression analysis, determine the relationships and differences between variables. Assumption testing, such as normality tests using histograms, P-P plots, and multicollinearity tests, ensures the data's suitability for analysis. These analyses are often conducted using SPSS, a powerful statistical software that facilitates complex data manipulation and interpretation. Together, these tools and methods provide a comprehensive approach to ensuring the reliability and validity of research instruments, particularly when using ordinal scales like the Likert scale.

Results

Table 3. Descriptive Statistics Results

	Mean	Std. Deviation	N
Implementation Of SAK EMKM (Y)	37.63	5.747	115
Readiness of Micro Business Actors (X1)	29.47	4.545	115
Human Resource Potential (X2)	22.80	4.747	115
Accounting Understanding (X3)	21.27	4.020	115

The data interpretation reveals several key insights: SAK EMKM (Y) implementation among respondents is generally good, indicated by the highest average score of 37.63. However,

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the high variation (standard deviation 5.747) suggests uneven implementation. The Readiness of Micro Business Actors (X1) is fairly good, with an average score of 29.47, and the variation (standard deviation of 4.545) shows some differences in readiness levels. Human resource competencies (X2) are at a moderate level, reflected by an average score of 22.80, with considerable variation (standard deviation of 4.747) indicating significant differences among respondents. Accounting comprehension (X3) has the lowest mean score of 21.27, highlighting it as an area needing more attention, and the variation (standard deviation of 4.020) indicates differing levels of understanding among respondents.

Table 4. Case Processing Summary Results

Case Processing Summary			
		N	%
Cases	Valid	115	100.0
	Excluded	0	.0
	Total	115	100.0

a. Listwise deletion based on all variables in the procedure.

The case processing summary indicates that all 115 cases in your data set were valid, and none were excluded. Listwise deletion implies that any case with missing values for any variables included in the analysis was excluded. However, since there were no excluded cases, it means there were no missing values for the variables considered.

Validity Test Results

Table 5. Result Validity Test

Variable	Item No.	Pearson Correlation
Implementation Of SAK EMKM (Y)	Y01	0.680 [*]
	Y02	0.630 [*]
	Y03	0.681 [*]
	Y04	0.599 [*]
	Y05	0.431 [*]
	Y06	0.534 [*]
	Y07	0.579 [*]
	Y08	0.553 [*]
	Y09	0.508 [*]
	Y10	0.508 [*]
Readiness of Micro Business Actors (X) ₁	X1.1	0.673 [*]
	X1.2	0.470 [*]
	X1.3	0.650 [*]
	X1.4	0.563 [*]
	X1.5	0.537 [*]
	X1.6	0.492 [*]
	X1.7	0.574 [*]
	X1.8	0.478 [*]
Human Resource Potential (X) ₂	X2.1	0.648 [*]
	X2.2	0.724 [*]
	X2.3	0.694 [*]
	X2.4	0.540 [*]
	X2.5	0.603 [*]
	X2.6	0.506 [*]
	X2.7	0.464 [*]
Accounting Understanding (X) ₃	X3.1	0.557 [*]
	X3.2	0.689 [*]
	X3.3	0.564 [*]
	X3.4	0.616 [*]
	X3.5	0.627 [*]
	X3.6	0.543 [*]

The validity interpretation indicates that the r-table value used to determine item validity is 0.1832, with items considered valid if the Pearson correlation value (r) exceeds this threshold. For the variable Implementation of SAK EMKM (Y), all items (Y1 to Y10) have Pearson correlation values greater than 0.1832, confirming their validity. Similarly, all items for Readiness of Micro Business Actors (X1.1 to X1.8), Human Resource Potential(X2.1 to X2.7), and Accounting Understanding (X3.1 to X3.6) also have Pearson correlation values greater than 0.1832, indicating that they are valid. In conclusion, the results of the validity test demonstrate that all items for the variables Implementation Of SAK EMKM (Y), Readiness of Micro Business Actors (X1), Human Resource Potential(X2), and Accounting Understanding (X3) are valid, as their Pearson correlation values exceed the r-table value of 0.1832. This suggests that all items are adequately measuring the respective variables.

Reliability Test Results

Table 6. Reliability Test Results

Variable	Croanbach Alpha	Critical Value	Conclusion
Implementation of SAK EMKM (Y)	0.715	0.60	Reliable
Readiness of Micro Business Actors (X1)	0.675	0.60	Reliable
Human Resource Potential (X2)	0.695	0.60	Reliable
Accounting Understanding (X3)	0.636	0.60	Reliable

The reliability test uses the Cronbach Alpha value to assess the internal consistency of the measurement scale. Generally, a Cronbach Alpha value above 0.60 is sufficient to indicate that the scale is reliable.

- a. Implementation Of SAK EMKM (Y): The Cronbach Alpha value of 0.715 indicates that this instrument has good internal consistency and is reliable.
- b. Readiness of Micro Business Actors (X1): The Cronbach Alpha value of 0.675 indicates that this instrument has good internal and reliable internal consistency.
- c. HUMAN RESOURCE COMPETENCIES (X2): The Cronbach Alpha value of 0.695 indicates that this instrument has good internal consistency and is reliable.
- d. Accounting Understanding (X3): The Cronbach Alpha value of 0.636 indicates that this instrument is reliable and has good internal consistency.

Based on the reliability test results, it can be concluded that all the variables tested (Implementation Of SAK EMKM, Readiness of Micro Business Actors, Human Resource Potential, and Accounting Understanding) have a Cronbach Alpha value higher than the critical value of 0.60. This indicates that all instruments used to measure these variables are reliable and have good internal consistency.

Normality Test Results

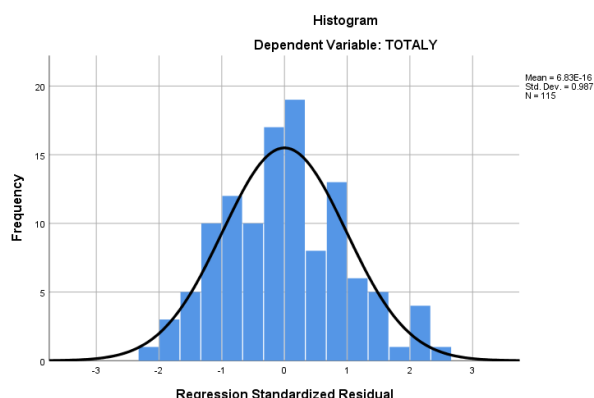


Figure 4. Histogram Test Results

The data distribution shown in the histogram graph in the figure above is bell-shaped and not skewed to the left or right. The histogram graph is deemed normal if the data distribution is symmetrical and bell-shaped, as per Santoso (2015, p. 43). The histogram depicted in the preceding image is considered normal due to its symmetrical and bell-shaped shape, devoid of any left—or right-hand slope.

P-Plot Test

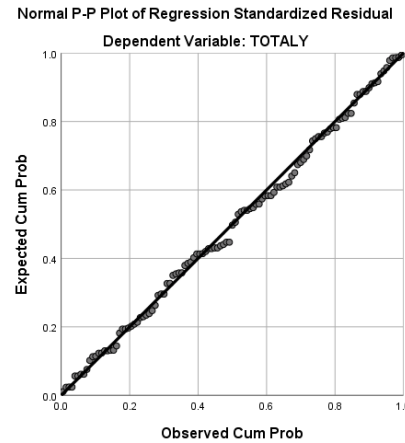


Figure 5. P-Plot Test Results

The P-P plot is represented by the graph in the image above. Understanding the P-P plot is achieved by examining the distribution of items along the diagonal line in this graph. The P-P plot is deemed not to satisfy the assumption of normality if the items are dispersed far above the diagonal line and do not follow the line, as per Ghozali (2016, p. 156). The P-P plot curve is illustrated in the graph above, which illustrates the contour of the data distribution in the vicinity of the regression line. This P-P plot demonstrates how the data disperses and adheres to the diagonal line. Consequently, either the regression model is normally distributed, or the premise of normality is satisfied.

Multicollinearity Test

Table 7. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
OFFENDER READINESS	.834	1.199
HUMAN RESOURCE COMPETENCIES	.829	1.206
Accounting Understanding	.835	1.198

Tolerance measures the extent to which the variability of an independent variable is not explained by other independent variables in the model, with a low tolerance value (typically less than 0.1) signalling a potential high multicollinearity issue. In the results presented, all tolerance values for ACCEPTANCE, HUMAN RESOURCE COMPETENCY, and Accounting Understanding exceed 0.1, suggesting no serious multicollinearity problems. Additionally, the Variance Inflation Factor (VIF), which is the inverse of tolerance and reflects how much the variance of the estimated regression coefficients is inflated due to multicollinearity, should ideally be below 10 to avoid high multicollinearity. In this case, all VIF values for ACCEPTANCE, HUMAN RESOURCE COMPETENCY, and Accounting Understanding are below 10, indicating that multicollinearity is not problematic in this model.

**Hypothesis Test
t Test**

Table 8. t Test Results

Model	T	Sig
OFFENDER READINESS	2.540	.012
HUMAN RESOURCE COMPETENCIES	4.957	.000
Accounting Understanding	3.410	.001

1. PERPETRATOR READINESS:\

The t-value for DOER PREPARATION is 2.540, which exceeds the t-table value of 1.98157. The significance level is 0.012, below the 0.05 threshold. This indicates that DOER PREPARATION is statistically significant at the 95% confidence level, meaning it significantly affects the dependent variable.

2. HUMAN RESOURCE COMPETENCIES:

The t-value for Human Resource Potential is 4.957, greater than the t-table value of 1.98157, and the significance level is 0.000, well below 0.05. This indicates that Human Resource Potential is highly significant at the 95% confidence level, meaning it significantly influences the dependent variable.

3. Accounting Understanding

The t-value for Accounting Understanding is 3.410, exceeding the t-table value of 1.98157, and the significance level is 0.001, below 0.05. This indicates that Accounting Understanding is significant at the 95% confidence level, meaning it significantly affects the dependent variable.

f Test

Table 9. f Test Results

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1599.438	3	533.146	27.332	.000 ^b
	Residuals	2165.223	111	19.507		
	Total	3764.661	114			

b. Predictors: (Constant), Accounting Understanding, PERFORMER PREPARATION, HUMAN RESOURCE COMPETENCY

Significance (Sig.):

The Significance (Sig) value is 0.000, much smaller than 0.05. This indicates that the F test results are highly significant, which means that at least one of the independent variables (PERFORMER PREPAREDNESS, HUMAN RESOURCE COMPETENCY, Accounting Understanding) significantly influences the dependent variable (TotalY).

Discussion

Relationship between the Readiness of MSMEs Actors and the Implementation of SAK EMKM

According to Slameto (2015: 113), “Readiness is a reaction from someone to be willing to do something. Readiness is very important to get maximum results. If individuals or groups are highly ready, they will feel comfortable and can do various things in all aspects or fields when carrying out a job or other things.”

Based on the results obtained in the t-test, it is suggested that the readiness of MSME actors has a positive influence on the Application of SAK EMKM and also supports the results of research from Priska, Yanti and Rachpriliani (2019), explaining that the level of readiness has a positive and significant influence on the Application of SAK EMKM. Thus, it is legitimate to expect that increasing the readiness of MSME actors will increase the effectiveness of SAK-EMKM. How ready and able are MSME actors to apply SAK EMKM in their business, and how ready are they to implement SAK EMKM in terms of conditions or circumstances, needs, and insights related to

SAK EMKM? Relevant parties, including government, business associations, and financial institutions, can be important in supporting and facilitating this implementation process.

The Relationship between Human Resource Competencies and the Implementation of SAK EMKM

According to Sudarmanto (2015: 54), competence is “A question of whether or not a person's competence can be improved. Whether or not a person's competence can be improved or improved. The question is important, considering that all organisations want their human resources to have superior and reliable competencies to boost organisational performance. Moreover, reliable, to be able to boost organisational performance.”

Based on the above results, Human Resource Competencies affect the Application of SAK EMKM and support the results of research conducted by (Rismawandi, 2022) stating that human resource competencies significantly affect the Application of SAK EMKM. However, research conducted by (Andayani, 2021) states that there is no effect of human resource competence on the application of SAK EMKM.

HR competency management can be a key factor in ensuring the successful implementation of SAK EMKM in the MSME environment. The engagement of HR in this process involves education, training, and continuous development to ensure that they can fulfil continuous development and meet relevant accounting demands.

Relationship between Accounting Understanding and Implementation of SAK EMKM

According to Zamzami and Nusa (2017: 2), “Accounting Understanding is the ability to understand a process of recording, classifying, and summarising that produces economic information to be provided to users.”

Based on the results that have been processed, there are results that Accounting Understanding has a positive effect on the Implementation of SAK EMKM and also supports Research Results (Darmasari & Wahyuni, 2020) that accounting understanding has a positive and significant effect on the implementation of SAK EMKM. Meanwhile, according to (Ayu, 2023), accounting understanding does not affect the implementation of SAK EMKM.

MSME actors or human resources involved in the accounting process must have a solid understanding of accounting to optimise the benefits of SAK EMKM implementation. Continuous education, training, and updates related to developments in accounting standards can help strengthen this understanding and support the effective implementation of SAK EMKM.

Conclusion

Several main conclusions can be drawn from the research on implementing the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) by MSMEs in Bandung Kidul District. The average score of 37.63 indicates that MSME participants have reasonably effective implementation of SAK EMKM, but there is substantial variation (standard deviation of 5.747). The preparedness of MSME actors is also satisfactory, with an average score of 29.47 and minimal variation (standard deviation of 4.545). The mean score for human resource competencies is 22.80, with a standard deviation of 4.747, indicating a moderate level of proficiency. The mean score of 21.27 and the significant variation (standard deviation of 4.020) indicate that accounting comprehension is the lowest among MSMEs. All variables are valid (Pearson correlation > 0.1832), and reliability tests indicate acceptable internal consistency (Cronbach Alpha > 0.60). Multicollinearity tests indicate no substantial issues (tolerance > 0.1, VIF < 10), and normality tests with a histogram and P-P plot confirm the normal distribution of the data. Hypothesis tests indicate that the readiness of MSME actors significantly influences the implementation of SAK EMKM, the level of human resource competence, and the comprehension

of accounting ($t\text{-count} > t\text{-table}$, significance < 0.05). The regression model is statistically significant ($F\text{-count} > F\text{-table}$, significance = 0.000). Consequently, the augmentation of human resource competencies and accounting comprehension is essential for the more effective implementation of SAK EMKM among MSMEs in the Bandung Kidul District. Although the implementation level is satisfactory, the variations underscored the necessity for enhanced education, training, and support to improve the quality of financial reporting.

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