

Analysis of Factors That Influence the Implementation of SAK EMKM

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ABSTRACT: This research aims to analyze the influence of Socialization of Micro, Small and Medium Entities (EMKM) and Accounting Understanding on the Implementation of SAK EMKM. The population in this research is MSMEs in the culinary sector in the Bogor Regency area. This research uses primary data which is measured using a Likert scale. The data collection method was carried out by distributing questionnaires using Google Form. Sampling was carried out using purposive sampling and the total sample was 61 respondents. Analyzed using SmartPLS Version

3.2.9. The research results show that Socialization of Micro, Small and Medium Entities (EMKM) and Accounting Understanding have a positive and significant influence on the Implementation of SAK EMKM, this proves that the consistency of socialization of understanding of accounting skills in accordance with SAK EMKM can expand reach to other MSME actors. With the socialization of EMKM and understanding of accounting, it will increase the application of SAK EMKM, this can actually help the implementation of SAK EMKM to be of higher quality, one of the proofs of success in getting a KUR loan is because the financial reports are well structured and correct.

Keywords: Dissemination of Micro, Small and Medium Entities (EMKM), Understanding of Accounting, Application of EMKM SAK



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INTRODUCTION

Finance is one of the many challenges that MSMEs must overcome. Too much focus on production and operational procedures causes MSMEs to ignore accounting (Rismawandi et al., 2022). Because MSMEs cannot submit financial reports that comply with accounting standards, MSMEs cannot obtain funding from financial institutions (Wildan, 2021). Every MSME activity requires a financial report, where the financial report is useful for describing its business for one financial year (Kusuma & Lutfiany, 2019).

MSMEs must maintain accurate bookkeeping in accordance with the rules set by the Indonesian government, as stated in Government Regulation of the Republic of Indonesia No. 7 of 2021 concerning Facilitation, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises (Grafika, 2021).



Figure 1. Number of MSMEs in West Java Province

Source: West Java Province Cooperatives and Small Business Service, 2021

Based on Figure 1 in the graph above, according to the 2021 West Java Province Cooperatives and Small Business Service survey, the number of MSMEs in 2021 is spread across 18 districts and 9 cities in West Java Province. Bogor Regency has the highest ranking with 506,347 MSMEs (Department of Cooperatives and Small Businesses, 2021). In 2021, the number of MSMEs in Bogor Regency that implement SAK EMKM is 84,822 MSMEs. This number was obtained from the Bogor Regency government which stated that Bogor Regency proposed 421,525 MSMEs to be recipients of the micro business productive assistance program (BPUM) on the condition that these MSMEs were not currently receiving people's business credit (KUR). So, of the total number of MSMEs in Bogor Regency, namely 506,347 MSMEs, there are 84,822 MSMEs currently receiving KUR so that in 2021 the number of MSMEs in Bogor Regency that have financial reports according to accounting standards will be 84,822 MSMEs (Setiawan, 2021).

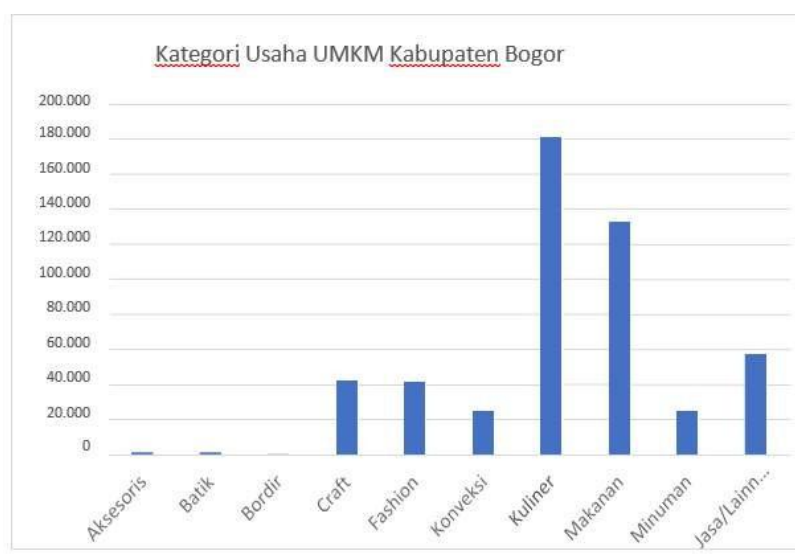
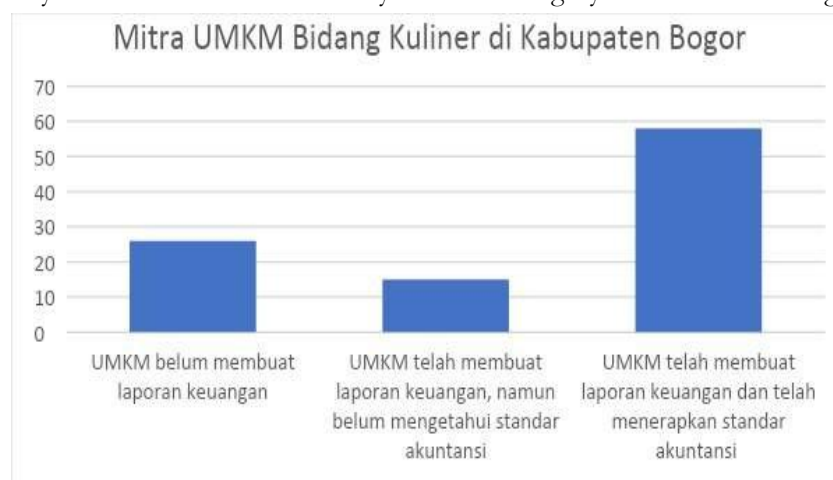


Figure 2. Number of Business Categories in MSMEs in Bogor Regency

Source: West Java Province Cooperatives and Small Business Service, 2021

Based on figure 2 in the graph above, according to the West Java Province Cooperatives and Small Business

Service survey in 2021, Bogor Regency has 10 business categories. Culinary business is the business category most in demand by MSMEs so that the culinary business category in 2021 has the highest number of



MSMEs, namely 181,187 MSMEs when compared to other business categories (Department of Cooperatives and Small Businesses, 2021).

Figure 3. Number of MSME Partners in the Culinary Sector in Bogor Regency

Source: Bogor Regency MSME data, 2023

Based on Figure 3 in the graph above, according to the MSME data survey in Bogor Regency in 2023, the number of MSMEs in the culinary sector that have prepared financial reports according to accounting standards has the highest number of MSMEs compared to the others, namely 58.09% of MSME players. Meanwhile, 26.66% of MSMEs in the culinary sector have not made financial reports, and 15.23% of MSMEs in the culinary sector have made financial reports, but do not know accounting standards, namely 15.23% of MSMEs.

A real sign of support for MSMEs in Indonesia is the issuance of SAK EMKM by the Financial Accounting Standards Board - Indonesian Accountants Association on 24 October 2016 (IAI, 2016). SAK EMKM was introduced as a guideline for MSME financial reporting starting 1 January 2018 (Wulandari & Arza, 2022).

SAK EMKM is an accounting standard that is easier to understand than SAK ETAP. Where it only carries out transactions that are frequently carried out by EMKM and is based on historical costs so that the recording is only with assets and liabilities at their acquisition price (IAI, 2016a).

In implementing SAK EMKM, it is very important to have a deep understanding of the provisions of SAK EMKM regulations to enable the preparation of financial reports. The better you understand something, the broader your view of what motivates someone to apply it (Adryant & Rita, 2020). The application of accounting is also very important for a business unit, including MSMEs. The application of accounting to MSMEs not only makes their bookkeeping better and neater, but can make it easier for business actors to apply for loans or funding from third parties, namely banks (Fahlevi et al., 2022).

According to Vander Zande, Socialization is a process of social interaction where learning to think, feel and act to engage in social activities successfully (Hanifah, 2016). Based on research findings

by Wulandari & Arza (2022), socialization has a positive effect on the implementation of SAK EMKM. However, this is contrary to the research findings of (Febriyanti & Wardhani, 2018) which were not significant.

Understanding accounting is the extent to which a person can understand accounting, both in terms of knowledge and accounting practice (Andari, 2022). Based on the research findings of (Susilowati et al., 2021), understanding accounting has a positive effect on the implementation of SAK EMKM. However, this is contrary to the research findings of Purnomo & Adyaksana (2021), which were not significant (Purnomo & Adyaksana, 2021).

Based on the descriptions above, the research has a problem formulation: Does the socialization of Micro, Small and Medium Entities (EMKM) have an effect on the implementation of SAK EMKM among MSME partners in the culinary sector in the Bogor Regency area? Does understanding accounting influence the application of SAK EMKM to MSME partners in the culinary sector in the Bogor Regency area?

Theory of Planned Behaviour

According to Ajzen in Wahyuni et al. (2022) Theory of Planned Behavior or the theory of planned behavior is a theory that predicts how a person will act at a certain time and place (Wahyuni et al., 2022). This can be interpreted that a person's behavior is driven by the intention of that behavior. Based on the theory of planned behavior, there are three categories that form the basis for consideration of human behavior, namely:

1. Attitude toward the behavior is a belief about what actions might result and an assessment of these results. Behavioral beliefs create both good behavior and bad behavior.
2. Subjective norms are beliefs about demands coming from other people which according to them are important for someone to do or not take action in accordance with the demands.
3. Perceived behavioral control (perceived self-control) is a belief about the elements that can encourage or prevent the behavior shown and perceptions about the strength of these elements. Control beliefs create experienced behavioral control.

Financial Accounting Standards (SAK)

Statement of Financial Accounting Standards (PSAK)

According to the Indonesian Accounting Association (2023) based on PSAK No.1, PSAK No. 1 defines financial reports as a display of the structure of a company's financial position and company performance. This PSAK provides guidance regarding the presentation of financial reports that are relevant and reliable. Financial reports are the final result of the financial accounting process which provides various information about a business's economic activities. Financial reports according to PSAK No. 1 consists of:

1. Financial position report
2. Income statement

3. Statement of Changes in Equity
4. Cash flow statement
5. Notes to financial reports

SAK EMKM

Entities that meet the requirements for using SAK EMKM still need to consider whether the provisions regulated in SAK EMKM are appropriate and meet the entity's financial reporting needs. Therefore, entities need to consider the financial reporting framework that will be applied, whether based on SAK EMKM or other SAK, taking into account the convenience offered in SAK EMKM, and the information needs of users of the entity's financial statements, (iaiglobal.or.id, 2024).

SAK EMKM is an accounting standard that is easier to understand than SAK ETAP. Where it only carries out transactions that are frequently carried out by EMKM and is based on historical costs so that the recording is only with assets and liabilities at their acquisition price (IAI, 2016a). According to IAI (2016a:49) the MSME financial reports regulated in SAK EMKM consist of at least:

1. Financial position report
2. Income statement
3. Notes to financial reports

Implementation of SAK EMKM

The Indonesian Accounting Association explains that fair presentation of a financial report which is said to comply with SAK-EMKM requirements and also a complete financial report, if it meets the elements of fair presentation, compliance with SAK-EMKM, business continuity, reporting frequency, consistent presentation, comparative information, materiality, complete financial reports (I.A.A, 2016).

Application (implementation) is defined as an action, action, activity or mechanism of a system. Implementation is not limited to activities alone, but rather to planned activities intended to achieve an activity goal (Alvioletta et al., 2020).

According to Graphics (2021:19) Based on Government Regulation of the Republic of Indonesia Number 7 of 2021 concerning Facilitation, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, it is stated that the division of MSME criteria is determined by the capital value of a business for the establishment and income of a business or turnover per year(Graphics, 2021). With the division of MSME criteria consisting of:

a. Micro business

If the capital of a business is less than IDR 1,000,000,000,- then it is categorized as a micro business with the annual turnover of the business limited to IDR 2,000,000,000,-.

b. Small business

If the capital of a business is a minimum of IDR 1,000,000,000,- and a maximum of IDR 5,000,000,000,- then it is categorized as a small business with an annual turnover ranging between IDR 2,000,000,000,- – IDR 15,000,000,000,-.

c. Medium Business

If the capital of a business is IDR 5,000,000,000,- and a maximum of IDR 10,000,000,000,- then it is categorized as a medium business with a minimum annual turnover of IDR 15,000,000,000,- and a maximum of IDR 50,000,000,000,-

Implementation of SAK EMKM is the implementation or recording of financial transactions in accordance with financial standards for MSMEs (Sholihin et al., 2020).

Socialization of Micro, Small and Medium Entities (EMKM)

It is hoped that the issuance of SAK EMKM will be a driver of financial literacy for MSMEs in Indonesia so that they gain wider access to financing from the banking industry. In the future, it is also hoped that SAK EMKM can become the basis for preparing and developing accounting guidelines or manuals for MSMEs operating in various business fields. This SAK EMKM has been effective since January 1 2018 with early implementation permitted (IAI, 2020).

Socialization is communicating information from a person or member of an organization to another person or member of another organization. This communication will explain something that is useful for the party who is given the information. There are two sides to this socialization. The first party conveys the information and the second party receives the information. Socialization also often involves questions and answers between the two parties with the aim of clarifying the information conveyed so that there are no misunderstandings (Darmanto et al., 2019).

A person acquires information, beliefs, norms, attitudes and skills of society's culture through the socialization process (Smith, 2016). According to Vander Zande, socialization is a process of social interaction where one learns to think, feel and act to engage in social activities successfully (Hanifah, 2016:40).

Understanding Accounting

Accounting is not just about numbers, it is also about the story behind every financial transaction and decision. With a discussion of its goals, processes and benefits, we prove that accounting is the key to making the right decisions and sustainable business growth (SoM, 2023). Comprehension is a person's ability to understand something after that something is known and remembered (Nurpin, 2021).

According to Widodo in Suryani (2019:1) Understanding is the ability to incorporate new information with current knowledge, by connecting new information with existing knowledge, or it could also be said to combine new information into pre-existing models (Suryani, 2019). According to Kamayanti in Lutfillah (2021:4) Understanding accounting is related to accounting practices and techniques, including the areas of study of recognition, measurement, presentation,

report disclosure and reporting, both from financial accounting, cost accounting and so on (Lutfillah, 2021).

Review of Previous Research Results

Wulandari & Arza (2022) used their research title in this study, namely "Factors that Influence the Implementation of SAK EMKM in Padang City MSMEs". Research findings show that Socialization of SAK EMKM has a positive effect on the implementation of SAK EMKM,

Utilization of information technology, Quality of human resources has no significant effect on the implementation of SAK EMKM, The owner's education level has a positive effect on the implementation of SAK EMKM, Turnover and Length of business have no significant effect on the implementation of SAK EMKM.

Susilowati et al. (2021) in research entitled "The Influence of Socialization of SAK EMKM, Perceptions of MSME Actors, and Understanding of Accounting on the Implementation of SAK EMKM in MSME Financial Reports in the City of Surabaya". The research results show that socialization of SAK EMKM, perceptions of MSME actors, and understanding of accounting have a positive and significant effect on the implementation of SAK EMKM.

Kusuma & Lutfiany (2019) in research entitled "Perceptions of Umkm in Understanding Sak Emkm". The results of the research show that the socialization of SAK EMKM, the owner's education level, the perception of MSME actors and understanding of accounting have a significant positive effect on the implementation of SAK EMKM.

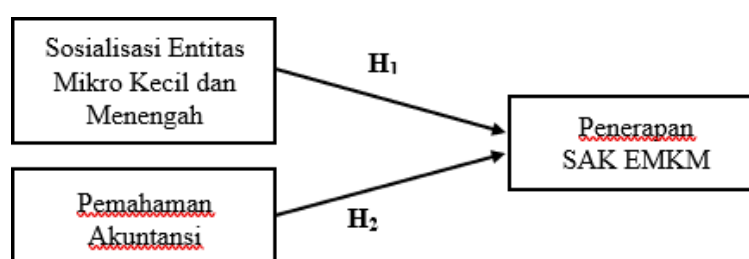


Figure 4. Thinking Framework

Hypothesis

The influence of EMKM socialization on the implementation of SAK EMKM

SAK EMKM is an accounting standard that is easier to understand than SAK ETAP. Where it only carries out transactions that are frequently carried out by EMKM and is based on historical costs so that the recording is only with assets and liabilities at their acquisition price (IAI, 2016a).

In connection with the teiri objectives that have been presented, research by Wulandari and Arza (2022) states that the socialization of SAK EMKM has a positive and significant effect on the implementation of SAK EMKM, which is in line with the research results of Larasati and Farida (2021) and Susilowati et al. (2021). This can be interpreted as holding the socialization providing information and understanding to MSME partners which will then significantly increase the implementation of SAK EMKM.

H1: Socialization of Micro, Small and Medium Entities (EMKM) regarding the Implementation of

SAK EMKM.

The influence of understanding accounting on the application of SAK EMKM

Understanding accounting is the ability to grasp both the importance and significance of bookkeeping practices themselves (Kusuma and Lutfiany, 2019).

In connection with the theoretical review presented, research by Susilowati et al (2021) states that understanding accounting has a significant positive effect on the implementation of SAK EMKM which is in line with the research results of Kusuma and Lutfiany (2019) and Pardita et al. (20129). This can be interpreted as meaning that if the MSME partner understands and is able to prepare financial reports in accordance with the accounting standards applicable in Indonesia, it can be said that the MSME partner understands the EMKM SAK.

H2: Accounting Understanding of the Implementation of SAK EMKM.

METHOD

The population in this study consisted of MSMEs in the culinary sector in the Bogor Regency area. The population was determined based on MSME data obtained from the West Java Province Cooperatives and Small Business Service, namely 181,187 MSMEs. The sampling method included 2 people aged 18-25 years, 54 people aged 26-35 years and 5 people aged 36-45 years, so a total of 61 people filled out the questionnaire. This research uses purposive sampling with the following criteria:

1. MSMEs in the Bogor Regency area
2. MSMEs in the culinary business category
3. MSMEs that have prepared financial reports and have implemented accounting standards

The data used in this research is primary data based on survey methods. The survey method used in this research is library research through the West Java Province Cooperatives and Small Business Service <https://diskuk.jabarprov.go.id/>. The observations made in this research were MSMEs in the culinary sector in the Bogor Regency area. The documentation in this research is distributing questionnaires using Google Form. Questionnaire data was obtained from respondents, especially MSME partners in the culinary sector in the Bogor Regency area. According to Sugiyono (2019:146) the Likert scale is used to measure the attitudes, views and perceptions of a person or group towards social phenomena (Sugiyono, 2019). This research uses a 5 point Likert scale to measure X1, X2 and Y.

RESULT AND DISCUSSION

Based on tests carried out with the help of SmartPLS version 3.2.9. The test results obtained are as follows:

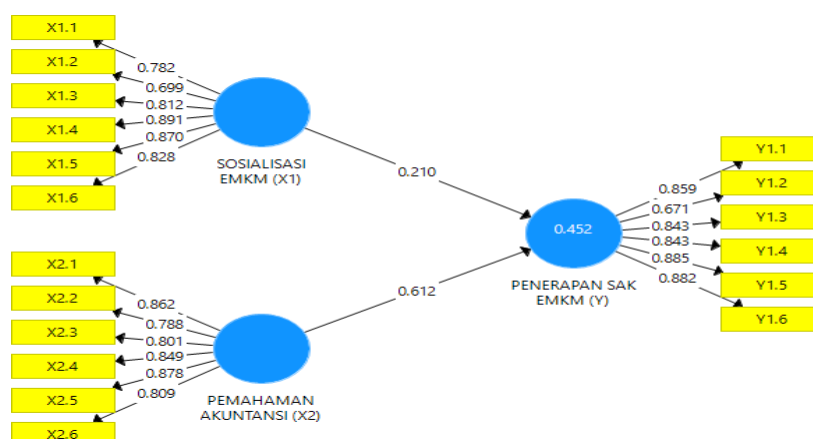


Figure 5. Outer Model
Sumber : Output SmartPLS 3.2.9, 2023

Table 1. R-Square Value

Variable	R-Square	R-Square Adjusted
Implementation of SAK EMKM	0.452	0.433

Sumber: Output SmartPLS 3.2.9, 2023

Based on the results, the R-Square value obtained was 0.452 (45.2%). This means that the model for implementing SAK EMKM is explained by Socialization of Micro, Small and Medium Entities (EMKM) and understanding of accounting, the rest is explained by other variables outside this research model.

Table 2. Hypothesis testing

	Parameter Coefficient	T Statistics	P Values	Information
Socialization Of Small and Medium Micro Entities (Emkm) (X1) - > Implementation of Emkm Sak (Y)	0.210	2.125	0.034	Significant
Understanding Accounting (X2) -> Implementation Of Emkm Sak (Y)	0.612	6.490	0.000	Significant

Data source processed SmartPLS 3.2.9, 2023 (significant <0.05)

The influence of the independent variable on the dependent variable in the table above can be explained as follows:

1. The results of the first hypothesis research show that there is a relationship between the socialization of Micro, Small and Medium Entities (EMKM) and the implementation of SAK EMKM with a T-statistic of 2.125 > 1.96 and has a positive coefficient value of 0.210 with a P-Value of 0.034 which is smaller than the significant value of $\alpha = 0.05$ (5%). This shows that the socialization of Micro, Small and Medium Entities (EMKM) has a positive and significant effect. Thus the first hypothesis is accepted.
2. The results of the second hypothesis research show that there is a relationship between accounting understanding and the implementation of SAK EMKM with a T-statistic of 6.490 > 1.96 and has a positive coefficient value of 0.612 with a P-Value value of 0.000 which is

smaller than the significant value of $\alpha = 0.05$ (5%). This shows that understanding accounting has a positive and significant effect. Thus the second hypothesis is accepted.

Based on the results of the statistical analysis above, it can be explained as follows:

The Influence of Socialization of Micro, Small and Medium Entities on the Implementation of SAK EMKM

Socialization in this research is mostly carried out through accounting seminars or training. Organizing socialization is very necessary for MSMEs in order to provide additional information, understanding and capabilities to MSMEs in improving financial reports in accordance with accounting standards (SAK EMKM), especially for MSMEs in this research, namely for MSMEs in the culinary sector in the Bogor Regency area with micro business criteria.

The findings of this research are in line with the findings of Wulandari & Arza (2022) who found that socialization of SAK EMKM had a positive and significant effect on the implementation of SAK EMKM. From these results, it can be understood that the more often Micro, Small and Medium Entities (EMKM) socialize with MSME partners in the culinary sector in the Bogor Regency area, the higher the implementation of SAK EMKM in Bogor Regency.

The Influence of Understanding Accounting on the Implementation of SAK EMKM

A broad understanding of accounting regarding SAK EMKM will support MSMEs in improving the quality of their business financial reports in accordance with accounting standards (SAK EMKM) so that they can help MSMEs develop financial conditions in their business and also implement SAK EMKM more optimally.

The findings of this research are in line with the findings of Susilowati et al. (2021) who found that understanding accounting has a significant positive effect on the implementation of SAK EMKM. These results can be understood that the higher the accounting understanding of MSME partners in the culinary sector in the Bogor Regency area, the higher the implementation of SAK EMKM in Bogor Regency will be, of higher quality and more correct in real practice.

CONCLUSION

Based on data analysis, Socialization of Micro, Small and Medium Entities (EMKM) has a positive and significant effect on the implementation of SAK EMKM. Of all the information obtained through distributing questionnaires, most socialization is carried out through seminars or accounting training. Organizing socialization is very necessary for MSMEs, where socialization can enable MSMEs to obtain additional information regarding SAK EMKM so that MSMEs will have a better understanding of preparing financial reports according to accounting standards (SAK EMKM). The more frequently socializing Micro, Small and Medium Entities (EMKM) to MSME partners in the culinary sector in the Bogor Regency area, the higher the implementation of SAK EMKM in Bogor Regency.

Second, understanding accounting has a positive and significant effect on the implementation of SAK EMKM. From all the information obtained through distributing questionnaires, it was found that MSME knowledge, both in terms of understanding accounting transactions and

understanding the preparation of financial reports in accordance with SAK EMKM, has been implemented well. A broad understanding of accounting regarding SAK EMKM will support MSMEs in improving the quality of their business financial reports in accordance with accounting standards (SAK EMKM). The higher the accounting understanding of MSME partners in the culinary sector in the Bogor Regency area, the higher the implementation of SAK EMKM in Bogor Regency.

Suggestion

There is a need to increase socialization and the quality of understanding of the preparation of SAK EMKM financial reports. Based on data from the Small Business Cooperatives Service, Bogor Regency, West Java, Indonesia in 2021, there were 506,347 MSMEs consisting of 421,525 MSMEs who were not currently qualifying to become recipients of People's Business Credit (KUR) (Parhusip & Herawati, 2020). Bogor Regency MSMEs are only 16.75%.

For MSME Partners, it is necessary to motivate themselves by taking part in outreach activities so that MSMEs understand how to prepare their business financial reports in accordance with accounting standards so as to increase MSMEs' insight and MSMEs can develop their businesses.

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