

## THE INFLUENCE OF ACCOUNTING UNDERSTANDING, BUSINESS SIZE, AND MOTIVATION ON THE IMPLEMENTATION OF SAK EMKM ON UMKM IN SIAK DISTRICT

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### ABSTRACT

This research aims to test and analyze the influence of accounting understanding, business size, and motivation on the implementation of SAK EMKM on MSMEs in Siak Regency. This research is quantitative research, using primary data attained from questionnaire answers and measured using a Likert Scale. Random sampling technique was used in this research sample and his sample of 100 respondents was obtained which was calculated using Slovin formula. Primary data were processed using multiple regression analysis using IBM SPSS version 23. The results of this study indicate that a partial understanding of accounting, firm size, and motivation have a positive and significant impact on SAK EMKM implementation.

**Keywords:** Accounting Understanding, Business Size, Motivation

### INTRODUCTION

Micro, Small and Medium Enterprises or commonly known as MSMEs are independent economic activities on a small scale managed and run by an individual, agency or group of people. MSMEs are basically always related to community-managed businesses with limited expertise and traditional technology. However, the crisis that hit Indonesia in 1997-1998 woke up the national economy and made it aware that the SME sector also plays a very important role in strengthening the Indonesian economy. For example, it has the advantage of absorbing more workers and improving and accelerating processes. Equity capital as part of development (Desmiranda et al, 2022).

MSMEs currently play a very important role in the growth of the country's economy, which can be seen from the position of MSMEs as pioneers in the economic sector with various business sectors. In developing various economic activities in empowering the community, MSMEs play a role as providers of employment for the community and are even able to create new economic markets. MSMEs also carry out trade activities abroad and are able to maintain the balance of payments.

The existence of MSMEs is expected to contribute to the welfare of the community, especially in efforts to overcome economic problems that are often faced such as poverty, unemployment and minimize inequality in income distribution in society. The central and local governments should give the main focus to MSMEs as one of the means in national development policies, especially in the last two years where Covid-19 pandemic has shaken the Indonesian economy.

MSMEs in Indonesia experienced a significant decline during the 2020-2021 COVID-19 pandemic. Based on a survey by UNDP and LPEM UI, more than 48 percent of MSMEs experienced raw material problems, 77 percent experienced a decrease in income, 88 percent experienced a decrease in product demand, and an additional 97 percent of their It turns out that MSMEs have experienced. experienced a decline in asset values. However, until 2022 MSMEs experienced an

increase of 84.8 percent of MSMEs that had experienced a decline had returned to normal operations. This is evidenced by the increase in MSMEs by 8.71 million business units in 2022.

Riau Province is one of the provinces located on the island of Sumatra. MSMEs in Riau Province can be said to have increased, according to the Ministry of Cooperatives and SMEs in 2023, MSMEs in Riau Province reached 252,574 units. One of the districts in Riau Province with a leading MSME program in the agricultural sector is Siak Regency. The Siak District Government is currently promoting the development of MSMEs that have typical products and regional pride and have competitive value. Based on data on MSMEs registered with the Siak Regency Cooperative and UKM Office until 2023, there are 1126 MSMEs.

The growth of Siak Regency is currently experiencing a rapid increase, Head of the MSME Division of the Siak District Cooperative and MSME Office, Adi Zulyanto said that after Covid-19 pandemic, growth of MSMEs in Siak Regency shot up thanks to the Siak government which continues to encourage MSMEs with various programs that have been launched to strengthen MSMEs.

MSMEs through digitalization of MSMEs and assisting capital. Initial steps on capital such as subsidizing People's Business Credit (KUR), capital assistance and guidance to MSMEs. The capital assistance provided by the Siak District Government did not have a big impact on MSMEs. This is because some MSMEs do not record and report on their business transactions in accordance with applicable accounting standards. This causes MSME actors to be unable to measure and assess financial performance appropriately and correctly so that they are constrained in making financial decisions based on accurate information. Unmeasured business feasibility and inaccurate information provide doubts to banks to provide further capital. The reason why Siak Regency MSMEs do not prepare financial reports in accordance with applicable accounting standards is that the business activities undertaken are privately owned businesses so that accountability to the community is not required. In addition, there is also a mortal coffers or MSME actors who understand and have knowledge in preparing fiscal reports in agreement with SAK EMKM ([www.cakaplah.com](http://www.cakaplah.com)).

The lack of capital support provided by banks or financial institutions is due to three major obstacles that are generally often faced. First, there are still many MSMEs that do not have business feasibility both in the MSME administration system and in making financial reports. This is because there are still few human resources to be able to make MSME financial reports with accounting standards. Second, the collateral or guarantee owned by MSMEs is not equivalent to the loan applied for. Third, business legality 90 percent of MSMEs do not have legality in their business as stated based on bps data.

Considering the limitations of MSMEs in preparing fiscal reports, the Financial Accounting Standards Board (DSAK) has approved SAK EMKM to grease the medication of financial reports by MSME stakeholders. SAK EMKM was approved on October 24, 2016 and became effective on January 1, 2018. Prior to this, DSAK IAI had published the Financial Accounting Standard (SAK) Publicly Unaccountable Enterprises (ETAP) in 2009, which specifically targets non-accountable enterprises. Public responsibility is dictated, MSMEs believe that SAK ETAP is too complex and does not meet MSME financial reporting requirements. Therefore, SAK EMKM replaced the previous His SAK, namely His SAK ETAP, which was used by MSME entities in preparing their financial reports. SAK EMKM is considered simpler.

The presence SAK EMKM is able to provide assistance for MSME owners in preparing their financial reports so that they can take advantage of funding programs that have been offered by banks and gain access to funding from various financial institutions. Several factors for MSME owners in preparing financial reports according to SAK EMKM are the need for the quality of human resources characterized by educational background, understanding of accounting in MSME owners in preparing

financial reports in accordance with SAK EMKM and the length of time the MSME business has been running.

The first factor that can influence the implementation of SAK EMKM in businesses run by MSME actors is accounting understanding. Someone who is said to understand accounting understands how the bookkeeping process is carried out so that it becomes a financial report. This is line with exploration conducted by (Rositasari et al, 2022) which states that accounting understanding affects the perperation of SAK EMKM because someone who understands accounting understands how the accounting process is so that it becomes a financial report that is guided by the principles and standards for preparing financial statements which are later expected to be guided in accordance with SAK EMKM in their business. Research conducted by (Novatiani et al. 2023) also argues that accounting understanding affects the perperation of SAK EMKM, but is inversely proportional to research conducted by (Wulandari and Arza 2022).

The second factor in the implementation of SAK EMKM is business size. Research conducted by (Siswanti and Suryati 2020) states that business size has relationship with implementation of SAK EMKM. MSMEs that have grown and developed need better and more organized financial information in order to know the growth of assets or profits so that they have a target to develop even more. This research produces the same answer as the research (Andari et al, 2022).

The third factor in implementing SAK EMKM is motivation. Motivation can be a force, energy or power in a complex state and readiness within the individual to move towards certain goals. Research conducted by (Kusumasari et al, 2022) states that someone who has high motivation to advance their business, is able to recognize the benefits of SAK EMKM Implementation for their business progress. This research produces the same answer as the research (Putra, 2018).

This study expands on the study conducted by (Kusumasari et al, 2022) who examined the differences between this study and previous studies by adding new variables, namely accounting understanding and firm size variables. Then another difference lies in the location and object of research, where researchers conducted this research on MSMEs in Siak Regency while previous research in Tabanan Regency.

The study have purpose is to test and dissect the impact of accounting understanding, company size, and motivation on SAK EMKM implementation. The result of this study are anticipated to give benefits regarding the influence of accounting understanding, firm size, and motivation on the implementation of SAK EMKM. These can be used as a reference for students conducting further studies and can provide benefits to MSME entities who need to comply with SAK EMKM standards when preparing financial statements.

### ***Literature Review And Hypothesis Development***

Theory of Planned Behavior (TPB) is a theory developed by Icek Ajzen and Martin Fishbein in 2005 which is a development and refinement of reason action theory. Theory of Planned Behavior studies attitudes towards behavior. The most important determinat of mortal geste is the intention to act. (Diah et al. 2022). This theory can be used to explain individual decisions in determining their decision to implement SAK EMKM. Implementation is an activity, action, action or mechanism in a system. The implementation of SAK EMKM can be influenced by the intention to do bookkeeping in their business, where this intention arises because of the knowledge and understanding of accounting which can be influenced by the competence of human resources as MSME actors themselves.

Human Capital theory is a theory developed by Becker in 1993. This theory explains that humans are not only resources but also capital that can generate returns and any expenditure made in developing this capital is a form of investment (Ruwanti et al. 2022). Mortal capital proposition asserts that

investment in human capital has a significant impact on productivity growth and can be eased through education and training. With the possession of human resource competencies, this will make the business more productive. Have human capital so as to increase productivity and financial management in these MSMEs.

### *Accounting Understanding affects Implementation of SAK EMKM*

In research, accounting understanding can be considered capable of encouraging implementation of SAK EMKM in MSMEs because a person's understanding of accounting allows that person to better apply what he has learned. In implementation of SAK EMKM, it is said that accounting understanding will be indispensable because the understanding of accounting possessed by MSME actors will provide results in the preparation of financial statements. The higher the level of basic understanding of accounting from human resources owned by MSMEs, the better the quality of financial reports that will be produced (Wulandari and Arza 2022). Research conducted by Ruwanti et al (2022), Novatiani et al. (2023) show that accounting understanding affects implementation of SAK EMKM. Based on the above framework, the authors formulate a hypothesis

H1: Accounting Understanding has a positive effect on Implementation of SAK EMKM

### *Business size affects implementation of SAK EMKM*

The larger the size of a business will indicate that the business has lesser coffers and is suitable to hire workers with better moxie, so as to support perpetration of SAK EMKM. The larger the size of the business in MSMEs will lead to a higher understanding of business owners in practicing SAK EMKM as a standard in financial reporting. This is because the bigger the business, the greater the need for business capital required by these MSME actors in running their business. Research conducted by Andari et al (2022), Siswanti and Suryati (2020), Diah et al. (2022) state that business size affects implementation of SAK EMKM. Based on the above framework, the authors formulate a hypothesis

H2: Business Size has a positive effect on Implementation of SAK EMKM

### *Motivation Affects Implementation of SAK EMKM*

Motivation is an encouragement to a person or business owner in achieving their business goals. With this motivation, the owner can encourage someone to be able to implement SAK EMKM in his business. Someone who having high motivation in advancing their business will recognize the benefits of applying the applicable Accounting Standards to their business financial records. Research conducted by Kusumasari et al (2022), Eka Putra (2018) states that motivation affects implementation of SAK EMKM. Based on the above framework, the authors formulate a hypothesis

H3: Motivation has a positive effect on Implementation of SAK EMKM

## **METHOD, DATA, AND ANALYSIS**

This type of study is quantitative research. This study examines the relationship between independent variables (X) such as accounting understanding, company size, and motivation and dependent variables (Y). Using primary data in the form of a questionnaire on his MSME stakeholders in Siak District, Riau Province. The population of this study consisted of 1,126 his MSMEs recorded in the Sire Agency Cooperative Society and MSME Office. The sample was selected using random sampling technique. The basic formula for calculating the sample is to use Slovin's formula, so we get 92. Data collection by distributing questionnaires directly to his MSME stakeholders in Sire regency as information sources. The data analysis technique used in this study was multiple regression analysis using the IBM SPSS Statistic 23 application. The collected data is checked using data instrument tests, namely validity tests and reliability tests. Next, normality tests and classical acceptance tests consisting of multicollinearity tests and heteroscedasticity tests are performed. Next,

use multiple regression analysis to test the hypotheses and perform t-tests and F-tests to test the coefficient of determination.

## RESULT AND DISCUSSION

### *Descriptive Statistical Analysis*

The questionnaire was directly distributed and data were collected from 100 respondents and analyzed and tested using the SPSS version 23 program. Descriptive statistics provide an overview or description of the data from the standard deviation, mean, variance, sum, minimum, range, slope and kurtosis.

**Table 3. 1.** Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
Pemahaman Akuntansi	100	6	26	16,45	4,596
Ukuran Usaha	100	6	14	11,10	1,755
Motivasi	100	15	22	17,39	1,938
Implementasi SAK EMKM	100	20	46	30,57	7,925
Valid N (listwise)	100				

### *Data Instrument Test*

#### *Validity Test*

Validity testing shows how well a measuring device actually corresponds to what is intended. A survey is said to be valid if the questions and statements in the survey make it clear what the survey measured.

**Table 3. 2** Result Of Validity Test

Understanding Accounting (X1)	Corrected Item Value		rtabel	Criteria
	Total Correlation /rcount			
P1	0.839		0,1966	Valid
P2	0.816		0,1966	Valid
P3	0.838		0,1966	Valid
P4	0.759		0,1966	Valid
P5	0.936		0,1966	Valid
P6	0.914		0,1966	Valid

Business Size (X2)	Corrected Item Value		rtabel	Criteria
	Total Correlation /rcount			
P1	0.425		0,1966	Valid
P2	0.922		0,1966	Valid
P3	0.936		0,1966	Valid

Motivation (X3)	Corrected Item Value		rtabel	Criteria
	Total Correlation /rcount			
P1	0.615		0,1966	Valid
P2	0.483		0,1966	Valid

P3	0.585	0,1966	Valid
P4	0.894	0,1966	Valid
P5	0.798	0,1966	Valid
<hr/>			
Implementation SAK EMKM (Y)	Corrected Item Value Total Correlation /rcount	rtabel	Criteria
P1	0.824	0,1966	Valid
P2	0.786	0,1966	Valid
P3	0.736	0,1966	Valid
P4	0.719	0,1966	Valid
P5	0.846	0,1966	Valid
P6	0.912	0,1966	Valid
P7	0.927	0,1966	Valid
P8	0.878	0,1966	Valid
P9	0.809	0,1966	Valid
P10	0.828	0,1966	Valid

### *Reliability Test*

Reliability testing is performed on questions declared valid. A variable is said to be dependable or reliable if the answers to the questions are always consistent.

**Table 3. 3** Result Of Realibility Test

No.	Variables	ralpha	Rcritical	Criteria
1	Accounting Understanding	0.922	0.700	Reliable
2	Business Size	0.710	0.700	Reliable
3	Motivation	0.741	0.700	Reliable
4	Implementation of SAK EMKM	0.949	0.700	Reliable

### *Normality Test*

Normality tests check whether the noise or residual values used in a regression model are normally distributed. In this study, normality tests were performed using the Kolmogorov-Smirnov (K-S) statistical test. In this test, the standardized residual value can be said to be normally distributed if the asymp.sig probability value > 0.05.



**Table 3. 4** Normality Test

			Unstandardized Residual
<i>N</i>			100
<i>Normal Parameters<sup>a,b</sup></i>	<i>Mean</i>		0,0000000
	<i>Std. Deviation</i>		3,85967796
<i>Most Extreme Differences</i>	<i>Absolute</i>		0,075
	<i>Positive</i>		0,056
	<i>Negative</i>		-0,075
<i>Test Statistic</i>			0,075
<i>Asymp. Sig. (2-tailed)</i>			.186 <sup>c</sup>

Asymp. Sig. (2-tailed) in the Kolmogorov-Smirnov test results is 0.186. This value is above the significant value of 0.05.

### ***Classic Assumption Test***

#### ***Multicollinearity Test***

Multicollinearity tests aim to test whether a regression model detects correlations between or among independent variables. Test for multicollinearity by examining the VIF or Variance Inflation Factor (VOF) value for each independent variable. (Ghozali 2016).

**Table 3. 5** Multicollinearity Test

<b>Model</b>	<b>Collinearity Statistics</b>	<b>Statistics</b>
	<b>Tolerance</b>	<b>VIF</b>
Understanding	0,670	1,492
Accounting		
Business Size	0,710	1,409
Motivation	0,689	1,451

Based on the results of the multicollinearity test performed in Table 4, we find that the tolerance value  $> 0.1$  and the variance inflation factor (VIF) value  $< 10$ . so we can say that there is no multicollinearity.

#### ***Heteroscedasticity Test***

The purpose of the heteroscedasticity test is to test whether there's an inequality of friction between the residuals of one observation and the residuals of another observation in a regression model. In this research, the white test method will be used, the white test is a test in heteroscedasticity by regressing squared residuals ( $U^2$ ) with independent variables, squared independent variables and multiplication (interaction) between independent variables.

**Table 3. 6** Heteroscedasticity Test

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.389 <sup>a</sup>	0,015	0,067	21,60315

It can be seen from the table above that the test criteria use a significant level of 5% or 0.05 for the chi square table value is at a value of 1.50 while the calculated R Square value is 5.591. The rationale for determining the white test is that if the calculated chi-square value is less than the chi-square value in

the table, there is no heteroskedasticity problem. Which means that the calculated chi square value of 1.50 is smaller than the chi square table value of 5.591.

### **Multiple Linear Regression Test**

Regression is an analytical tool for measuring the extent of influence between independent and dependent variables. Here are the results of the regression equation processed in SPSS 23 are as follows. shown that the multiple linear regression equation model:

$$Y = 0 + 1,169X_1 + 0,877X_2 + 0,574X_3 + e$$

### **Fisher Statistical Test (F Test)**

The F test tests whether independent variables contemporaneously impact the dependent variable. In (Ghozali 2018), The F test is performed with the ideal of testing all independent variables singly with the dependent variable at a significance of 0.05.

**Table 3. 7** Fisher Statistical Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4743,696	3	1581,232	102,927	,000 <sup>b</sup>
Residual	1474,814	9	15,363		
Total	6218,510	9			

From the table it is known that the F value is 102.927 with a significance value of 0.000. The table shows that Accounting Understanding, Business Size, and Motivation simultaneously show an influence on the Implementation of SAK EMKM. This is evidenced by the significance level value of 0.000 less than 0.05.

### **Hypothesis Test (t Test)**

The t-test aims to show the extent to which the effects of the independent variables are independently attributable to explaining the variation in the dependent variable. In this case the significance value of  $t < 0.05$  (5%), the result is significant  $H_0$  and  $H_a$  accepted, This means that the independent variables individually have a significant impact on the dependent variable.

**Table 3. 8** Hypothesis Test (t Test)

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	-8,376	3,774			-2,219	0,029
Understanding	1,169	0,105	0,678		11,168	0,000
Accounting						
Business Size	0,877	0,266	0,194		3,291	0,001
Motivation	0,574	0,245	0,140		2,344	0,021

### **The Effect of Accounting Understanding on the Implementation of SAK EMKM**

Grounded on the conducted statistical results, the coefficient value of the accounting understanding variable is 11,168 and the significant value is  $0.000 < 0.05$ , it can be concluded that accounting understanding has a positive and significant impact on the application of SAK EMKM. The



significance level is  $0.000 < 0.05$ , which means that **H<sub>1</sub> is accepted**, Therefore it can be said that the accounting understanding variable has a positive influence on the SAK EMKM implementation will also tend to increase.

Accounting understanding is someone who understands accounting, which means that someone is said to understand if he understands how the accounting process is carried out until it becomes a financial report so that it can be used as information for business owners and parties who need it as a basis for decision making. Accounting understanding can be assessed based on how to understand the initial stages starting from accounting activities, namely identifying and collecting documents and evidence of transactions carried out in their business activities so that they can assist MSME actors in recording transactions and making books. This study supports the finding of Kusumasari et al (2022), Ruwanti et al. (2022) and Eka Putra (2018) which state found that accounting understanding has a positive impact on SAK EMKM implementation in MSMEs. this is because the accounting understanding possessed by MSME actors will encourage actors to apply financial reporting standards to the business being run in order to create quality financial reports.

#### *The Effect of Business Size on Implementation of SAK EMKM*

Based on the table above, the t value is 3.291 with a significance value of 0.001. The results of this study indicate  $t_{count} > t_{table}$  ( $3.291 > 1.985$ ) and a significance value  $0.001 < 0.05$ . This means that the test results have a significant impact between company size and SAK EMKM implementation. significance level is  $0.000 < 0.05$  which means **H<sub>1</sub> is accepted**.

This shows that the size of businesses in MSMEs in Siak Regency affects the better application of SAK EMKM, because in a business in order to obtain maximum results, MSME actors must consider the number of employees employed and manage the turnover income and assets obtained by MSMEs so that it is necessary to prepare financial reports in accordance with standards. The accounting that applies in a business in order to show how effective the company can generate income. The larger the size of a business will indicate that the business has lesser coffers and is suitable to hire workers with better moxie, so that it can support the perpetration of SAK EMKM. The larger the size of the business in MSMEs will lead to a higher understanding of business owners in practicing SAK EMKM as a standard in financial reporting. This study supports research conducted by Andari et al (2022), Siswanti and Suryati (2020), Diah et al. (2022).

#### *The Effect of Motivation on the Implementation of SAK EMKM*

Based on the table above, the t value is 2.344 with a significance value of 0.021 The results of this study show  $t_{count} > t_{table}$  ( $2.344 > 1.985$ ) and a significance value  $0.021 < 0.05$ . This means that the test results between Motivation on SAK EMKM implementation have a significant effect. The significance level is  $0.021 < 0.05$  which means **H<sub>1</sub> is accepted**.

This shows that when a business has high motivation, it will increase its desire to apply the applicable accounting standards, namely SAK EMKM to its business. With motivation, of course, it will arouse the willingness to act, encourage in achieving certain goals and make interested in certain activities to implement SAK EMKM. . With this motivation, the owner can encourage someone to be able to implement SAK EMKM in his business. Someone who has high motivation in advancing their business will recognize the benefits of applying the applicable Accounting Standards to their business financial records. This study supports research conducted by Eka Putra (2018), Kusumasari et al (2022)

### ***Determination Coefficient Test***

The coefficient of determination is intended to measure the extent to which a model's capability explains variation in the dependent variable ( $R^2$ ). The result of the coefficient of determination test are shown below.

**Table 3. 9** Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873a	0,763	0,755	3,920

Grounded the table above, the adjusted R Square ( $R^2$ ) value is 0.763 or 76.3%. From this we can conclude that the ability to understand accounting, business size and motivation can influence the implementation of SAK EMKM by 76.3%. While 23.7% is influenced by other independent variables.

### **CONCLUSION**

Grounded the findings using partial tests (t-tests), we found that accounting understanding, company size, and motivation have a significant impact on SAK EMKM implementation.

This study has several limitations and requires future development is needed, the first is that the scope of the study is only those that have been conducted MSMEs that have been registered at the Office of Cooperative Trade and MSMEs in Siak Regency, but there are still many MSMEs that are not recorded so it is hoped that future researchers need to conduct research by expanding the research object. The second limitation is that there are still obstacles in using the questionnaire method due to the unfamiliarity of MSME actors in understanding SAK EMKM so that the interview method is needed in order to produce better data.

The suggestion that can be given is that it is necessary to socialize the importance of understanding accounting to MSME actors so that they can produce the view that compiling financial reports, especially in accordance with accounting standards, is important. Furthermore, for MSME actors who have been operating for a long time or are just starting out, it is hoped that they can make and record all transactions starting with simple recording. It is also hoped that MSME actors will be more motivated in running their businesses starting with internal and external influences. For further research, it is hoped that it will not only apply to the variables in this study but can add other broader variables.

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