HUMAN RESOURCE COMPETENCIES, SOCIALIZATION, AND READINESS OF MSME ACTORS ON THE IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARDS FOR MICRO, SMALL AND MEDIUM ENTITIES

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ABSTRACT

To find out how the socialization of financial accounting standards for micro, small and medium entities (SAK EMKM), competence of human resources, and the readiness of Micro, Small Medium Enterprise (MSMEs) actors affect the implementation of SAK EMKM in Siak Regency, this study uses a quantitative approach with primary data collected using a Likert scale. Population in this study are 1,126 MSMEs that are duly registered with the Ministry of Cooperatives and Micro Small and Medium Enterprises (MSMEs) as of the present period in 2023. A random sampling technique based on the Slovin formula is used to select a sample of 126 respondents. The primary data that is collected is then subjected to analysis through various methods. The results show that human resources and the preparedness of MSME participants had a major impact on SAK EMKM implementation. In contrast, the socialization of SAK EMKM did not demonstrate a significant influence on SAK EMKM implementation

Keywords: Human Resource Competence, Socialization of SAK EMKM, Readiness of MSME Actors

INTRODUCTION

According to data from the Ministry of Cooperatives and Small and Medium Enterprises (Ministry of Cooperatives and SMEs, 2023), there were 8.71 million MSMEs in Indonesia in 2022, contributing significantly to the Gross Domestic Product (GDP) at 61.97%. However, the COVID-19 pandemic from 2020 to 2021 led a significant decline in the number of MSMEs in Indonesia, contributing significantly to the Gross Domestic Product (GDP) (Ministry of Cooperatives and SMEs, 2023).

One of Sumatra's provinces, Riau, saw an increase in the number of MSMEs, with a total of 252,574 units in 2023, as reported by the Ministry of Cooperatives and SMEs. Regency Siak, which is part of Riau, has been a leader in encouraging MSMEs, especially those providing unique products, enhancing local flavors, and increasing competitive value. In 2023, 1,126 MSMEs have been registered at the Siak District Office of Cooperatives and SMEs.

MSMEs face problems in their operations despite their rapid growth. Obtaining capital and preparing EMKM financial accounting standards (SAK) are common obstacles. In Siak Regency, capital-related issues persist, which hinders expansion of businesses. Many MSMEs in the area have difficulty getting funds because of the difficulty in producing fiscal reports in adapt to SAK EMKM.

To get credit from banks and other financial institutions, presenting a financial statement that complies with SAK EMKM is very important. Nonetheless, MSMEs in Siak Regency find this task difficult because of less aware of how important of financial management, limited access to training and education, difficulties in obtaining finance, and insufficient financial management skills.

Additionally, MSME actors do not understand the procedures and benefits of financial statements. The absence of competent accounting human resources complicates the problem. As a result, creating financial reports that comply with relevant accounting standards becomes difficult.

Since January 1, 2018, the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) has introduced a new standard called SAK EMKM. SAK EMKM differs from SAK ETAP in that it is a simplified financial accounting standard and aims to help MSMEs in Indonesia prepare with financial statements in alignment with relevant accounting standards and to meet financial reporting requirements.

In this study, a multitude of elements affecting the application of SAK EMKM are discovered, with human resource competency emerging as a crucial feature. SAK EMKM defines human resource competence as an individual's aptitude to assess, categorize, differentiate, and consolidate financial statement components in accordance with its stipulations. The implementation of SAK EMKM requires meticulous evaluation of human resource proficiency.

Kustina and Pratiwi's study in 2022 illuminates the favorable and significant impact of applying SAK EMKM on MSMEs in Buleleng District. Their findings highlight the significant influence of SAK EMKM on several facets, such as individual preparedness, socialization, human resource proficiency, and training and educational endeavors within these companies.

In addition, a distinct investigation conducted by Maulani Permana and Iqbal Alamsyah during the same year underscores the pivotal significance of the attitudes held by MSME actors, the capabilities of human resources, and the comprehension of accounting in exerting influence on the adoption of SAK EMKM. This study highlights the interrelatedness of these variables and their importance in influencing the effective SAK EMKM implementation in the MSME sector. As a whole, this corpus of study provides valuable perspectives into the dynamics of SAK EMKM implementation, presenting a full comprehension of its multidimensional influence on various aspects of MSME operations in the Buleleng District.

The second determinant influencing the execution of SAK EMKM is the dissemination of the norm. The association between socialization and implementation is vital as it plays a significant role in educating MSME actors about substantive requirements, boosting the quality of fiscal reporting in agreement with applicable accounting standards, particularly SAK EMKM. This educational endeavor is aimed at enhancing and flourishing their companies, as emphasized by Darmasari and Wahyuni in 2020. In contrast the findings of Anjani's 2022 study, which concluded that socialization alone does not has significant impact implementation of SAK EMKM, but rather emphasizes the importance accounting knowledge and preparedness of MSME actors, Susilowati et al. (2021) contend that the collective influence of socialization, the perceptions MSME owners, and a comprehensive understanding accounting has a positive and noteworthy on the application SAK EMKM. This is consistent with Diana's 2018 research, which suggests a favorable impact of SAK EMKM socialization on its consumption.

The third determinant impacting the execution of SAK EMKM is the preparedness of MSME participants. The correlation between the preparedness of MSME actors and the perperation of SAK EMKM is grounded on the recognition that a grasp of the importance of fiscal reports and SAK EMKM motivates MSME owners to produce financial reports in compliance with the standards. This requirement is intricately connected with preparedness, as it inspires MSME participants to involve themselves in or become ready for business ventures. As per the findings of Agus Pradita and I Wayan (2019), a heightened state of preparedness among MSME participants develops a favorable and noteworthy correlation with the augmented SAK EMKM implementation. Anjani's study 2022 further corroborates the assertion that the possession of accounting expertise and the preparedness

MSME participants have a substantial influence on the implementation SAK EMKM. Nevertheless, a study conducted by Seftiany and Wijayana in 2023 demonstrates that organizations are conspicuously ill-equipped to execute SAK EMKM.

The exploration of SAK EMKM implementation, Novatiani et al. (2023) present a distinctive approach in their study, distinguishing from previous research. This particular investigation takes a specific lens to scrutinize the application of Standards for Small and Medium-sized Enterprises - Education, Training, and Application of Accounting (SAK EMKM) by centering its attention on MSMEs in Siak. Notably, this departure from the norm becomes evident when compared to earlier studies, as Novatiani et al. choose to deviate from the conventional use of accounting understanding as an independent variable.

This shift in focus introduces notable differences and novelties to the research landscape, offering a fresh perspective on the implementation of SAK EMKM. By centering their investigation on MSMEs in Siak, the study acknowledges the potential contextual variations that may influence the dynamics of SAK EMKM application. Furthermore, the decision to move away from the conventional independent variable emphasizes the researchers' commitment to capturing a more comprehensive understanding of the factors influencing the adoption and effectiveness of SAK EMKM within the specific context of Siak's MSMEs. This nuanced approach contributes to the ongoing discourse on SAK EMKM, bringing forth valuable insights and enriching the collective knowledge in this field.

This study has a purpose is to investigate and evaluate effectiveness of human resource competence, socialization of SAK EMKM, and MSME actors' readiness to implement SAK EMKM in MSMEs in Siak Regency, both individually and collectively. This study has the result are expected to yield insight into how human resource competence, socialization of SAK EMKM, and MSME actors' readiness to implement SAK EMKM.

Literature Review And Hypothesis Development
The Theory of Planned Behavior (TPB), created by Icek Ajzen and Martin Fishbein in 2005, is an elaboration of the proposition of Reasoned Action. Ajzen (1991) offers proposition of Planned Behavior, which emphasizes how important attitudes are for predicting actions. This theory emphasizes the importance of considering an individual's attitude when analyzing subjective norms and evaluating the perceived behavioral control of the individual.

Human Resource Competence affects the Implementation of SAK EMKM
Human resource competence is defined as a person's ability to implement SAK EMKM effectively, particularly understanding how to present financial reports in accordance with the relevant provisions outlined in SAK EMKM. The level of competence in human resources positively impacts SAK EMKM implementation because the individuals fulfill all the specified indicators, including a solid understanding of SAK EMKM.
H1: Human resource competence has a positive effect on the Implementation of SAK EMK

Socialization of SAK EMKM affects the implementation of SAK EMKM
Socialization of SAK EMKM can have a big impact. This can be done by various institutions such as the Cooperative and MSMEs Office and the Indonesian Institute of Accountants (IAI), training organizations, and higher education institutions. The main goal of socialization of SAK EMKM is to give MSMEs knowledge and guidance regarding the information contained in SAK EMKM (Wulandari & Arza, 2022). The authors develop a hypothesis using this conceptual framework.
H2: Socialization of SAK EMKM has a positive effect on the Implementation of SAK EMKM

Readiness of MSME Actors affects the implementation of SAK EMKM

This study, association between the readiness of MSME participants and the execution of SAK EMKM is based on the premise that if these participants acknowledge the importance of fiscal statements and SAK-EMKM, there will be drawing upon this theoretical framework, Agus Pradita and I Wayan (2019) noted that an elevated state of preparedness among MSME actors leads to a heightened uptake of SAK EMKM in MSMEs, establishing a favorable and significant correlation between the readiness level of MSME owners and SAK EMKM implementation. Anjani's study in 2022 further substantiates the discovery that the readiness of MSME participants has a substantial impact to SAK EMKM implementation.

H3: Readiness of MSME Actors has a positive effect on the Implementation of SAK EMKM

METHOD, DATA, AND ANALYSIS

This study contains a population of 1,126 MSMEs that are duly registered with the Ministry of Cooperatives and Micro Small and Medium Enterprises (MSMEs) as of the present period in 2023. The exogenous factors (X) in this study comprise of human resource proficiency, the socialization of SAK EMKM, and preparedness MSME players. The variable under investigation is the dependent variable (Y), which pertains to the execution of SAK EMKM. In order to collect quantitative data, a method of simple random sampling was utilized. Surveys, employing Likert scales, were directly disseminated to small and medium-sized enterprises located in Siak Regency, Riau Province. The sample size, ascertained using the Slovin Formula, amounted to 92 persons. Following the survey, data processing took place using IBM SPSS Statistics 26. This entailed conducting a comprehensive examination of descriptive statistics, assessing the soundness and consistency of the data instrument, performing a test for normality, and conducting a classical assumption test, which involved evaluating for multicollinearity and heteroscedasticity. In accordance with these protocols, the hypothesis was examined using a series of analyses involving multiple linear regression, including T-tests, F-tests, and a coefficient of determination test.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

In this study, descriptive statistical analysis is used to look at the collected data by giving a detailed account of it without coming to general conclusions (Ghozali, 2011). This type of analysis includes various statistical measures like Median, mean, minimum, standar deviation, and maximum (Sugiyono, 2013). The table below illustrates this process.

The present study employs a descriptive statistical analysis approach to meticulously examine the collected data, as advocated by Ghozali (2011). Unlike inferential statistics that draw general conclusions from a sample to a larger population, descriptive statistics provide a detailed account of the data itself. This methodology involves the calculation and presentation of various statistical measures, such as mean, median, maximum, minimum, and standard deviation values, as outlined by Sugiyono (2013). These measures serve to offer a comprehensive overview of the dataset, slipping light on central tendencies, variability, and distribution patterns. The application of descriptive statistics enables a thorough exploration of the characteristics inherent in the data, facilitating a nuanced understanding without venturing into broader implications. The ensuing table serves as a visual representation of this analytical process, encapsulating the key statistical indicators and contributing to a more comprehensive interpretation of the collected data.

Table 3. 1
Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
Human Resource Competence	126	7	22	13,21	3,511
Socialization of SAK EMKM	126	8	20	13,70	2,045
Readiness of MSME Actors	126	8	19	13,12	2,836
Implementation of SAK EMKM	126	20	46	30,65	7,772
Valid N (listwise)	126				

Data Instrument Test

Validity Test

Validity test is conducted to verify the validity of the research data, particularly when using a questionnaire as a measuring tool. This test involves calculating the correlation between the scores of each construct and the scores of individual questionnaire particulars, as outlined by Ghozali in 2011.

Table 3. 2
Result Of Validity Test

HR Competence (X1)	Corrected Item Value Total Correlation /rcount	r tabel	Criteria
P1	0.782	0,1750	Valid
P2	0.655	0,1750	Valid
P3	0.933	0,1750	Valid
P4	0.894	0,1750	Valid
P5	0.888	0,1750	Valid

Socialization of SAK EMKM (X2)	Corrected Item Value Total Correlation /rcount	r tabel	Criteria
P1	0.584	0,1750	Valid
P2	0.867	0,1750	Valid
P3	0.855	0,1750	Valid
P4	0.667	0,1750	Valid

Readiness of MSME Actors (X3)	Corrected Item Value Total Correlation /rcount	r tabel	Criteria
P1	0.724	0,1750	Valid
P2	0.660	0,1750	Valid
P3	0.746	0,1750	Valid

P4	0.774	0,1750	Valid

Implementation SAK EMKM (Y)	Corrected Item Value Total Correlation /rcount	r tabel	Criteria
P1	0.797	0,1750	Valid
P2	0.790	0,1750	Valid
P3	0.726	0,1750	Valid
P4	0.708	0,1750	Valid
P5	0.819	0,1750	Valid
P6	0.906	0,1750	Valid
P7	0.918	0,1750	Valid
P8	0.880	0,1750	Valid
P9	0.799	0,1750	Valid
P10	0.801	0,1750	Valid

Realibility Test

The reliability test is conducted on questions that have been confirmed as valid. When the responses from respondents consistently and steadily reflect their opinions over time, the questionnaire is deemed reliable. The assessment of reliability is done using Cronbach's Alpha (α).

Table 3.3
Result of Realibility Test

No.	Variables	r Alpha	R critical	Criteria
1	HR Competence	0.880	0.600	Reliable
2	Socialization of SAK EMKM	0.687	0.600	Reliable
3	Readiness of MSME Actors	0.700	0.600	Reliable
4	Implementation of SAK EMKM	0.944	0.600	Reliable

Normality Test

As indicated by Santoso in 2018, the normalcy test is designed to determine whether the data exhibits a normal distribution. In this study, the classical assumption of normality was examined using the one-sample Kolmogorov-Smirnov test. If the asymp.sig probability value is greater than 0.05, the standardized residual values are considered to have a normal distribution.

Table 3. 4
Normality Test

		Unstandardized Residual
N		126
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	3,77462882
Most Extreme Differences	Absolute	0,066
	Positive	0,066
	Negative	-0,045
Test Statistic		0,066
Asymp. Sig. (2-tailed)		.200[c]

Asymp. Sig. (2-tailed) in the One-Sample Kolmogorov-Smirnov Test results is 0.200. This value is above the significant value of 0.05, and this test distribution is normal.

Classic Assumption Test

Multicollinearity Test

As per Sujarweni (2016), the multicollinearity test is a standard assumption test that is used to show that there is no intercorrelation or relationships between various independent variables. The decision-making process of the classic multicollinearity assumption test depends on evaluating the tolerance value and the variance inflation factor (VIF) value.

Table 3. 5
Multicollinearity Test

Collinearity Statistics		
Model	Tolerance	VIF
HR Competence	0,489	2,046
Socialization of SAK EMKM	0,831	1,203
Readiness of MSME Actors	0,429	2,330

According to the data from Table 3.5 in the multicollinearity test, it is obvious that the tolerance value is more than 0.1, and the variance inflation factor (VIF) value is less than 10. Hence, it can be inferred that there is an absence of multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test carried out to evaluate whether there is disparity in the residual variations. Heteroscedasticity arises when the residuals of the observed model fail to exhibit a uniform variance across different observations, as elucidated by Pambuko and Bagus Z in 2018. The Glejser test is utilized in this work to investigate the existence of heteroscedasticity indicators. The conditions for determining the absence of heteroscedasticity in the data are satisfied when the test outcomes demonstrate a significance level beyond 0.05.

Table 3. 6

Heteroscedasticity Test

Model		Unstandardized Coefficients B	Std.Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.317	1.334		3.237	.002
	HR Competence	-.140	.075	-.237	-1.875	.063
	Socialization of SAK EMKM	.041	.099	.040	.411	.682
	Readiness of MSME Actors	.009	.099	.012	.090	.928

Upon scrutinizing the aforementioned table, the Glejser test was carried out under the condition that the data is deemed devoid of heteroscedasticity if the p-value in the test outcomes surpasses 0.05. Given that the calculated p-value in the test results exceeds the chosen significance threshold, it may be deduced that there is no presence of heteroscedasticity.

Multiple Linear Regression Test

This analysis is a retrogression model distinguished by the presence of one dependent variable and one or further independent variables, as elucidated by Sujarweni in 2016. The ensuing model for the multiple linear regression equation is as follows:

$$Y = a + 1,252X1 + -0,089X2 + 1,053X3 + e$$

Fisher Statistical Test (F Test)

The F test, alternately appertained to as the contemporaneous thesis test, scrutinizes the accretive influence of independent factors on the dependent variable, as illustrated by Sugiyono in 2013. When the p- value of F is lower than the destined significance position(0.05), the indispensable thesis is accepted, and the null thesis is rejected, suggesting a statistically significant impact. On the other hand, if the p- value of F above the named position of significance(0.05), the null thesis is embraced, while the indispensable thesis is discarded, indicating an absence of impactt.

Table 3. 7
Fisher Statistical Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	5769,657	3	1923,219	131,744	.000[b]
Residual	1780,978	122	14,598		
Total	7550,635	125			

From the table it is known that the F value is 131.744 with a significance value of 0.000. This is evidenced by the significance level value of 0.000 less than 0.05.

Hypothesis Test (t Test)

The t-test is utilized to evaluate the individual influence of each independent variable on the dependent variable, as expounded by Sugiyono in 2013. The conditions for the t- test, as delineated by Ghozali in 2011, are as follows if the p- value of the t- test is lower than the destined significance position(0.05), it results in the acceptance of the indispensable thesis and the rejection of the null thesis. This suggests the presence of a correlation between the independent variable and the dependent

variable. On the other hand, if the p- value of the t- test surpasses the named position of significance(0.05), it leads to the acceptance of the null thesis and the rejection of the indispensable thesis, suggesting the absence of any relationship between the independent variable and the dependent variable.

Table 3. 8
Hypothesis Test (t Test)

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1,512	2,480		0,610	0,543
HR Competence	1,252	0,139	0,566	8,998	0,000
Socialization of SAK EMKM	-0,089	0,183	-0,023	-0,486	0,628
Readiness of MSME Actors	1,053	0,184	0,384	5,723	0,000

The Effect of Human Resource Competence on Implementation of SAK EMKM

The evaluation of the influence of Human Resource Competence on the Execution of SAK EMKM unveiled a t value of 8.998, accompanied by a significant value of 0.000 as illustrated in the table. The calculated t value above the crucial t value (8.998 > 1.979), and the level of significance (0.000) is lower than 0.05. Henceforth, the test outcomes demonstrate a substantial impact of Human Resource Competence on the Implementation of SAK EMKM. By means of statistical analysis at a significance level of 0.000 < 0.05, while supporting the alternative hypothesis (H1), it can be inferred that the Human Resource Competence variable has a positive impact on the Implementation of SAK EMKM. This implies that a heightened level of expertise in human resources is associated with an enhanced execution of SAK EMKM.

The expertise in human resource management, characterized as the capacity to assess, classify, differentiate, and integrate financial statement elements in compliance with SAK EMKM standards, bears utmost significance in this context. The existence of SAK EMKM requires a finance department that is supplied with proficient and competent personnel. The aim is to enable MSME participants to fiscal statements in accordance with the SAK EMKM This study is consistent with previous research, including the discoveries made by Kustina.

The Effect of Socialization of SAK EMKM on the Implementation of SAK EMKM

The examination of the Impact of Socialization of SAK EMKM on the Implementation of SAK EMKM uncovers a t statistic of -0.486 with a significance level of 0.628. The results suggest that the computed t value is smaller than the crucial t value (-0.486 < 1.979), and the significance value (0.628) above the 0.05 barrier. As a result, the test findings indicate that the socialization of SAK EMKM does not have a substantial influence on the Implementation of SAK EMKM.H1 is rejected.

This study is centered on elucidating the relationship between the socialization of Standards for Small and Medium-sized Enterprises - Education, Training, and Application of SAK EMKM and the actual implementation these standards. The emphasis on socialization arises from its recognized significance as a pivotal element in the dissemination of essential principles MSMEs participants. The overarching goal of this educational effort is to enhance the quality of financial statements, aligning them with the specific requirements outlined in SAK EMKM.

The significance of socialization lies in its potential to bridge the gap between theoretical knowledge and practical application. By imparting a nuanced understanding of SAK EMKM, the socialization process seeks to empower MSME participants to effectively implement these accounting standards in their financial reporting practices. This strategic focus on education and awareness acknowledges the integral role that informed and knowledgeable MSME actors play in ensuring the accurate and consistent application of SAK EMKM. Through this study, we aim to contribute to the ongoing discourse on the dynamics of SAK EMKM implementation by shedding light on the key role played by socialization efforts in shaping the financial reporting landscape within MSMEs.

This endeavor contributes to the progress and prosperity of their businesses, as emphasized by Darmasari and Wahyuni in 2020. Nevertheless, while the significance of SAK EMKM socialization, a substantial proportion of MSMEs have restricted access to such endeavors. Numerous micro, small, and medium-sized enterprise (MSME) stakeholders, despite their involvement in accounting education or workshops centered around the creation of streamlined financial statements, frequently remain unacquainted with the phrase "SAK EMKM." Despite the fact that these training courses indirectly address the generation of financial reports using SAK EMKM, MSME participants may still find the language perplexing.

This study aligns with the findings reported by Anjani in 2022, reinforcing the notion that the socialization of Standards for Small and Medium-sized Enterprises - Education, Training, and Application of Accounting (SAK EMKM) does not yield a significant impact on the actual implementation of these standards.

This consistency in results underscores the importance of critically examining the relationship between socialization efforts and the tangible application of accounting standards, such as SAK EMKM. The implications of this alignment may prompt further investigation into the factors that do play pivotal roles in driving successful implementation, offering valuable insights for policymakers, practitioners, and researchers in the field of MSMEs and accounting standards.

The Effect of Readiness of MSME Actors on the Implementation of SAK EMKM

As demonstrated in the above table, the t-value is 5.723, accompanied by a significance value of 0.000. The results of this study indicate that the computed t value above the critical t value (5.723 > 1.979), and the significant value of 0.000 is lower than 0.05. This indicates that the test results pertaining to the Preparedness of MSME Participants in the Execution of SAK EMKM exhibit a substantial impact. The observed level of significance, which is 0.000, being less than the threshold of 0.05, provides evidence to support the conclusion that there exists a significant and considerable impact. H1 is accepted.

The notion of requirements is intimately intertwined with readiness, since the recognition of these requirements serves as a motivating factor, leading MSME members to actively equip themselves for their entrepreneurial endeavors. This study is in line with the research carried out by Agus Pradita and I Wayan in 2019, highlighting the pivotal significance of readiness among MSME participants in influencing the implementation of Standards for Small and Medium-sized Enterprises - Education, Training, and Application of Accounting (SAK EMKM) in MSMEs.

Pradita and I Wayan's work, which is in harmony with the current study, highlights a noteworthy correlation between an elevated level of preparedness among MSME participants and an increased application of SAK EMKM. This alignment underscores the importance of recognizing and addressing the specific needs of MSME participants, as their preparedness is demonstrated to have a tangible and favorable influence on the effective implementation of SAK EMKM in the dynamic landscape of MSMEs.

Detemination Coefficient Test

The measure of determination aims to measure how far the model's capability can explain the variation in the dependent variable. The following are the results of testing the measure of determination (R^2).

Table 3. 9
Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874a	0,764	0,758	3,821

With reference to the presented table, can be observed that the modified R Square (R2) value is recorded as 0.758, which is tantamount to 75.8%. This signifies that the combined effect of comprehending accounting, business magnitude, and motivation can significantly affect the execution of SAK EMKM by a substantial 75.8%. The remaining 24.2% is ascribed to the impact of additional autonomous factors that were not taken into account in the study.

CONCLUSION

The results of the individual tests (T test) indicated that both the proficiency of human resources and the preparedness of MSME participants had a major impact on SAK EMKM implementation. In contrast, the socialization of SAK EMKM did not demonstrate a significant influence on SAK EMKM implementation. Moreover, the findings of the concurrent analysis (F test) revealed that the proficiency of personnel, the dissemination of SAK EMKM, and the readiness of MSME participants collectively exerted a substantial impact on SAK EMKM implementation.

ACKNOWLEDGMENT

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