



Socialization of SAK EMKM, Perceptions of MSME Actors, and Education Level of MSME Owners on the Implementation of SAK EMKM in Financial Reports for MSMEs in Ponorogo District

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Abstract. This study aims to examine the effect of SAK EMKM socialization, perceptions of MSME actors, and the education level of MSME owners on the application of SAK EMKM in financial reports to MSMEs in Ponorogo District, the data used in this study are primary data obtained through the distribution of questionnaires and the measurement technique used is the Likert scale. The sample in this study was 100 MSMEs obtained through calculations using the slovin formula. The data analysis technique used in the study consisted of multiple linear regression analysis with the help of SPSS software version 25 for windows. The result of this study indicates that partially and simultaneously the independent variables, namely the socialization of SAK EMKM, perceptions of MSME actors, and the education level of MSME owners have a positive and significant effect on the dependent variable, namely the application of SAK EMKM in financial reports to MSMEs in Ponorogo District.

Keywords: Application of SAK EMKM, Socialization, Perception, Education level

1 Introduction

Micro, Small, and Medium Enterprises or commonly called MSME is a small-scale and independent business that is usually managed by individuals, agencies, or pretentious people. In Indonesia, MSMEs have an important role in the economic system because they can absorb a large number of workers and can help the process of equitable development become a little faste [1].

In the process of developing a business, business people often face financial problems or obstacles. The minimal amount of capital owned forces MSME actors to involve third parties such as banks or the like to obtain additional funds. To be able to involve a third party, MSME actors must fulfill the conditions set by the third party, namely that there must be evidence in the form of financial reports from the business activities carried out. With many business actors who do not have financial reports,

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these businesses experience problems in obtaining additional funds by submitting additional funds to third parties [2].

By looking at the limited conditions of MSMEs in making financial reports to make it easier, DSAK approves SAK EMKM. It is hoped that the SAK EMKM (Small and Medium Micro Entity Financial Accounting Standards) can be used as a basis for compiling financial reports and used as accounting guidelines for MSMEs [1].

The existence of Micro, Small, and Medium Entity Financial Accounting Standards which have been approved by the Financial Accounting Standards Board - Indonesian Institute of Accountants on 24 October 2016 is clear evidence of support for Micro, Small, and Medium Enterprises in Indonesia. Previously, DSAK IAI (Financial Accounting Standards Board – Indonesian Institute of Accountants) issued Financial Accounting Standards (SAK) for Entities Without Public Accountability (ETAP) in 2009 specifically for entities without public accountability. However, along with its development, SAK ETAP is still difficult to apply to MSMEs, so a standard reference is needed that is simpler and easier to apply in compiling MSME financial reports, so SAK EMKM is issued. With the existence of the Micro, Small, and Medium Entity Financial Accounting Standards, it is hoped that it will be able to drive financial literacy for MSMEs (Micro, Small, and Medium Enterprises) in Indonesia and be able to expand access to financing so that they can make MSME entrepreneurs (Micro, Small and Medium Enterprises) entrepreneurs perceive the importance of preparing financial reports. also increasing [2].

In Ponorogo Regency alone there are 38,387 Micro, Small, and Medium Enterprises which are registered with the trade and MSME services (Micro, Small, and Medium Enterprises) with various types of businesses, namely trade, production, and services. The type of trading business dominates, namely as much as 63.03%. Among the 21 sub-districts in Ponorogo Regency, Ponorogo District has the highest number of MSMEs, namely 4,105 MSMEs which are dominated by the trade business sector. Ponorogo sub-district is a sub-district located in the city center so it has the largest number of MSMEs compared to other sub-districts. Therefore, the researchers chose objects in the Ponorogo District with a total of 4,105 SMEs consisting of 2,680 trade deposits, 670 production, and 755 services.

Under these conditions, this should create great potential for the region, including creating jobs, reducing unemployment, and reducing poverty. Understanding the financial condition of a business is also one of the keys to the development and success of a business. At this time, there are still many small and medium micro business actors who do not use accounting or think accounting is complicated, they think the business will continue to run and profits will always be obtained whether or not there is business accounting. So that the recording of accounting information that is still carried out by most micro, small and medium enterprises in Ponorogo is only by simply recording information, namely limited to cash in and cash out, where finance for business operational interests is still mixed with finance for personal interests [3].

Socialization is a learning process, namely the process of an individual determining the order of life or culture in society. According to research conducted [4] states that socialization has a positive effect on the application of SAK EMKM in financial reports. In contrast, research conducted [4] stated that socialization did not have a positive

and significant effect on the application of financial accounting standards for micro, small and medium entities in financial reports.

Perception can translated become vision or How somebody think when they see something. Can Also interpreted as understanding or method view somebody about method think when interpret something. kindly literally, observation can said as process individual Where something chosen, interpreted And placed in description Which more big, Which It means comprehensive And easy understood [5].

Research conducted [4] stated that there is a positive and significant relationship between the perceptions of micro, small and medium enterprises towards the application of financial accounting standards for micro, small and medium entities in financial reports. In contrast to research conducted [6] which states that the perceptions of micro, small and medium enterprises do not have a positive and significant influence on the application of financial accounting standards for micro, small and medium entities in financial reports.

According to research conducted [5] which states that the level of education has a positive effect on the application of financial accounting standards for small and medium micro-entities in financial reports. In contrast, research conducted [7] stated that the education level of micro, small and medium enterprise owners does not affect the application of financial accounting standards for micro, small and medium entities in financial reports.

The previous research described above shows that there are still many business actors who experience difficulties in compiling financial reports that are following the standard, namely SAK EMKM. This has resulted in small and medium micro business actors being constrained in developing their businesses both in terms of business conditions and terms of funding. So that this study examines the influence of SAK EMKM socialization variables, the perceptions of MSME actors, and the education level of MSME owners on the application of SAK EMKM in financial reports for MSMEs in Ponorogo District.

2 Method

This research was carried out in Ponorogo District with the object to be studied, namely MSME actors. This research is included in quantitative research. The data used in this study are primary data obtained from distributing questionnaires to respondents. The population used in this study were MSMEs registered with the PERDAGKUM service in Ponorogo Regency. Samples were taken using area sampling techniques so that 100 samples were obtained.

The data obtained is in the form of numbers or scores, each questionnaire item is assessed and will be analyzed using several data analysis techniques with statistical tests using SPSS version 25. Descriptive statistical tests are used to provide an overview or description of research data as seen from the average value, minimum value, maximum value, and standard deviation. Next is to test the quality of the data in the form of validity and reliability tests, classic assumption tests in the form of tests of normality,

multicollinearity, and heteroscedasticity, multiple linear regression analysis, t-test, F test, and test the coefficient of determination (R²).

3 Result and Discussion

3.1 Data Quality Test

Validity Test. Table 1 shows the results of the validity test of each question item in the SAK EMKM socialization variable questionnaire, the perceptions of MSME actors, the educational level of MSME owners, and the application of SAK EMKM have an r-count > r-table value of 0.196. So, it can be concluded that all question items for each variable in this research questionnaire are declared valid and can be used as research instruments.

Table 1. Validity Test Result

Variable	Item	r-calculated	r-table	Remarks
SAK EMKM Socialization (X1)	X1.1	0,560	0,196	VALID
	X1.2	0,613		
	X1.3	0,635		
	X1.4	0,499		
	X1.5	0,472		
	X1.6	0,505		
Perceptions of MSME Actors (X2)	X2.1	0,382	0,196	VALID
	X2.2	0,671		
	X2.3	0,506		
	X2.4	0,584		
	X2.5	0,606		
Education Level of MSME Owners (X3)	X3.1	0,638	0,196	VALID
	X3.2	0,605		
	X3.3	0,565		
	X3.4	0,492		
	X3.5	0,636		
Application of SAK EMKM (X4)	Y.1	0,587	0,196	VALID
	Y.2	0,618		
	Y.3	0,628		
	Y.4	0,608		
	Y.5	0,591		
	Y.6	0,779		
	Y.7	0,631		

Source: Primary data computed using SPSS version 25, 2022

Reliability Test. From results test reliability in (Table 2) seen that mark Cronbach's alpha bigger from 0.60 For every variable question. So that the resulting data is generated from a questionnaire to measure the socialization of SAK EMKM, the perceptions of MSME actors, the level of education of MSME owners and the application of SAK EMKM in this study is reliable or consistent and can be used as a research tool.

Table 2. Reliability Test Results

Variable	Item	Cronbach's Alpha	Alpha Coefficient	Criteria
SAK EMKM So- cialization (X1)	X1.1	0,685	0,60	RELIABLE
	X1.2	0,677		
	X1.3	0,669		
	X1.4	0,696		
	X1.5	0,701		
	X1.6	0,695		
Perceptions of MSME Actors (X2)	X2.1	0,712	0,60	RELIABLE
	X2.2	0,637		
	X2.3	0,682		
	X2.4	0,657		
	X2.5	0,653		
Education Level of MSME Owners (X3)	X3.1	0,684	0,60	RELIABLE
	X3.2	0,692		
	X3.3	0,701		
	X3.4	0,719		
	X3.5	0,684		
Application of SAK EMKM (X4)	Y.1	0,732	0,60	RELIABLE
	Y.2	0,730		
	Y.3	0,727		
	Y.4	0,736		
	Y.5	0,735		
	Y.6	0,731		
	Y.7	0,751		

Source: Primary data computed using SPSS version 25, 2022

Normality, Multicollinearity, and Heteroscedasticity Test Results. Based on the test results in the Table 3, it shows that the Asymp. value of 0.200 is greater than 0.05. So it can be concluded that the data tested in this study were normally distributed.

Table 3. Normality Test Result

N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.80356074
Most Extreme Differences	Absolute	.047
	Positive	.046
	Negative	-.047
Test Statistic		.047
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Primary data computed using SPSS version 25, 2022

Table 4 shows that there are no independent variables that have a tolerance value above 1 and have a VIF value far below 10. So, it can be concluded that there is no multicollinearity in the data used in this study.

Table 4. Multicollinearity Test Result

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	(Constant)	.555	2.591		.214	.831	
1	X1	.285	.111	.231	2.571	.012	.723
	X2	.582	.141	.366	4.130	.000	.739
	X3	.317	.128	.232	2.469	.015	.659

a. Dependent Variable: Y

Source: Primary data computed using SPSS version 25, 2022

Based on the results of the heteroscedasticity test shown in the Table 5, it can be seen that the significant value of each independent variable is > 0.05 , so it can be concluded that there is no heteroscedasticity in the regression model.

Table 5. Heteroscedasticity Test Results

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.312	1.607		-.194	.847
	X1	.017	.069	.029	.249	.804
	X2	.127	.087	.170	1.452	.150
	X3	-.009	.080	-.013	-.108	.914

a. Dependent Variable: Abs_RES

Source: Primary data computed using SPSS version 25, 2022

Multi Linear Regression Test. Multiple regression analysis aims to determine how much influence the independent variables have on the dependent variable by using more than one independent variable. The results of the calculation of multiple linear regression analysis are as follows Table 4.

In the table 4, based on the numbers in the Unstandardized Coefficients beta, the multiple linear regression equation can be arranged as follows Eq. 1.

$$Y = 0,555 + 0,285X_1 + 0,582X_2 + 0,317X_3 + e \quad (1)$$

Based on the linear regression Eq. 1, it can be described as follows:

The constant value showing the number 0.555 means that if all the independent variables consisting of SAK EMKM socialization, the perceptions of MSME actors, and the education level of MSME owners are equal to zero then the level of application of SAK EMKM in financial reports is 0.555.

The coefficient value b1 shows the number 0.285, which means that the SAK EMKM socialization variable has a positive coefficient. This shows that every increase

in the socialization of SAK EMKM by one unit will cause an increase or increase in the level of application of SAK EMKM in the financial statements of 0.285.

The coefficient b_2 shows the number 0.582, which means that the perception variable of MSME actors has a coefficient value marked positive. This indicates that each MSME actor's perception is one unit, which will cause an increase in the level of application of SAK EMKM in the financial statements of 0.582.

The coefficient value b_3 shows the number 0.317, which means that the education level variable has a positive coefficient. This shows that every increase in the level of education by one unit will cause an increase or increase in the level of implementation of SAK EMKM in the financial statements of 0.31

3.2 Hypothesis and Determination Coefficient

t-Test. To get the t table value, it can be seen in the t distribution table by determining the degree of freedom (df) namely $(\alpha/2 ; n-k-1) = t (0.005/2; \text{total data} - \text{independent variable} - 1)$ (two-way test).

Based on the results of the calculations in the Table 7, it shows that the hypothesis of SAK EMKM socialization on the application of SAK EMKM in financial reports is accepted. In the table above the t count value is 2.571 and the t table value is 1.984 ($t = 96; 0.025$) with a significance of 0.012, not more than 0.05. These results indicate that there is a significant influence of SAK EMKM socialization on the application of SAK EMKM in financial reports. It is known that the results of the t-test that have been carried out, it can be seen that the significance value of the SAK EMKM socialization variable is $0.012 < 0.050$, and the t count is $2.571 > 1.984$. Based on these results, H_01 is rejected and H_{a1} is accepted, meaning that the research hypothesis states that the socialization of SAK EMKM (X_1) has a positive effect on the application of SAK EMKM in financial reports.

Based on the results of the calculations in the Table 7, shows that the hypothesis on the perceptions of MSME actors regarding the application of SAK EMKM in financial reports is accepted. In the table above the t-count value is 4.130 and the t-table value is 1.984 ($t = 96; 0.025$) with a significance of 0.000 not more than 0.05. These results indicate that there is a significant influence on the perceptions of MSME actors on the application of SAK EMKM in financial reports. It is known that the results of the t-test that have been carried out, it can be seen that the significance value of the perception variable of MSME actors is $0.00 < 0.05$ and t count $4.130 > 1.984$. Based on these results, H_02 is rejected and H_{a2} is accepted, meaning that the research hypothesis states that the perceptions of MSME actors (X_2) have a positive effect on the application of SAK EMKM in financial reports.

Based on the results of the calculations in the Table 4, it shows that the education level hypothesis of MSME owners regarding the application of SAK EMKM in financial reports is accepted. In the table above the t count value is 2.469 and the t table value is 1.984 ($t = 96; 0.025$) with a significance of 0.015, not more than 0.05. These results indicate that there is a significant effect of the education level of MSME owners on the application of SAK EMKM in financial statements. Based on the results of the calculations in the table above, it shows that the education level hypothesis of MSME owners

regarding the application of SAK EMKM in financial reports is accepted. In the table above the t count value is 2.469 and the t table value is 1.984 ($t = 96; 0.025$) with a significance of 0.015, not more than 0.05. These results indicate that there is a significant effect of the education level of MSME owners on the application of SAK EMKM in financial statements.

F-Test. Based on the results of the F test in Table 6, it shows that all independent variables (X), namely socialization of SAK EMKM, perceptions of MSME actors, and educational level of MSME owners in the dependent variable (Y) are accepted. In the table above the F count is 25.350 and the F table value is 2.70 ($F = 3; 97$) with a significance of 0.000 not more than 0.050. So, it can be concluded that the significance value of all independent variables is $0.000 < 0.050$ and the calculated F value is $25.350 > 2.70$, meaning that the socialization of SAK EMKM, perceptions of MSME actors, and the education level of MSME owners simultaneously influence the application of SAK EMKM in financial reports.

Table 6. F-Test Result

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	616.425	3	205.475	25.350	.000 ^b
Residual	778.135	96	8.106		
Total	1394.560	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Source: Primary data computed using SPSS version 25, 2022

Determination Coefficient. Based on the Table 7, the Adjusted R Square column shows that the magnitude of the coefficient of determination is 0.442 or 44.2%. It can be interpreted that the application of SAK EMKM in the financial statements of MSMEs in Ponorogo District is influenced by the SAK EMKM socialization variable, the perceptions of MSME actors and the education level of MSME owners are 44.2% while the remaining 55.8% is influenced by other variables outside this study.

Table 7. Determination Coefficient Test Result

Model	Model Summary			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.665 ^a	.442	.425	2.847

a. Predictors: (Constant), X3, X2, X1

Source: Primary data computed using SPSS version 25, 2022

4 Conclusion

Objective from study This is for know various factor Which influence application SAK EMKM in report finance. Data Which used in study This is data primary Which obtained with spread questionnaire from 100 respondent to perpetrator MSMEs in the

District of Ponorogo. Based on results analysis data Which done, can concluded that socialization SAK EMKM impact on use SAK EMKM in report finance, it means socialization SAK EMKM the Better And often done. For perpetrator MSME, This more suitable for report finance. For perpetrator MSMEs Which not enough understand or not enough understand rule SAK EMKM, socialization This will help and application SAK EMKM in drafting report finance become easier. Perception perpetrator MSMEs influential to application SAK EMKM in report finance. It means, the better perception perpetrator MSMEs to SAK EMKM, so its application in report finance will the Better. Perpetrator business Which believes that report finance very important, apply matter This on his company for get profit business and make it easy taking decision business. The education level of MSME owners influences the application of SAK EMKM in financial reports. The level of education of the owner affects the understanding of business accounting. Matter This show that the better owner MSMEs own education and understanding about accountancy business, the better its application to financial statements. The ability and expertise of the UMMKM owner or manager is very much determined by the formal education that has been taken, because business owners will be required to understand what employees are doing. Simultaneously the SAK EMKM socialization variables, the perceptions of MSME actors, and the education level of MSME owners have a positive and significant effect on the implementation of SAK EMKM in financial reports for MSMEs in Ponorogo District. Matter This caused, and supported part by, suitability each variable Which influence application SAK EMKM in report finance.

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