

Determinants of The Need for SAK EMKM for EMKM (Empirical Study on EMKM In Jember District)

Faradina Dwi Oktaviyanti¹, Moh. Halim², Rendy Mirwan Aspirandi³

^{1,2,3}Muhammadiyah University of Jember

Article Info

Article history:

Received January 2024
Revised February 2024
Accepted February 2024

Keywords:

Owner Education
IT understanding
Qualitative characteristic of financial statements
Socialization of SAK EMKM
Business scale
Perceived need for SAK EMKM

ABSTRACT

Micro, Small and Medium Entities (EMKM) are productive business opportunities owned by individuals or individual business entities that meet the criteria of micro businesses regulated by law. The purpose of this research is to implement and analyze the factors of SAK EMKM needs for EMKM in Jember Regency. The data used in this study are primary data sourced from questionnaires given to EMKM owners in Jember Regency. The results showed that simultaneously the independent variables consisting of owner education, IT understanding, qualitative characteristics of financial statements, SAK EMKM socialization, and business scale had a significant effect on the dependent variable, namely the perceived need for SAK EMKM in Jember Regency. Partially, owner education, IT understanding, qualitative characteristics of financial statements, SAK EMKM socialization, and business scale have a positive effect on the perception of SAK EMKM in Jember Regency.

This is an open access article under the [CC BY-SA](#) license.



Corresponding Author:

Name: Faradina Dwi Oktaviyanti
Institution Address: Muhammadiyah University Of Jember
e-mail: Faradina343@gmail.com

1. INTRODUCTION

The development of the economy in Indonesia based on the people's economy can be seen in the Micro, Small and Medium Enterprises (MSME) sector. The EMKM sector has a significant role in the national and regional economies. This is because success in developing the economy will have an impact on development in other fields, because successful development in the economic sector will have an impact on the welfare of its people. Micro, Small and Medium Enterprises (MSMEs) are the hope of the nation, because MSMEs are one of the drivers of a strong people's economy. EMKMs mostly grow from family industries, so their consumers come from the middle to lower class. EMKM is

more consistent than large entities in times of crisis [4].

EMKM owners often experience constraints related to low education, lack of understanding of information technology, and constraints in preparing financial reports, due to a lack of skills regarding accounting records. EMKM reporting generally only records money received and spent, goods bought and sold, and receivables and payables, without using existing financial accounting standards, which does not reflect actual financial information. The resulting accounting information is very useful in decision making, so that the basis for consideration includes: purchasing raw materials and production equipment,

determining prices, submitting applications for financing to banks, and developing human resources and to increase Entities' assets. Systematic financial information in financial reports can make it easier for EMKM actors to evaluate the condition of the Entities, so as to make it more qualified .

One of the causes of the low application of accounting in SMEs in Indonesia is the low understanding of the usefulness of accounting information for business decisions. When the application of accounting is low, the need to use SAK EMKM is also low. The needs that a person has will influence that person in behavior. The attitude that a person develops is the result of their observation and interpretation of an object commonly referred to as self-perception, while a person's attitude is formed after behavior occurs. In other words, the perception of the needs of SAK EMKM can be an influence for EMKM in developing the business being run [2]. Education can serve to increase productivity and act as a signal of ability to further improve the progress of the company, including conducting routine bookkeeping and financial reporting in accordance with SAK EMKM. The success of business owners depends on their education and learning ability in the business environment. Business owners with higher education tend to implement better policies for their business [1].

Individual understanding is basically an understanding of his entire personality with all his background and interactions with the environment. Understanding the importance of information technology aims to adopt and utilize accounting information, because accounting information is used as a guide in decision making, achieving efficient and effective business activities [23]

EMKM owners in preparing financial statements must fulfill the qualitative characteristics of financial statements, where a financial report, be it a large or small company, must fulfill the qualitative characteristics of financial statements. SAK EMKM indicates that financial statements

must be understandable, relevant, materiality reliability, substance over form, sound judgment, completeness, comparability, timely, balance of costs and benefits. By fulfilling the characteristics set out in SAK EMKM, it is hoped that it can provide information regarding the financial position of an SME [17]. The socialization of SAK EMKM is one of the keys where EMKM can find out about SAK EMKM. The purpose of this socialization is to provide EMKM with an understanding of the importance of accounting practices (presentation of financial statements) and the application of SAK EMKM in the business world. When EMKM already knows about SAK EMKM, it is hoped that it can more easily apply it for the purposes of recording and reporting accounting information [3].

The scale of the business can affect entrepreneurs' thinking related to complexity and the higher level of company transactions, so it is hoped that the larger the business can encourage entrepreneurs to think and learn related to the solutions at hand. The larger the size of EMKM and the more complex the business processes of an EMKM make accounting needs increasingly needed for the survival of EMKM [15].

2. LITERATURE REVIEW

2.1 *Theory of Planned Behavior*

Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA). Theory of Planned Behavior is a theory based on the assumption that humans will usually behave in a sensible manner. Humans usually behave in a reasonable way, thinking about the impact of their actions before deciding to perform the behavior. This theory provides a framework for studying a person's attitude towards their behavior [24].

Based on this theory, the most important determinant of a person's behavior is the intention to behave. An individual's intention to perform a behavior is a combination of attitude to perform the behavior and subjective norms. Individual

attitudes towards behavior include beliefs about a behavior, evaluation of behavioral outcomes, subjective norms, normative beliefs and motivation to comply. Attitudes and subjective norms are measured by scales (e.g. Likert scale/rating scale) using the phrases like/dislike, good/bad, and agree/disagree. Intention to perform a behavior depends on the results of measuring attitudes and subjective norms. Positive results indicate behavioral intention [19].

2.2 *Micro, Small and Medium Entities (MSMEs) and Financial Accounting Standards for Entities Without Public Accountability (SAK EMKM)*

Micro, Small and Medium Entities (MSMEs) are productive business opportunities owned by individuals or individual business entities that meet the criteria of micro businesses regulated by law. Small businesses are productive economic business opportunities that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or part of either directly or indirectly from medium or large businesses that meet the criteria for small businesses that have been regulated in law [18].

The Financial Accounting Board of the Indonesian Institute of Accountants (DSAK IAI) in 2009 issued the Financial Accounting Standards for Entities Without Public Accountability (SAK EMKM) to be applied to small and medium entities. Will EMKM_i, seeing the need for simpler accounting standards in micro, small and medium entities. DSAK IAI also issued the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). SAK EMKM was enacted on January 1, 2018 [22].

SAK EMKM has simpler accounting arrangements than SAK EMKM, because SAK EMKM regulates transactions carried out by EMKM with real/pure measurements using historical costs. SAK EMKM is expected to help EMKM actors in preparing financial reports so that it makes it easier for EMKM actors to get access to funding [7].

2.3 *Owner Education*

Education is the learning of knowledge, skills, and habits of a group of people that are passed on from one generation to the next through teaching, training, or research. Any experience that has a formative effect on the way people think, feel or act can be considered education. According to Law No.20 of 2003 concerning SISDIKNAS, education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation and state [6].

Education is part of the learning process, which is a learning process that not only involves the formal learning process that is usually carried out in schools but also all forms of relatively permanent behavior formed due to experiences that are the result of contact between humans and their environment. Education is defined as a learning process to improve knowledge obtained through formal and non-formal education. The formal education in question is education obtained through courses and training organized by private parties and government agencies. Perceptions of owner education affect how a person views what education is like and provides an assessment of the education he has [9].

2.4 *IT Understanding*

Individual understanding is basically an understanding of his entire personality with all his background and interactions with his environment. In other words, a person's understanding provides a reaction or response in assessing an object. Where the reaction or response affects the actions taken in responding to an object. Information technology or in English known as information technology is a common core for any technology that helps humans create, change, store, communicate and / or disseminate information. Information technology brings together computing and high-speed communications for data, voice, and video. Information technology can be

said to be a tool for carrying out daily activities in terms of transferring information for communication to support survival [12].

Understanding the importance of information technology aims to adopt and utilize accounting information, because accounting information is used as a guide in decision making, achieving efficiency and effectiveness of business activities. The more understanding of information technology, the broader their view of various forms of technology application in business life and will be able to accelerate the provision of accounting information, namely in the form of financial reports for Small and Medium Enterprises, so increasing skills and understanding of information technology, especially for officials in a company, is a core requirement in achieving efficiency and effectiveness of business activities. Perceived understanding of information technology is an assessment of the understanding of information technology itself how much it affects the accounting information that can be obtained [13].

2.5 Qualitative Characteristics of Financial Statements

The purpose of financial statements in SAK EMKM is to provide information on the financial position, financial performance, and cash flow statements of an entity that is useful for a number of users in making economic decisions by anyone who is not in a position to request specific financial statements to meet specific information needs [6].

In SAK EMKM in the implementation of recording and bookkeeping, there are 10 qualitative characteristics of financial statements, namely [9].

1. Understandable
2. Relevant
3. Materiality
4. Reliability
5. Substance Over Form
6. Sound Judgment
7. Completeness
8. Comparability
9. Timely
10. Balance between Costs and Benefits

From the ten characteristics above, the benefits obtained create a different perception from each person's perspective. Where perceptions can influence the actions that a person will take [9].

2.6 Socialization of SAK EMKM

Socialization is the process of instilling or transferring habits or values and rules from one generation to another in a group or society. Socialization is a process where people learn the value system, norms and patterns of behavior expected by the group as a form of transformation from the person as an outsider to an effective member of the organization. The purpose of socialization is because by learning how people interact, we can understand other people better. Paying attention to others, ourselves and our position in society, we will be able to understand how we think and act [18].

The socialization of SAK EMKM is one of the keys where EMKM can find out about SAK EMKM. The purpose of this socialization is to provide EMKM with an understanding of the importance of accounting practices (presentation of financial statements) and the application of SAK EMKM in the business world [22].

2.7 Business Scale

The scale of the business or can be said as the size of the business is a scale that shows the size or size of an organization or company that can be measured in several ways. Measurement of business scale is based on how much business assets are owned, the number of employees, and the turnover obtained by SMEs. A large business size implies that the company has more resources that are able to hire employees with better skills. The bigger the business, the owner begins to think about the importance of bookkeeping and financial reporting to assist in managing assets and assessing financial performance [7].

2.8 Perceived Need for SAK EMKM for EMKMs

Needs are one of the psychological aspects that drive living things in their activities and become the basis (reason) for

each individual to try. Basically, humans work for a specific purpose, namely to fulfill their needs. The need for Financial Accounting Standards for Entities Without Public Accountability (SAK EMKM) for Micro, Small and Medium Enterprises (EMKM) is something that is necessary in applying the rules that must be applied in the preparation, recognition, and recording of a transaction so that it does not deviate from the rules applied and makes it easier to prepare financial reports for Small and Medium Enterprises [8].

3. METHODS

This research uses quantitative research methods. Quantitative research is usually used in research that aims to test a theory, present a fact or describe many things. This type of research is descriptive analysis conducted through survey methods. [21] states that the survey method is a primary data collection method by asking questions to individual respondents.

3.1 Data types and Sources

The type of data used in this study is subject data. Subject data is a type of research data in the form of opinions, attitudes, experiences or characteristics of a person or group of people who are research subjects (respondents). The form of response (response) given by respondents is a written response, in response to written questions (questionnaires) given by researchers [21].

The data source in this study is primary data. Primary data is a research data source obtained directly from the original source (not through intermediary media) [21]. Data obtained through questionnaires and interviews with Jember Regency Government employees.

3.2 Population and Samples

states Population is a generalization area consisting of objects or subjects that will be certain quantities and characteristics set by research to study and then draw conclusions. The population of this study were all EMKM actors in Jember Regency, totaling 3,969 EMKM actors[21].

states that the sample is part of the number and characteristics possessed by the population. This researcher uses a sampling technique using the Probability Sampling technique. Probability Sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a sample member. If the population is very large and the researcher is unlikely to study everything in the population, for example due to limited time and energy, then, the researcher takes a sampling method with the technique of determining the size of the research sample based on the Slovin formula. The Slovin formula is applied to a known population size [21].

4. RESULTS AND DISCUSSION

4.1 Instrument Test Result

Table 1. Validity Test Result

| Variabel | Item | R _{tabel} | R _{hitung} | Sig | Ket |
|---|------|--------------------|---------------------|-------|-------|
| Owner Education (X ₁) | X1.1 | 0,195 | 0,610 | 0,000 | Valid |
| | X1.2 | 0,195 | 0,548 | 0,000 | Valid |
| | X1.3 | 0,195 | 0,604 | 0,000 | Valid |
| | X1.4 | 0,195 | 0,546 | 0,000 | Valid |
| | X1.5 | 0,195 | 0,711 | 0,000 | Valid |
| IT Understanding (X ₂) | X2.1 | 0,195 | 0,651 | 0,000 | Valid |
| | X2.2 | 0,195 | 0,697 | 0,000 | Valid |
| | X2.3 | 0,195 | 0,578 | 0,000 | Valid |
| | X2.4 | 0,195 | 0,402 | 0,000 | Valid |
| Qualitative characteristics of financial statements (X ₃) | X3.1 | 0,195 | 0,505 | 0,000 | Valid |
| | X3.2 | 0,195 | 0,450 | 0,000 | Valid |

| Variabel | Item | R _{tabel} | R _{hitung} | Sig | Ket |
|---|------|--------------------|---------------------|-------|-------|
| Socialization of SAK EMKM (X ₄) | X3.3 | 0,195 | 0,601 | 0,000 | Valid |
| | X3.4 | 0,195 | 0,564 | 0,000 | Valid |
| | X3.5 | 0,195 | 0,572 | 0,000 | Valid |
| | X4.1 | 0,195 | 0,697 | 0,000 | Valid |
| | X4.2 | 0,195 | 0,637 | 0,000 | Valid |
| | X4.3 | 0,195 | 0,789 | 0,000 | Valid |
| Business Scale (X ₅) | X5.1 | 0,195 | 0,516 | 0,000 | Valid |
| | X5.2 | 0,195 | 0,579 | 0,000 | Valid |
| | X5.3 | 0,195 | 0,599 | 0,000 | Valid |
| Perceived need for SAK EMKM for EMKM (Y) | Y.1 | 0,195 | 0,597 | 0,000 | Valid |
| | Y.2 | 0,195 | 0,577 | 0,000 | Valid |
| | Y.3 | 0,195 | 0,627 | 0,000 | Valid |
| | Y.4 | 0,195 | 0,627 | 0,000 | Valid |

Source: Processed Data (2023)

The table above shows that the correlation between each indicator of the variable Education (X₁), Understanding IT (X₂), Qualitative Characteristics of LK (X₃), Socialization of SAK EMKM (X₄), and Business Scale (X₅), and Perceived Needs of SAK EMKM (Y) shows that $R_{hitung} > R_{tabel}$ and $Sig < 0.05$. It can be concluded that all

items of questions on the variables of Education (X₁), Understanding IT (X₂), Qualitative Characteristics of LK (X₃), Socialization of SAK EMKM (X₄), and Business Scale (X₅), and Perceived Needs of SAK EMKM (Y) are declared valid.

Table 2. Reability Test Result

| Variabel Penelitian | Cronbach's Alpha if item deleted | Standar realibilitas | Ket |
|---|----------------------------------|----------------------|----------|
| Pendidikan (X ₁) | 0,735 | 0,60 | Reliabel |
| Pemahaman TI (X ₂) | 0,710 | 0,60 | Reliabel |
| Karakteristik Kualitatif LK (X ₃) | 0,694 | 0,60 | Reliabel |
| Sosialisasi SAK EMKM (X ₄) | 0,777 | 0,60 | Reliabel |
| Skala Usaha (X ₅) | 0,653 | 0,60 | Reliabel |
| Persepsi Kebutuhan SAK EMKM (Y) | 0,692 | 0,60 | Reliabel |

Source: Processed Data (2023)

The table above shows the results of reliability testing on the variable instruments Education (X₁), Understanding IT (X₂), Qualitative Characteristics of LK (X₃), Socialization of SAK EMKM (X₄), and Business Scale (X₅), and Perceived Needs of SAK EMKM (Y) with Cronbach's Alpha or r

alpha values above 0.60. This proves that the research instrument in the form of a questionnaire is reliable because the r alpha is greater.

4.2 Classical Assumption Test Result
Normality Test

Table 3. Kolmogorov Smirnov Test Result

| Variabel | Nilai Kolmogorov Smirnov | Keterangan |
|------------------------|--------------------------|----------------------|
| Unstandarized Residual | 0,200 | Berdistribusi Normal |

Source: Processed Data (2023)

Based on the test results in the table, it can be seen that the probability or significance value is 0.200. All of these values are greater

than 0.05. So, it can be stated that the data in this study are normally distributed.

Multicollinearity Test

Table 4. Multicollinearity Test Result

| Model | Collinearity Statistics | | Keterangan |
|---|-------------------------|-------|---------------------------------|
| | Tolerance | VIF | |
| Pendidikan (X ₁) | 0,243 | 4,123 | tidak terjadi multikolinieritas |
| Pemahaman TI (X ₂) | 0,502 | 1,991 | tidak terjadi multikolinieritas |
| Karakteristik Kualitatif LK (X ₃) | 0,400 | 2,502 | tidak terjadi multikolinieritas |
| Sosialisasi SAK EMKM (X ₄) | 0,752 | 1,330 | tidak terjadi multikolinieritas |
| Skala Usaha (X ₅) | 0,319 | 3,130 | tidak terjadi multikolinieritas |

Source: Processed Data (2023)

Based on the results of the Collinearity Statistics analysis which can be seen in table, it is known that the model does not occur multicollinearity. This is indicated by the VIF

value of each variable less than 10 and a tolerance value of more than 0.10.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test Result

| Variabel | Sig | Keterangan |
|---|-------|----------------------------------|
| Pendidikan (X ₁) | 0,150 | Tidak terjadi heterokesdatisitas |
| Pemahaman TI (X ₂) | 0,250 | Tidak terjadi heterokesdatisitas |
| Karakteristik Kualitatif LK (X ₃) | 0,949 | Tidak terjadi heterokesdatisitas |
| Sosialisasi SAK EMKM (X ₄) | 0,994 | Tidak terjadi heterokesdatisitas |
| Skala Usaha (X ₅) | 0,055 | Tidak terjadi heterokesdatisitas |

Source: Processed Data (2023)

Based on the table above, it can be seen that the significance value of each variable is greater than 0.05, so from these

results it can be seen that there is no heterokesdatisity from the tested equation.

4.3 Hypothesis Test Result

Table 6. T Test Result

| Variabel | Sig |
|---|-------|
| Owner Education (X ₁) | 0,001 |
| IT Understanding TI (X ₂) | 0,002 |
| Karakteristik Kualitatif LK (X ₃) | 0,044 |
| Socialization of SAK EMKM (X ₄) | 0,005 |
| Bussines Scale (X ₅) | 0,045 |

Source: Processed Data (2023)

Based on this table, it can be seen that the magnitude of the influence of each independent variable on the dependent variable starting from education (X₁) has a probability level (α) of 0.001. This means that education affects the perceived need for SAK

EMKM. Understanding IT (X₂) has a probability level (α) of 0.002. This means that IT understanding has a significant effect on the perceived needs of SAK EMKM. Because the probability value <0.05 , it is proven to be true (H₂ is accepted). The variable Qualitative Characteristics of LK (X₃) has a probability

level (α) of 0.044. This means that the Qualitative Characteristics of LK affect the Perceived Needs of SAK EMKM. Because the probability value <0.05 , it is proven to be true (H3 is accepted). The SAK EMKM Socialization variable (X4) has a probability level (α) of 0.005. This means that the Socialization of SAK EMKM has a significant effect on the Perceived Needs of SAK EMKM.

Because the probability value <0.05 , it is proven to be true (H4 is accepted). The Business Scale variable (X5) has a probability level (α) of 0.045. This means that the Business Scale has a significant effect on the Perceived Needs of SAK EMKM. Because the probability value <0.05 , it is proven to be true (H5 is accepted).

Tabel 7. F Test Result

| Variabel | Sig. |
|----------|-------|
| Residual | 0,000 |

Source: Processed Data (2023)

Based on the table above, the regression model has a significance value of 0.000 smaller than 0.05, so all independent

variables simultaneously have a significant effect on the dependent variable.

Tabel 8. Coefficient Of Determination Result

| R | R Square | Adjusted R Square |
|-------|----------|-------------------|
| 0,880 | 0,775 | 0,763 |

Source: Processed Data (2023)

Based on the table above, it shows that the model has an Adjusted R Square value of 0.763. This means that Education (X1), IT Understanding (X2), Qualitative Characteristics of LK (X3), Socialization of SAK EMKM (X4), and Business Scale (X5) have an effect of 76.3% on the Perceived Need for SAK EMKM (Y). This value shows that overall the independent variables affect 76.3% of the dependent variable while the rest is influenced by other variables outside the model.

meaning that the education of EMKM owners in Jember Regency is good and appropriate. The first indicator shows that an educated person is needed in managing a business. The second indicator shows that higher education is indispensable improving entrepreneurship. The third indicator shows that non-formal education (accounting courses or training) is indispensable in improving entrepreneurship. The fourth indicator shows that the process of learning accounting knowledge formally helps to improve knowledge and skills in managing a business. The fifth indicator shows that the process of learning accounting knowledge non-formally.

DISCUSSION

The Effect of Education on the Perceived Needs of SAK EMKM

The results of multiple linear regression analysis in the t test on the first hypothesis (H1) can be seen in Table 6 that education has a positive effect on the perceived need for SAK EMKM by looking at the significance level of 0.001. This means that the higher the education, the higher the perceived need for SAK EMKM (H1 accepted).

Research [4] shows that SAK EMKM implementation is influenced by educational background, business size, business age, understanding of technology, and socialization and training. (Adino, 2019) shows that the Socialization of SAK EMKM and the Level of Education have an influence on the Understanding of EMKM Actors on SAK EMKM. [20] show that educational background and business scale have a

Based on the results of the study, it shows that the majority of respondents answered agree on the education variable,

positive and significant influence on EMKM financial reporting based on SAK EMKM.

The Effect of IT Understanding on Perceived Needs of SAK EMKM

The results of multiple linear regression analysis in the t test on the second hypothesis (H2) can be seen in Table 6 that IT understanding has a negative effect on the perceived need for SAK EMKM by looking at the significance level of 0.002. The effect shown by the regression coefficient is significantly positive, meaning that the higher the IT Understanding, the higher the perceived need for SAK EMKM (H2 accepted).

Based on the results showed that the majority of respondents answered agree on the IT Understanding variable, meaning that the IT Understanding of EMKM owners in Jember Regency is good and appropriate. The first indicator shows that understanding information technology is very important. The second indicator shows that EMKM owners know accounting-related information. The third indicator shows that the owner knows the technology (accounting software). The fourth indicator shows that the use of information technology is very helpful in improving the quality of MSME financial reports. Understanding the importance of information technology aims to adopt and utilize accounting information, because accounting information is used as a guide in decision making, achieving efficiency and effectiveness of business activities. The more understanding of information technology, the broader their view of various forms of application of technology in business life and will be able to accelerate the provision of accounting information, namely in the form of financial reports for Small and Medium Enterprises, so increasing skills and understanding of information technology, especially for officials in a company, is a core requirement in achieving efficiency and effectiveness of business activities. Perceived understanding of information technology is an assessment of the understanding of information technology itself how much it

affects the accounting information that can be obtained [22].

Research [4] shows that SAK EMKM implementation is influenced by educational background, business size, business age, understanding of technology, and socialization and training. [2] shows that the Socialization of SAK EMKM and the Level of Education have an influence on the Understanding of EMKM Actors on SAK EMKM.

Effect of Qualitative Characteristics of Financial Statements on Perceived Needs of SAK EMKM

The results of multiple linear regression analysis in the t test on the third hypothesis (H3) can be seen in Table 6 that the Qualitative Characteristics of Financial Statements have a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level of 0.044. The effect shown by the regression coefficient is significantly positive, meaning that the higher the Qualitative Characteristics of financial statements, the higher the perceived need for SAK EMKM (H3 accepted).

Based on the results of the study, it shows that the majority of respondents answered agree on the Qualitative Characteristics of Financial Statements variable, meaning that the Qualitative Characteristics of EMKM Financial Statements in Jember Regency are good and appropriate. The first indicator shows that the financial statements prepared by MSMEs have been simple and understandable. The second indicator shows that MSMEs have presented financial reports on time (at the end of each period). The third indicator shows that the financial statements prepared by MSMEs can be trusted. The fourth indicator shows that the financial reports prepared by MSMEs have shown the actual situation (honestly presented). The fifth indicator shows that the financial reports of MSMEs have been comparable (both between MSMEs and between time periods).

Theory of Planned Behavior is a theory based on the assumption that humans will usually behave in a sensible manner. Humans

usually behave in a sensible way, thinking about the impact of their actions before deciding to carry out these behaviors. This theory provides a framework for studying a person's attitude towards his behavior [24].

Research [4] shows that SAK EMKM implementation is influenced by educational background, business size, business age, understanding of technology, and socialization and training. [2] shows that the Socialization of SAK EMKM and the Level of Education have an influence on the Understanding of EMKM Actors on SAK EMKM.

The Effect of SAK EMKM Socialization on the Perceived Needs of SAK EMKM

The results of multiple linear regression analysis in the t test on the fourth hypothesis (H4) can be seen in Table 6 that the Socialization of SAK EMKM has a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level of 0.005. The effect shown by the regression coefficient is significantly positive, meaning that the higher the Socialization of SAK EMKM, the higher the perceived need for SAK EMKM (H4 accepted).

Subjective norm is social pressure that urges a person or decision maker to show a behavior. Subjective norm is an individual's perception of what other people think of the behavior he does in a question. So it is very normal that sometimes people will consult with others before they make a decision. TPB is a good general intention research model that can be applied in predicting and explaining behavior [5].

Research [4] shows that SAK EMKM implementation is influenced by educational background, business size, business age, understanding of technology, and socialization and training. [2] shows that the Socialization of SAK EMKM and the Level of Education have an influence on the Understanding of EMKM Actors on SAK EMKM.

Effect of Business Scale on Perceived Needs of SAK EMKM

The results of multiple linear regression analysis in the t test on the fifth

hypothesis (H5) can be seen in Table 6 that the Business Scale has a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level which is 0.045. The effect shown by the regression coefficient is significantly positive, meaning that the higher the Business Scale, the higher the perceived need for SAK EMKM (H5 accepted).

Business scale or can be said to be the size of the business, namely a scale that shows the size or size of an organization or company which can be measured in several ways. Measurement of business scale is based on how much business assets are owned, the number of employees, and the turnover earned by SMEs. A large business scale implies that the company has more resources that are able to hire employees with better skills. The bigger the business, the owner begins to think about the importance of bookkeeping and financial reporting to assist in managing assets and assessing financial performance [22].

Research [4] shows that SAK EMKM implementation is influenced by educational background, business size, business age, understanding of technology, and socialization and training. [2] shows that the Socialization of SAK EMKM and the Level of Education have an influence on the Understanding of EMKM Actors on SAK EMKM.

5. CONCLUSION

This study aims to determine the effect of owner education, understanding of information technology, qualitative characteristics of financial statements, socialization of SAK EMKM, and business scale on the need for SAK EMKM for EMKM in Jember Regency. This study uses the grand theory, namely Theory of Planned Behavior (TPB). The population of this study were all EMKM actors in Jember Regency, totaling 3,969 EMKM actors. This researcher uses sampling techniques using Probability Sampling techniques. Calculation of the slovin formula with a population of 3,969 EMKM actors who already have a Business Certificate (SKU) and a sampling error rate of

10%, then a minimum sample size of 100 respondents is obtained. The data analysis used in this study is multiple linear regression analysis which aims to measure the strength of the linear relationship between two or more variables.

Based on the results of multiple linear regression analysis in the t test on the first hypothesis (H1), it can be seen in the t test that education has a positive effect on the perceived needs of SAK EMKM by looking at the significance level of 0.001. This means that the higher the education, the higher the perceived need for SAK EMKM. The results of multiple linear regression analysis in the t test on the second hypothesis (H2) can be seen in the t test that IT Understanding has a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level of 0.002. The effect shown by the regression coefficient is significantly positive, meaning that the higher the IT Understanding, the higher the perceived need for SAK EMKM. The results of multiple linear regression analysis in the t test on the third hypothesis (H3) can be seen in the t test that the Qualitative Characteristics of Financial Statements have a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level of 0.044. The effect shown by the regression coefficient is significantly positive, meaning that the higher the Qualitative Characteristics of Financial Statements, the higher the perceived need for SAK EMKM. The results of multiple linear regression analysis in the t test on the fourth hypothesis (H4) can be seen in the t test that the Socialization of SAK EMKM has a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level of 0.005. The effect shown by the regression coefficient is significantly positive, meaning that the higher the Socialization of SAK EMKM, the higher the perceived need for SAK EMKM. The results of multiple linear regression analysis in the t test on the fifth hypothesis (H5) can be seen in the t test that Business Scale has a negative effect on the Perceived Needs of SAK EMKM by looking at the significance level, which is 0.045. The effect shown by the regression coefficient is

significantly positive, meaning that the higher the Business Scale, the higher the perceived need for SAK EMKM.

The results of this study are in line with research conducted by [4] showing that SAK EMKM implementation is influenced by educational background, business size, business age, understanding of technology, and socialization and training. [2] shows that the Socialization of SAK EMKM and the Level of Education have an influence on the Understanding of EMKM Actors on SAK EMKM. (Setyaningsih & Farina, 2021) show that educational background and business scale have a positive and significant influence on EMKM financial reporting based on SAK EMKM. [14] shows that education level, length of business, business size, background, accounting information users have a positive and significant influence on EMKM financial reporting based on SAK EMKM. [1] shows that educational background, information and socialization have a significant effect on the implementation of SAK EMKM on EMKM in the culinary sector of Makassar City.

ACKNOWLEDGEMENTS

The author's beloved parents. As a sign of devotion, respect, and infinite gratitude, the author dedicates this small work to Mother and Father who have given their affection, all support, and infinite love which the author cannot possibly repay with just a piece of paper with the words written on it. love in the word offering. Hopefully this will be the first step to making Mom and Dad happy because the author is aware that so far he has not been able to do more. For my father, who never said he loved me, but the sweat pouring down his body proved that he had fulfilled his sincere responsibilities. Thank you for providing endless love, blessing and support, both moral and material. For the mother whose spirit never gets tired in fighting for her child's future happiness, who always showers her with love, always prays non-stop every third of the night, always advises her to be better. Thank you Mom... Thank you Dad for everything you

have given, I wish you good health and long life so you can accompany my small steps towards success. May Allah grant the best heaven to Father and Mother.

For the writer's friends who the writer cannot mention one by one. Thank you for your

advice, encouragement and support so that the author can complete the author's thesis well. And to Mr. Halim and Mr. Rendy as the author's supervisors who always provide direction and guidance so that this final assignment can be completed well.

REFERENCES

- [1] Abidin, Muh. S. Faktor-Faktor Yang Mempengaruhi Implementasi Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah (Sak Emkm) Pada Umkm Di Bidang Kuliner Kota Makassar. *Jambi Accounting Review (Jar)*, 1(3). 2022.
- [2] Adino, I. Faktor-Faktor Yang Mempengaruhi Pemahaman Pelaku Umkm Terhadap Sak Emkm : Survey Pada Umkm Yang Terdaftar Di Dinas Koperasi Dan Ukm Kota Pekanbaru. *Jurnal Akuntansi Kompetif*, 2(3).2019. <https://doi.org/10.35446/Akuntansikompetif.V2i3.388>
- [3] Agustina, R., Ardiana, M., & Anah, L. Analisis Implementasi Sak Etap Dan Emkm (Studi Di Kawasan Religi Pp Tebuireng Jombang). *Jurnal Akuntansi & Ekonomi Fe Un PGRI Kediri*, 5(2).2020.
- [4] Anisykurlillah, L., & Rezkika, B. Faktor Yang Mempengaruhi Implementasi Sak Etap Pada Umkm Dengan Ketidakpastian Lingkungan Sebagai Variabel Moderasi. *Jurnal Riset Keuangan Dan Akuntansi*, 5(1).2019. <https://doi.org/10.25134/irka.V5i1.1879>
- [5] Apriyanti, A. Evaluasi Sistem Informasi Akuntansi Penjualan Kredit. *Journal Of Economic, Bussines And Accounting (Costing)*.2019. <https://doi.org/10.31539/Costing.V3i1.757>
- [6] Bachtiar, I. H., & Nurfadilah. Akuntansi Dasar Buku Pintar Untuk Pemula. In *Akuntansi Dasar*.2019.
- [7] Darmawan, M. H., & Safarayuzza, H. Buku Saku Umkm. In *Ppi Dunia* (Vol. 66).2019.
- [8] Digidowiseiso, K. Perekonomian Indonesia Dalam Perspektif Ekonomi Makro. In *Katalog Dalam Terbitan (Kdt)*.2018.
- [9] Fauziah, F. Pengantar Dasar Akuntansi Buku 1 Teknik Dan Konsep Penyusunan Laporan Keuangan. In *Muhammadiyah University Press*.2021.
- [10] Ghozali, I. Aplikasi Analisis Multivariate Dengan Program Ibm Spss 26, Edisi 10. In *Semarang, Universitas Diponegoro*.2021.
- [11] Gunestiyo, & Hanfan, A. Manajemen Pemasaran: Membangun Kinerja Pemasaran Umkm. In *Indonesian Research Society (Irs)*.2019.
- [12] Hayat, A., Noch, M. Y., Hamdani, Ridwan, M., Rasyid, A., & Dahlena, M. Manajemen Keuangan. In *Manajemen Keuangan*.2018.
- [13] Hery. Akuntansi Dan Rahasia Di Baliknnya - Google Books. In 26 Juli 2022.
- [14] Khairunnisa, N., & Putri, R. F. Determinan Pemahaman Umkm Dalam Menyusun Laporan Keuangan Berdasarkan Sak Emkm Pada Umkm Dikota Medan. *Jurnal Multidisiplin Madani*, 1(3).2021. <https://doi.org/10.54259/Mudima.V1i3.145>
- [15] Maulana, A. A. Analisis Tingkat Kesiapan Dan Pemahaman Pelaku Umkm Di Kabupaten Ponorogo Terhadap Penerapan Sak Entitas Mikro Kecil Menengah. *Sentri: Jurnal Riset Ilmiah*, 2(4).2023. <https://doi.org/10.55681/Sentri.V2i4.689>
- [16] Munandar, W. A., & Hidayatulloh, A. Determinan Kebutuhan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik. *Assets: Jurnal Akuntansi Dan Pendidikan*, 8(1).2019. <https://doi.org/10.25273/jap.V8i1.3311>
- [17] Nadya, Y., Susbiyani, A., & Yuliantati, N. C. Faktor-Faktor Yang Mempengaruhi Persepsi Implementasi Sak Etap Pada Koperasi Di Kecamatan Ambulu. *Repository.Unmuhjember.Ac.Id*.2020.
- [18] Rahayu, S. M., Ramadhanti, W., & Widodo, T. M. Akuntansi Dasar Sesuai Dengan Sak Emkm. In *Akuntansi Dasar Sesuai Dengan Sak Emkm*.2020.
- [19] Rahmawati, I. D. Buku Ajar Sistem Informasi Akuntansi Dan Manajemen. In *Buku Ajar Sistem Informasi Akuntansi Dan Manajemen*.2020. <https://doi.org/10.21070/2020/978-623-6833-61-2>
- [20] Setyaningsih, T., & Farina, K. Pelaporan Keuangan Umkm Berdasarkan Sak Emkm (Studi Kasus Pada Umkm Di Pd Pasar Jaya Kramat Jati). *Jurnal Lentera Bisnis*, 10(1).2021. <https://doi.org/10.34127/rlab.V10i1.415>
- [21] Sugiyono. Sugiyono. *Issn 2502-3632 (Online) Issn 2356-0304 (Paper) Jurnal Online Internasional & Nasional Vol. 7 No.1, Januari – Juni 2019 Universitas 17 Agustus 1945 Jakarta*.2019.
- [22] Suryani, Y., Siregar, M., & Ika, D. Panduan Penyusunan Laporan Keuangan Umkm - Google Books. In *October 19*.2020.
- [23] Umami, N. A., Liliawati, L., & Nurani, R. Determinan Yang Memengaruhi Kualitas Laporan Keuangan Umkm Dalam Transformasi Digital Ekonomi. *Jurnal Aplikasi Bisnis Dan Manajemen*.2023. <https://doi.org/10.17358/jabm.9.2.649>
- [24] Weli. Aplikasi Kasus Siklus Transaksi Bisnis: Suatu Pendekatan Pengembangan Sistem Informasi Akuntansi. In *Aplikasi Kasus Siklus Transaksi Bisnis: Suatu Pendekatan Pengembangan Sistem Informasi Akuntansi*.2019.

BIOGRAPHIES OF AUTHORS

| | |
|---|--|
|  | <p>Faradina Dwi Oktaviyanti    the name of the author of this journal. The author was born in Jember Regency on October 15 2000. The author studied from Elementari School Mumbulsari 02 (graduated in 2013) continuing to Junior High School 11 Jember (graduated in 2016) and Senior Hight School Muhammadiyah 3 Jember (graduated in 2019) until finally author was able to studied at the Faculty of Economics and Business, Muhammadiyah University of Jember. The author is also involved in organizational activities. The author's organizational experience was obtained from the Student Executive Board of the Muhammadiyah University of Jember as member of ministry of student welfare advocacy. Apart from that, the author also gained internship experience at Pegadaian Tegalboto Branch as Administration and Customer Service. Email: faradina343@gmail.com</p> |
|  | <p>Moh. Halim    the name of the author of this journal. The author was born in Probolinggo Regency on October 15, 1982. The author took education starting from Bachelor of Accounting at Muhammadiyah University of Malang continuing to Masters Education at Brawijaya University followed by a Doctorate in Economics with Accounting Concentration (Advanced Study) at Merdeka University Malang. In addition, the author also has a work history as a permanent lecturer at the Faculty of Economics and Business, University of Muhammadiyah Jember starting from 2010 until now. ID Scopus : 57894860700. ID Sinta : 259175. ID Google Scholar : 9ZknWe0AAAAJ. ID Orchid : 0000-0002-1095-5965. ID Garuda :5979034 Email: halim@unmuhjember.ac.id</p> |
|  | <p>Rendy Mirwan Aspirandi    the name of the author of this journal. The author was born in Jember Regency on September 06, 1991. The author took education starting from Bachelor of Accounting at the University of Jember (graduated in 2014) continuing to Master of Accounting at Brawijaya University (graduated in 2016). The author is active in research activities from national to international scale related to accounting, management and accounting information systems. Become a resource person in the field of investment. The author is also active in various organizations such as the Muhammadiyah College Accounting Study Program Association, the Indonesian Capital Market Professional Association and the Indonesian Institute of Public Accountants. In addition, the author also has experience in several positions, namely being the Head of the Accounting Laboratory at Muhammadiyah Jember University (2018-2019), being the Secretary of the Accounting Study Program at Muhammadiyah Jember University (2019-2021) and being the Head of the Accounting Study Program at Muhammadiyah Jember University (2021-present). Email: rendymirwanaspirandi@unmuhjember.ac.id</p> |