

**The Influence of Education Level, Accounting Understanding, and Business Size on The Preparation of Financial Reports of Micro, Small, and Medium Enterprises Based on Financial Accounting Standards for Micro, Small, and Medium Entities**

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**Abstract:** MSMEs play a very important role in helping the economy in Indonesia. For every ongoing business walk, No will let go from recording report finance. Research objectives for knowing the variables in influence compilation report MSME finances according to EMKM SAK which includes level of education, understanding accounting, and measurement business. Methodology study This method is quantitative. Research results using hypothesis testing show that Education level, understanding of accounting, and measurement of business influence compilation report MSME finance based on SAK EMKM. Increasing education levels tall will make perpetrator business to compose report correct finances. The more Lots understanding of accounting, the more good use of SAK EMKM. In addition, the more the magnitude of the business so must more thorough in do recording information.

**Keywords:** *Report Finance, SAK EMKM, UMKM*

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## **1. INTRODUCTION**

Currently, Micro, small, and medium enterprises play an important role in supporting the stability and growth of the national economy. MSMEs are businesses owned by individuals or organizations that meet certain criteria, usually based on factors such as income, assets, or number of employees, that qualify them as micro-enterprises. According to Rudjito (2003), MSMEs are owned businesses with a role in the Indonesian economy, both from side fieldwork created and also from side amount business. In addition, Micro, Small, and Micro Enterprises also contribute significantly to the National Gross Domestic Product (GDP) by absorbing power and working with a large number. Based on the available data available at the Ministry of Cooperatives and SMEs, in 2019 there were 65.4 million businesses already absorbing 123.3 thousand power work. The more the amount of power work involved in MSMEs would be very helpful to reduce the amount of unemployment in Indonesia.

The selection of Kedungjati District, Grobogan Regency as the location for this research was based on several reasons that were relevant to the research objectives. Kedungjati District is an area with significant MSME growth and has various types of businesses that drive the local economy. On the other hand, many MSMEs in this area still experience difficulties in preparing financial reports, which has the potential to hinder their access to financing and collaboration opportunities with larger business partners. This condition is the main reason for conducting research in this area because the implementation of SAK EMKM can be an important step for MSME actors to improve financial governance and increase their credibility.

The requirement to create financial reports is also clarified by the presence of SAK EMKM. The Indonesian Accounting Association (IAI) On January 1, 2018, Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) were officially issued. The issuance of SAK EMKM is proof of IAI's support for MSMEs. Although simple, SAK EMKM is considered reliable in providing information on the presentation of financial reports. EMKM only needs to record assets and liabilities according to the acquisition value, because historical costs are the basis for pure measurement. The purpose of SAK EMKM is to assist small and medium entrepreneurs in creating comprehensive financial reports so that they can more easily obtain funding assistance from banks.

The level of education has a positive impact on the implementation of EMKM SAK. In managing a business, educated business actors will have broader insights and higher learning abilities, so they can think about the progress of their business and more effective and efficient business management. Then, having a good understanding of accounting will make financial reports more accurate and by applicable accounting standards. In addition, the larger the business size, the more transactions will occur, this must be more careful in recording financial reports.

Research results previously carried out by (Oyi, ARS, Bahri, S., 2023) show results that the level of education and understanding of accountancy influence to implementation of EMKM SAK in reports of UMKM finance, while the perception of MSME actors do not influence to implementation of EMKM SAK in reports UMKM finance. Meanwhile, the research conducted by ( Andari, AT, Setianingsig, NA, & Aalin, 2022) shows results that quality source Power human, size of the business, and socialization influence to compilation report finance based on SAK EMKM. Based on research previously Not yet shown the existence of consistency in the results of his research. Research This has 3 goals that you want to achieve that is to know influence level education, understanding accounting, and measurement business to compilation report MSME finance based on EMKM SAK in Kedungjati District, Grobogan Regency.

Associated with the explanation above, the formulation of existing problems in a study is:

1. Whether the level of education affect the preparation of financial reports of MSMEs finance based on EMKM SAK in Kedungjati District, Grobogan Regency?
2. Whether accounting understanding affect the preparation of financial reports of MSMEs based on EMKM SAK in Kedungjati District, Grobogan Regency?
3. Whether business size affect the preparation of financial reports of MSMEs based on EMKM SAK in Kedungjati District, Grobogan Regency?

## **2. LITERATURE REVIEW**

### **Theory Of Planned Behavior (TPB)**

The Theory of Planned Behavior (TPB) is a theory that explains the reason for the emergence of intention in behavior. This theory has the foundation for perspective trust that can influence somebody in behavior more behavior-specific. Theory of Planned Behavior shared 3 functions, including:

1. Attitude somebody to behavior (attitude toward the behavior)  
Behavior will be considered the first variable that can influence intention in behavior. When someone's values are positive an action, then He will do the action.
2. Subjective norm  
Normative belief, namely trust in understanding or misunderstanding individuals and also groups can influence behavior.
3. Perception about control behavior (perceived behavioral control)  
Perception This is determined by two factors that are trust about the ability to control beliefs and perceptions about power for doing a behavior (perceived power).

### **Report Finance**

Report finance is a report that provides information finance in entity business and also in an organization during period certain. Compilation report finance has a role in a business. With financial reports, people can see how the business is performing financially, how much profit has been earned, and how many assets are owned. In UMKM reports finance aims to serve information about the performance of business said, and to decide on business. Based on applicable provisions, in preparing financial reports, the EMKM SAK standards can be used.

### **Micro, Small and Medium Enterprises (MSMEs)**

According to Constitution Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs) explains that:

1. Micro business is owned business individual or business entity that meets condition business micro.
2. A small business is a business economy's productive standing itself, which is done by individuals or a business entity that is not the company from a business intermediate or big.
3. Medium Enterprise is an activity standing business alone, carried out by individuals or a business entity that is not is branch business small or big.

### **Standard Accountancy Finance Entity Micro, Small, and Medium Enterprises (SAK EMKM)**

SAK EMKM was prepared to meet financial reporting needs with the aim of providing simple guidelines but in accordance with applicable accounting standards, making it easier for business actors to prepare transparent and accountable financial reports. SAK EMKM (2016:3) report finance aims to describe the position of finance and performance of an entity, which are used to make decisions economy. So that report finance can fulfill the need information used user report finance as a source of economic business (Rahman et al., 2020).

### **Level of education**

*The Theory of Planned Behavior (TPB)* is a theory that explains the causes of intentions in behavior. This theory explains that the function of subjective norms is norms that have confidence in the understanding or lack of understanding of individuals that can influence certain behaviors. In this study, the ability to understand EMKM SAK in preparing financial reports also depends on the educational background of business actors. The higher the level of education, the higher the quality of human resources in running a business. This shows that business owners with higher education tend to be more capable of preparing financial reports following applicable accounting standards. Supported by research conducted by (Oyi, ARS, Bahri, S., & Zainudin, 2023) states that the level of education affects the implementation of EMKM SAK in MSME financial reports.

**H1:** The level of education influences the preparation of MSME financial reports based on MSME SAK.

### Understanding Accountancy

In *the theory of planned behavior*, it is explained that there is one function, namely the perception of behavioral control, which is a condition when someone can believe that it is easy or difficult to act because of factors that support or inhibit the behavior. A strong understanding of accounting is essential in preparing financial reports, as this can provide significant benefits to the progress of a business. The higher the understanding of accounting, the higher the effectiveness of the use of EMKM SAK in preparing financial reports. Supported by research conducted by (Oyi, ARS, Bahri, S., & Zainudin, 2023) states that understanding accounting influences the implementation of EMKM SAK in MSME financial reports.

**H2:** Accounting understanding influences the preparation of MSME financial reports based on MSME SAK.

### Business Size

In *the theory of planned behavior*, there is a function, namely a person's attitude towards behavior is an attitude to face something that is liked or disliked. When someone positively appreciates an action, he will have the desire to do that action. With this, the larger the size of a business, the more careful it must be in preparing its financial statements. Supported by research conducted by (Andari, AT, Setianingsih, NA, & Aalin, ER, 2022) states that business size affects the preparation of financial statements based on EMKM SAK.

**H3:** Business size influences the preparation of MSME financial reports based on MSME SAK.

## 3. RESEARCH METHODS

### Research Methods Used

This study uses a quantitative approach with primary data obtained by filling out questionnaires by business actors. The questions in the questionnaire are arranged based on the indicators contained in each variable. This study was conducted in Kedungjati District, Grobogan Regency which has a population of 107 business actors. The determination of the number of samples to be used is adjusted to the theory of Hair et al (1998) namely the number of samples taken is at least five times the number of indicators. Since in this study there are 10 indicators,  $10 \times 5 = 50$  respondents are needed. The sampling technique is carried out using the *probability sampling* method in *proportionate stratified random sampling* where respondents are selected based on population groups (strata). Determination of the number of stratified sample members is carried out using the following formula:

*Proportionate Formula:*  $ni = \frac{Ni}{N} \times n$

*ni:* Number of strata

*n:* Number of samples (50)

*Ni:* Number of strata members

*N:* Total number of population members (107)

### Data Analysis Methods

This research method uses data analysis techniques by utilizing the Statistical Package for the Social Sciences (SPSS) version 25 application program. The types of data analysis that will be applied in this study include:

1. Validity Test
2. Reliability Test
3. Classical Assumption Test  
There are various classical assumption tests used, namely:
  - a. Normality Test
  - b. Heteroscedasticity Test
  - c. Autocorrelation Test
  - d. Multicollinearity Test
4. Multiple Linear Regression Analysis
5. Hypothesis Testing

## 4. RESULTS AND DISCUSSION

### Results

#### Validity Test

The following results validity test testing for each variable that is:

**Table 1. Validity Test Results**

Question	X1		X2		X3		Y		Information
	r count	r table	r count	r table	r count	r table	r count	r table	
1	0.581	0.278	0.650	0.278	0.870	0.278	0.826	0.278	Valid
2	0.669	0.278	0.729	0.278	0.780	0.278	0.569	0.278	Valid
3	0.721	0.278	0.662	0.278	0.662	0.278	0.854	0.278	Valid
4	0.600	0.278	0.563	0.278	0.606	0.278	0.845	0.278	Valid
5	0.647	0.278	0.913	0.278	0.662	0.278	0.866	0.278	Valid
6	0.510	0.278	0.896	0.278	0.751	0.278	0.632	0.278	Valid

Source: Processed data (2024)

The data above show the r table value for a sample of 50 respondents with significant 5% and  $n = 50 - 2 = 48$  is 0.278. So, if r counts bigger from the r table, then the statement on declared valid.

#### Reliability Test

Reliability test results use a questionnaire as follows:

**Table 2. Reliability Test Results**

Variables	Cronbach's Alpha	N of Items	Information
X1	0.871	6	Reliable
X2	0.853	6	Reliable
X3	0.816	6	Reliable
Y	0.813	6	Reliable

Source: Processed data (2024)

Associated with results testing reliability getting Cronbach's Alpha value for all variables above 0.60 means the questionnaire study is reliable.

**Classical Assumption Test  
Normality Test**

The normality test done using the Kolmogorov-Smirnov test with data provisions will, be it is said to be normal if the mark significance is bigger than 0.05. The results of the normality test are presented in the table as follows:

**Table 3. Normality Test Results**

N		50	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	1.70092133	
Most Extreme Differences	Absolute	.113	
	Positive	.061	
	Negative	-.113	
Test Statistics		.113	
Asymp. Sig. (2-tailed)		.151 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.524 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.511
		Upper Bound	.537

Source: Processed data (2024)

Test results normality with method Kolmogorov smirnov shows that mark significance montecarlo 0.524 this bigger from 0.05 to can concluded that the data is normally distributed.

**Heteroscedasticity Test**

Heteroscedasticity test results This is done to test whether there are inequality Variants from the residual when observation to observation other. Heteroscedasticity test results are presented in the table following:

**Table 4. Results of the Heteroscedasticity Test**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	3.947	2.231		1,769	.084
Level of education	.001	.101	.002	.013	.990
Understanding Accountancy	-.010	.088	-.022	-.114	.910
Business Size	-.103	.065	-.273	-1,590	.119

a. Dependent Variable: Abs\_Res

Source: Processed data (2024)

Associated with results show that the mark significance level of education is 0.990 bigger than 0.05. The significance value of understanding accounting is 0.910 bigger than 0.05. The significance value size 0.119 is more effort big from 0.05. So that can be concluded that there are no symptoms of heteroscedasticity. This data passes the assumption test of classic heteroscedasticity.

### Autocorrelation Test

The autocorrelation test was done to evaluate whether there is a correlation between residuals (errors) prediction in the linear regression model. Autocorrelation happens when the residuals in the regression model each other are related in a way to statistics and can indicate the existence problem in the model. Autocorrelation test results are as follows:

**Table 5. Autocorrelation Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.816 <sup>a</sup>	.667	.645	1.75551	2.133

a. Predictors: (Constant), Business Size, Education Level, Understanding Accountancy

b. Dependent Variable: Arrangement Report MSME Finance Based on EMKM SAK

Source: Processed data (2024)

Autocorrelation test results can compare between number Durbin Watson on results of SPSS processing with the number Durbin Watson in the table, namely: dU value in the table = 1.6739

Calculated DW value = 2.133

4-dU value =  $4 - 1.6739 = 2.3261$

The results show that  $1.6739 < 2.133 < 2.3261$ , then can concluded that there is symptom autocorrelation.

### Multicollinearity Test

Multicollinearity test was done to test whether there is a strong and significant relationship between variable independence that is level of education, understanding of accounting, and measurement business in linear regression model. A good regression model should No there is correct between variables. Multicollinearity test results that are:

**Table 6. Multicollinearity Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	-4.255	3.405		-1,250	.218		
Level of education	.395	.155	.262	2,548	.014	.683	1,463
Understanding Accountancy	.453	.134	.385	3,381	.001	.560	1,786
Business Size	.329	.099	.345	3,340	.002	.680	1,471

a. Dependent Variable: Arrangement Report MSME Finance Based on EMKM SAK

Source: Processed data (2024)

Multicollinearity test results show results that variable level education, understanding accounting, and measurement business have higher tolerance values big from 0.1 and the VIF value is less out of 10, then can concluded that no symptom multicollinearity.

### Analysis Multiple Linear Regression

Analysis multiple linear regression aiming to measure influence variable independent that is level education (X1), understanding accounting (X2), and size effort (X3) against variable dependent that is compilation report UMKM finance based on SAK EMKM (Y). Analysis results of multiple linear regression served as follows:

**Table 7. Analysis Results Multiple Linear Regression**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	-4.255	3.405		-1,250	.218
Level of education	.395	.155	.262	2,548	.014
Understanding Accountancy	.453	.134	.385	3.381	.001
Business Size	.329	.099	.345	3.340	.002

a. Dependent Variable: Arrangement Report MSME Finance Based on EMKM SAK

Source: Processed data (2024)

Equation model analysis multiple linear regression based on results testing on table on show results as follows:

$$Y = -4.255 - 0.395X1 - 0.453X2 - 0.329X3 + e$$

Based on equality regression, constant of -4.255 indicates If assumed mark level education (X1), understanding accounting (X2), and size effort (X3) remains constant so mark compilation report MSME finance based on SAK EMKM (Y) is -4,255. Coefficient value For variable level education (X1) of 0.395 means own direction positive, if variable compilation report MSME finances based on SAK EMKM (Y) increase then variable level education (X1) also increased. The coefficient value For variable understanding accounting (X2) of 0.453 means own direction is positive, if variable compilation report MSME finances based on SAK EMKM (Y) increases then variable understanding accounting (X2) also increases. The coefficient value for variable size effort (X3) of 0.329 means own direction is positive, if variable compilation report MSME finances based on SAK EMKM (Y) increase then variable size business (X3) also increases.

### Hypothesis Testing

Hypothesis Testing done for the test to what extent is the truth, relevance, and relevance between variable independent that is level of education, understanding of accounting, and measurement business to variable dependent that is compilation report MSME finances based on the MSME SAK carried out in a way partial (t-test). The results of the partial test (t-test) are presented in the table as follows:

**Table 8. Partial Test Results (t-test)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-4.255	3.405		-1,250	.218
1 Level of education	.395	.155	.262	2,548	.014
Understanding Accountancy	.453	.134	.385	3.381	.001
Business Size	.329	.099	.345	3.340	.002

a. Dependent Variable: Arrangement Report MSME Finance Based on EMKM SAK

Source: Processed data (2024)

Based on the results testing in the table shows that variable level education has a mark significance of 0.014 smaller than 0.05 than hypothesis one accepted which means level education in a way partially influential to the compilation report UMKM finance based on SAK EMKM. Understanding variables accountancy own mark significance 0.001 smaller than 0.05 then the second hypothesis is accepted which means understanding accountancy in a way partially influential to compilation report UMKM finance based on SAK EMKM. And the variables size business own mark significance 0.002 smaller from 0.05 than hypothesis three accepted which means is size business in a way partially influential to compilation report MSME finance based on EMKM SAK.

## Discussion

### The Influence of Education Level on Compilation Report MSME Finance Based on EMKM SAK

The results of the hypothesis test in Table 8 show that the education level variable has a coefficient value of 0.395 with a probability value of 0.014, which is smaller than 0.05. This shows that the level of education has a significant positive influence on the preparation of MSME financial reports based on SAK EMKM in Kedungjati District, Grobogan Regency. The ability to understand SAK EMKM in preparing financial reports also depends on the educational background of the business actor. The higher the level of education, the better the quality of human resources in a business being run. This condition shows that business owners who have higher education tend to prepare financial reports by applicable financial accounting standards. This is supported by research conducted by (Oyi, A.R.S., Bahri, S., 2023) which concluded that the level of education affects the application of SAK EMKM in MSME financial reports. Business actors who have a high level of education will also have a high understanding of SAK EMKM because business actors will find it easier to understand the importance of preparing financial reports in the business they run.

### **Influence Understanding Accountancy to Compilation Report MSME Finance Based on EMKM SAK**

The accounting understanding variable with a coefficient value of 0.453 and a probability value of 0.001 is smaller than 0.05, which means that accounting understanding has a significant positive effect on the preparation of MSME financial reports based on EMKM SAK in Kedungjati District, Grobogan Regency. In preparing financial reports, having a solid understanding of accounting is essential as it can significantly contribute to the growth and success of a business. The higher the understanding of accounting, the higher the effectiveness of the use of EMKM SAK in preparing financial reports. This is supported by research (Oyi, A.R.S., Bahri, S., 2023) which concluded that accounting understanding affects the implementation of EMKM SAK in MSME financial reports. Accounting understanding can be used as a reference in recording quality financial reports, if all business actors have a good understanding of accounting in preparing financial reports, then the financial reports on the business being run will be clearer and can be used as a basis for decision making.

### **Influence Business Size Against Compilation Report MSME Finance Based on EMKM SAK**

The business size variable with a coefficient value of 0.329 and a probability value of 0.002 is smaller than 0.05, which means that business size has a significant positive effect on the preparation of MSME financial reports based on SAK EMKM in Kedungjati District, Grobogan Regency. With this, the larger the size of the business, the more careful it must be in preparing its financial reports. This is supported by research conducted by (Andari, A.T., Setianingsig, N.A., & Aalin, 2022) which states that business size affects the preparation of financial reports based on SAK EMKM. The larger the size of the business, the more it affects the understanding of MSME actors in preparing financial reports following applicable standards. This is due to the increase in sales volume which will be followed by the need for greater business capital. Therefore, MSME actors will prepare their financial reports based on applicable standards, namely SAK EMKM, to ensure smooth financial management.

## **5. CONCLUSION**

The study was conducted to analyze the influence of education level, accounting understanding, and business size on the preparation of MSME financial reports based on EMKM SAK in Kedungjati District, Grobogan Regency. Based on the research results and discussion above, it can be concluded that:

1. Education level has a significant positive effect on the preparation of MSME financial reports based on EMKM SAK in Kedungjati District, Grobogan Regency.
2. Accounting understanding has a significant positive effect on the preparation of MSME financial reports based on EMKM SAK in Kedungjati District, Grobogan Regency.
3. Business size has a significant positive effect on the preparation of MSME financial reports based on EMKM SAK in Kedungjati District, Grobogan Regency.

This indicates that MSMEs who have a higher level of education and a better understanding of accounting tend to be better able to prepare financial reports under applicable accounting standards. In addition, MSMEs with larger business scales also showed better implementation in preparing financial reports, which can improve their financial transparency and accountability.

Several limitations are identified, namely, the sample used only focuses on one sub-district. Then in the use of variables only three independent variables. The data generated is only based on research instruments obtained from respondent, indicating that the conclusions drawn are only based on data collected through the use of written questionnaire instruments.

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