

Factors Influencing the Implementation of SAK EMKM on MSMEs in the Culinary Sector in Ambon City

Influencing the
Implementation of
SAK EMKM

Mochdar Karepesina

Faculty of Economics and Business, Universitas Pattimura; Ambon, Indonesia

E-Mail: mocekarepesinaa@gmail.com

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Linda Grace Loupatty

Faculty of Economics and Business, Universitas Pattimura; Ambon, Indonesia

Yuyun Yuniarti Layn

Faculty of Economics and Business, Universitas Pattimura; Ambon, Indonesia

Submitted:
3 AUGUST 2024

Accepted:
29 SEPTEMBER 2024

ABSTRACT

This study aims to determine the factors that influence the implementation of SAK EMKM in MSMEs in the culinary sector of Ambon City, the factors studied are Socialization, Educational Background, Business Size, Perception of MSME actors & Accounting Understanding. The data used in this study is primary data obtained through interviews with MSME actors in Ambon City. The informants in this study were MSMEs in the culinary sector located in Ambon City by taking 4 informants representing each range of Micro, Small and Medium. Data analysis techniques used data reduction, data presentation, and drawing conclusions. The results showed that the four informants had never received socialization from the government, but there was a perception factor of MSME actors that made them want to implement SAK EMKM. The educational background of accounting is relevant to financial reports, making informants able to implement SAK EMKM, and vice versa. MSME actors with medium business sizes can not only implement SAK EMKM but small and micro businesses can also. The four informants have the same perception regarding the benefits of financial reports based on SAK EMKM. Understanding accounting improves the quality of financial reports, helps develop business conditions and allows to effectively evaluate their financial performance.

Keywords: Socialization, Educational Background, Business Size, Perception of MSME Actors, Accounting Understanding, MSME SAK

ABSTRAK

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi implementasi SAK EMKM pada UMKM di bidang kuliner Kota Ambon, faktor yang diteliti adalah Sosialisasi, Latar Belakang Pendidikan, Ukuran usaha, Persepsi pelaku UMKM & Pemahaman Akuntansi. Data yang digunakan dalam penelitian ini adalah data primer yang diperoleh melalui wawancara dengan pelaku UMKM Kota Ambon. Informan dalam penelitian ini adalah UMKM di bidang kuliner yang berada di Kota Ambon dengan mengambil 4 informan yang mewakili setiap range Mikro, Kecil dan Menengah. Teknik analisis data menggunakan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa keempat informan tidak pernah mendapatkan sosialisasi dari pemerintah akan tetapi ada faktor persepsi pelaku UMKM membuat mereka mau mengimplementasikan SAK EMKM. Latar belakang pendidikan akuntansi relevan dengan laporan keuangan membuat informan dapat untuk mengimplementasikan SAK EMKM, Begitupun sebaliknya. Pelaku UMKM dengan ukuran usaha menengah tidak hanya dapat mengimplementasikan SAK EMKM tetapi usaha kecil dan mikro juga bisa. Keempat informan memiliki persepsi yang sama mengenai manfaat laporan keuangan berdasarkan SAK EMKM.

JIAKES

Jurnal Ilmiah Akuntansi
Kesatuan
Vol. 12 No. 5, 2024
pp. 771-780
IBI Kesatuan
ISSN 2337 – 7860
E-ISSN 2721 – 169X
DOI: 10.37641/jimkes.v12i5.2919

Pemahaman akuntansi meningkatkan kualitas laporan keuangan, membantu mengembangkan kondisi usaha dan memungkinkan secara efektif mengevaluasi kinerja finansial mereka.

Kata kunci: Sosialisasi, Latar Belakang Pendidikan, Ukuran Usaha, Persepsi Pelaku UMKM, Pemahaman Akuntansi, SAK EMKM

INTRODUCTION

The development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia is increasingly rapid, with the latest data from the Ministry of Cooperatives and SMEs in 2022 showing that the number of MSMEs reached 65.46 million units. In Ambon City, the number of MSMEs has also increased significantly, from 14 thousand to 60 thousand, with the culinary sector as one of the fastest growing (indonesia.go.id; ambon.antaranews.com; tribun.ambon.com). MSMEs contribute around 60.3% of Indonesia's Gross Domestic Product (GDP) and absorb up to 97% of the workforce, making them an important component of the national economy. The large contribution of MSMEs to the economy is closely related to financial management practices, especially in the preparation of financial reports. Financial reports serve as an indicator of business health and are proof for investors or banks that the business is worthy of investment. In an effort to support MSMEs in preparing efficient and accountable financial reports, the Indonesian Institute of Accountants (IAI) introduced the Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah/SAK EMKM*) which have been in effect since January 1, 2008. This standard is expected to help MSMEs gain access to capital, especially from banks, by providing financial reports that meet standards.

Before SAK EMKM, IAI first introduced the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), but its implementation was considered too complicated for MSMEs so it was simplified into SAK EMKM. Although SAK EMKM was designed to make it easier for MSMEs, implementation in the field still encounters obstacles. Many MSMEs, including in Ambon City, have not been able to implement this standard due to technical difficulties and minimal socialization. The five main factors influencing the implementation of SAK EMKM among MSMEs are inadequate socialization from the government, low educational background of business actors, small business size, perception of MSME actors, and minimal understanding of accounting. The first factor, socialization, is considered important because it can help MSMEs understand the importance of preparing financial reports based on SAK EMKM. With adequate socialization, MSMEs will find it easier to implement this standard. The second factor, educational background, also plays a significant role. MSME owners with an economics or accounting educational background are better able to understand the process of preparing financial reports based on MSME SAK than those with a non-accounting educational background (Parhusip, 2020; Erawati & Setyaningrum, 2021; Astriwati et al., 2024).

The third factor, business size, also plays a role. Larger businesses usually have more resources, including employees with accounting expertise, so they are better prepared to implement SAK EMKM. The perception of MSME actors also plays a role, where varying interpretations of accounting standards can hinder implementation. Finally, understanding accounting is a determining factor. Business actors who understand basic accounting concepts, such as cash management, find it easier to prepare financial reports that meet standards. The Cooperatives and MSMEs Service in Ambon City has made efforts to support the development of MSMEs, especially in the culinary sector, with various programs such as the People's Business Credit (KUR) in collaboration with pawnshops. Other programs include coaching financial reporting management and providing marketing locations through initiatives such as Jiku Bata, which aims to restore Ambon's economy post-COVID-19 by increasing MSME productivity.

LITERATURE REVIEW

Theory of Planned Behavior (TPB) by Ajzen (1991) illustrates that behavioral intention is not only influenced by attitude towards behavior and subjective norm. Attitude towards behavior is a person's positive or negative belief to perform an action, which is referred to as behavioral beliefs (Mihartinah & Coryanata, 2018). This attitude is related to behavioral intention as well as subjective norms and perceived behavioral control that a person has. Subjective norm is an individual's perception of social influence that describes how other people's views can influence a person's behavioral intention (Hidayat & Nugroho, 2010; Nainggolan & Harsoyo, 2023). Beliefs related to subjective norms are referred to as normative beliefs (Karwur et al., 2020; Salwati et al., 2024). Meanwhile, perceived behavioral control describes an individual's belief about their ability to control a behavior, involving factors of past experience, anticipation of future situations, and perceptions of the difficulty of certain actions. Perceived behavioral control is influenced by beliefs about control (control beliefs) and the perception of power possessed to perform an action (perceived power).

In the context of research, this theory is useful in analyzing the intention of MSMEs in bookkeeping. If MSME actors have the intention to do bookkeeping, this intention can arise from socialization about the benefits of bookkeeping, which is an important initial step in the decision-making process (Din et al., 2022; Fajriana, 2023). Individual attitudes towards the implementation of this bookkeeping are influenced by beliefs about the benefits of bookkeeping, subjective norms (beliefs about the views of others), and behavioral control, such as understanding financial accounting standards for MSMEs. TPB theory assumes that humans can think rationally, so they consider the implications before making decisions. Educational background also influences MSME actors' understanding of Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah*/SAK EMKM) regulations, especially for those with adequate accounting knowledge. SAK EMKM was prepared by the Indonesian Institute of Accountants (IAI) to assist MSMEs in preparing financial reports, which plays a role in forming positive perceptions of MSMEs towards the benefits of financial reports based on SAK EMKM.

Accounting knowledge possessed by MSMEs can affect their perception of behavioral control. Beliefs about control capabilities will increase MSMEs' chances of preparing financial reports based on EMKM SAK. In addition, the size of the MSME business is also a relevant factor, because the larger the size of the business, the greater their confidence in controlling the management of their business, so that financial reports based on EMKM SAK will be prioritized to maintain a financial structure that is in accordance with standards. Law No. 20 of 2008 explains the definition of MSMEs as productive businesses owned by individuals or groups, with certain capital criteria. Micro Businesses are businesses with maximum assets of IDR 50 million (excluding land/buildings) and a maximum annual turnover of IDR 300 million. Small Businesses have assets above IDR 50 million to IDR 500 million with an annual turnover of IDR 300 million to IDR 2.5 billion. Medium Businesses have assets above IDR 500 million to IDR 10 billion with an annual turnover of IDR 2.5 billion to IDR 50 billion (Nurdwijayanti & Sulastiningsih, 2018).

According to Rudjito (2003), MSMEs in Indonesia play an important role in the economy, both in terms of the number of businesses and the jobs they provide. The characteristics of MSMEs include small business scales, the majority are located in rural areas or small towns, are owned by individuals or families, and are limited in the use of technology and business management. Working capital is often limited to personal capital sources, and they have limited ability to manage business permits (Hartono & Hartomo, 2016; Wahyudi & Santoso, 2022). Financial reports are information that reflects the financial condition of a company, including income statements, balance sheets, cash flow statements, capital change statements, and notes to the financial statements (Umiah & Rahmazaniati, 2023; Najifaturrahmi & Aisyah, 2023; Alkadrie & Khairunnisa, 2023). Financial Accounting Standards (SAK) in Indonesia, which have been in effect since

2015, were prepared to improve the quality of financial reports for entities that have public accountability. However, for MSMEs, SAK EMKM is intended so that MSME actors are able to prepare financial reports that can be accessed by financial institutions and obtain funding.

Socialization of EMKM SAK is important so that UMKM actors understand this standard. The accounting information provided is useful for users in making economic decisions (Pratiwi & Aisyah, 2023; Anggraini & Putri; 2024). Accounting understanding related to EMKM SAK is often more easily accepted by UMKM actors with an economics or accounting education background, because they are more familiar with the bookkeeping and financial reporting process (Purwanti et al., 2024). Business size in this study is defined as asset growth and an increase in net sales of the business. The perception of UMKM actors is a cognitive process for understanding information about the environment, which influences how they interpret and utilize financial information (Dewi et al., 2017). Accounting understanding refers to the ability to understand the basics of accounting, which greatly helps UMKM in following accounting standards, especially if their knowledge is limited to basic accounting concepts (Saputra, 2018).

METHODS

This study is located in Ambon City, examining the factors that influence the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah*/SAK EMKM) in the financial reports of MSMEs in the culinary sector. The study was conducted from January to February 2024 using a qualitative method, aiming to examine the natural conditions of objects and emphasizing meaning over generalization (Sugiono, 2016). Data were collected through semi-structured interviews involving informants from culinary MSMEs that use SAK EMKM, and using purposive sampling techniques to select in-depth and trusted sources (Sarosa, 2012). This study collected qualitative and quantitative data from various sources, such as informants, documents, and direct observation. According to Sutopo (2002), this combination is important to obtain accurate and reliable results. In the analysis, source triangulation was used to verify data by comparing information from various sources. This triangulation aims to produce a multi-angle perspective that strengthens the validity of the findings. Data analysis techniques follow the Miles & Huberman (2007) model, which includes data reduction, data presentation, and drawing conclusions/verification. Data reduction involves simplifying and organizing data continuously throughout the research, aiming to sharpen the results of the analysis. Data presentation includes the use of various representations such as matrices and graphs to make it easier for researchers to draw conclusions. The process of verifying conclusions is carried out by checking the appropriateness of the meaning that emerges from the data, as well as its validity through cross-checking. In this study, data validity is maintained by thorough checking and evaluation of field data and discussions with colleagues, ensuring that the findings have high relevance and reliability (Miles & Huberman, 2007).

RESULTS

This research was conducted on January 27, 2024 to February 10, 2024 at MSMEs in the culinary sector in Ambon City. The first stage that the researcher did was to determine the research subject. The determination of the research subject was carried out by the researcher conducting interviews with MSME actors. The objects of this research were MSME actors engaged in the culinary sector in Ambon City who used financial reports based on SAK EMKM to see what factors influenced MSME actors to implement financial reports based on SAK EMKM. MSME actor informants consisted of 4 informants where each informant represented each range of Micro, Small and Medium. The criteria for the informants selected were MSME actors who had prepared financial reports based on SAK EMKM and were engaged in the MSME sector. Determination of this criterion was intended so that informants had sufficient experience in using financial

reports based on Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah*/SAK EMKM).

Socialization is a method used to help introduce MSME actors to understand and know the contents of SAK EMKM. After researchers conducted direct observations from MSMEs regarding their experience of participating in socialization related to financial reports, MSMEs provided several descriptions related to knowledge about financial reports. R as an employee of a Medium MSME (S) stated that he had never participated in socialization related to financial reports because he did not get enough information about the socialization. Then the same statement was also conveyed by M as the owner of a Small MSME (NI) stating that he had never received socialization about financial reports but gained knowledge from social media, one of which was Instagram (@foodizz.id). Instagram @foodizz.id is a culinary business school & culinary learning class that is conducted online, besides that they provide consultations related to culinary businesses and training for culinary business employees, this does not rule out the possibility that this second informant received information related to the implementation of financial reports from Instagram @foodizz.id. After that, R as an MSME Employee (BH) also stated that he had never participated in socialization about financial reports because he did not get information related to the socialization. The same thing was also stated by H as an UMKM Employee (PL) who also stated that he had never attended the socialization because there was no socialization from the government.

Based on educational background, from the four informants, it is known that the first informant R as an Employee of Medium UMKM (S) has a Bachelor's degree in Industrial Engineering, but with this educational background, he cannot help the informant to implement financial reports based on SAK EMKM. Furthermore, the second informant M as the owner of a Small UMKM (NI) has a Bachelor's degree in Accounting, but with this background, he can help the informant to implement financial reports based on SAK EMKM. Then the third informant R as an Employee of Micro UMKM (BH) has a high school education background, but with this background, he cannot help the informant to implement financial reports based on SAK EMKM. The last informant or the fourth informant H as an Employee of Micro UMKM (PL) has a D3 background in Fisheries, but with this educational background, he cannot help the informant to implement financial reports based on SAK EMKM. With this educational background, it can be seen that the second informant with a BA in Accounting can apply financial reports based on EMKM SAK because in the Accounting department, they study financial reports, which is in contrast to the other three informants whose educational background does not study financial reports.

Size is generally defined as the comparison of a large and small object. The first informant R as an employee of a Medium-scale MSME (S) provided information related to his business where the number of employees working at the MSME was 53 people, with daily sales depending on store demand with annual turnover in the middle range. Furthermore, the second informant M as the owner of a Small-scale MSME (NI) provided information related to his business where the number of employees working at the MSME was 6 people, daily sales could not be known due to the large number of menus and quantity of goods, and annual turnover was below <500 million. Then the third informant R as an employee of a Micro-scale MSME (BH) provided information related to his business where the number of employees working at the MSME was 2 people, daily sales were 20 units and annual sales turnover was 70 million. The last informant or the fourth informant H as an employee of a Micro-scale MSME (PL) provided information regarding his business where the number of employees working at the MSME was 2 people, with daily sales of 30 units, with an annual sales turnover of 50 million.

Each UMKM actor has a different interpretation of financial information. The first informant R as an employee of a Medium-scale UMKM (S) said that financial reports based on SAK EMKM are very useful in decision making, future planning, then the informant said that it must clearly be used in knowing the position of the financial report and as a basic material for the company and accountability to interested parties and the

informant would also be willing to implement financial reports based on SAK EMKM even though there are no regulations requiring it to be implemented. Then a similar statement was also made by the second informant M as an employee of a Small-scale UMKM (NI) who said that financial reports based on SAK EMKM are very useful in decision making, future planning, then the informant also said that financial reports based on are useful for knowing the position of the financial report because the entire financial position has been inputted in the financial report, and financial reports are also useful as material for accountability to interested parties and the informant would be willing to implement financial reports based on SAK EMKM even though there are no regulations requiring it.

Furthermore, it was conveyed by the third informant R as an employee of Micro-scale MSMEs (BH) who said that financial reports based on SAK EMKM are very useful in decision making, then financial reports are also very important to know the company's current transactions, and future planning and the financial report can be used to find out the position of a business's financial report, and is also useful as accountability material because as long as the financial report is clear, it can be used as accountability material, and the informant will also apply financial reports based on SAK EMKM even though there are no government regulations because without government regulations, the informant will continue to apply financial reports because they are useful for his business. Finally, it was also conveyed by the fourth informant H as an employee of Micro-scale MSMEs (PL) who said that financial reports based on SAK EMKM are very useful for decision making, future planning, and to find out the position of the financial report because the financial report can be used to find out the business's financial transactions, and can also be used as accountability material to the parties and the informant would be willing to apply even though there are no government regulations that require it to be applied.

Accounting Understanding is the accounting knowledge possessed by MSME actors (managers). The first informant R as an employee of a Medium-scale MSME (S) said that it was not too difficult to understand accounting transactions, then the informant also understood the documents for each transaction, and had no difficulty in understanding the stages of making financial reports. In addition, the informant also said that he understood that accounting records were in accordance with standards. The first informant R as an employee of a Medium-scale MSME (S) also stated that the informant could classify assets, debts, business capital, income, and business expenses. Then, the informant also said that he could record accounting transactions correctly such as profit and loss reports, balance sheets, and notes to financial statements. Not only that, the informant also said that the financial reports prepared were accurate and consistently presented financial reports per period and the financial reports were in accordance with the standards applicable to MSMEs, namely SAK EMKM.

Then the second informant M as the owner of a Small-scale MSME (NI) sometimes still has difficulty understanding accounting transactions, then the informant can also understand the documentation of each transaction because the informant uses the application, so it is only formulated in the financial report, the informant also said that his financial report is in accordance with applicable accounting standards (SAK EMKM) and the informant can also understand the preparation of financial reports because the financial report already has data and then it just needs to be compiled, the informant can also classify between assets, debts, business capital, income and business expenses, then related to the profit and loss report, balance sheet report, and notes to the financial report, the informant said that the financial report prepared has informed accurate data and is in accordance with applicable financial accounting standards (SAK EMKM) and also consistently presents financial reports per period. Furthermore, the third informant R as a Micro-scale MSME (BH) actor said that sometimes it is difficult because he does not understand and understand accounting transactions, then the informant also finds it easy to understand the documentation of transactions besides that the informant also

understands accounting records according to standards, and can also understand the preparation of financial reports.

The third informant R as a Micro-scale MSME (BH) actor also stated that the informant could classify between assets, debts, and business capital owned because it was easy to group them. The informant could also classify between income and business expenses owned. Also, the informant had also recorded all transactions with the correct accounting standards, such as profit and loss reports, balance sheets, and notes to the financial statements. Then the informant also said that the financial statements that had been prepared had informed his business, and the financial statements were in accordance with applicable standards (SAK EMKM), and consistently prepared financial statements per period because the informant said that the financial statements were important. The last informant, the fourth informant H as an employee of a Micro-scale MSME (PL) actor, said that it was not too difficult to understand accounting transactions, then the informant also said that it was easy to understand the documentation of transactions, besides that the informant also understood accounting records according to standards, and could also understand the preparation of financial statements. The fourth informant H as an employee of a Micro-scale MSME (PL) said that he could classify assets, debts, business capital, income and business expenses, then for the profit and loss report, balance sheet report, and notes to the financial report, he still did not know whether it was correct or not. Then the informant also said that the financial report that was prepared was very helpful in the decision-making process because it was considered to have a great influence on his business, and also the financial report that was made had informed accurate data related to his business, then the financial report owned was in accordance with applicable standards (SAK EMKM). And consistently present financial reports per period.

DISCUSSION

The results of interviews and observations of four informants showed that none of them had ever attended special socialization on the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah*/SAK EMKM). However, the second informant obtained information about SAK EMKM through social media, especially Instagram, considering the absence of information from financial institutions. The main factor influencing MSME actors to implement SAK EMKM is not socialization, but the perception of the benefits of financial reports in supporting their businesses. In this case, the Theory of Planned Behavior (TPB) is relevant, because the intention to behave (behavior intention) is not only influenced by attitudes and subjective norms, but also by perceived behavioral control (Wulandari & Agustina, 2022). This explains that when MSME actors see the benefits of accounting records, the intention to implement them arises from an understanding of the benefits themselves.

From the interview results, differences in educational background affect the ability to implement SAK EMKM. Informants with an accounting background find it easier to implement than those with a non-accounting background. The second informant with an accounting education felt helped in preparing financial reports according to SAK EMKM, while the other three informants had difficulties because their educational background was not related to accounting, but they continued to learn for implementation because of business demands. This is in line with TPB, where perceptions regarding the ability to control or master an action are important factors (Wulandari & Agustina, 2022). This study supports Azlina's study (2018) which states that an accounting educational background makes it easier for MSME actors to implement SAK EMKM compared to a non-accounting background.

Business size also affects the implementation of EMKM SAK. Informants with medium-scale businesses are more active in implementing EMKM SAK compared to small and micro businesses. However, small and micro businesses continue to implement EMKM SAK because they see operational benefits such as efficiency and increased credibility. In TPB, large business size can increase the perception of MSME actors to

have more control over their financial management (Wulandari & Agustina, 2022). This study supports Intan Adino (2019), who stated that the larger the business, the more complex its management, thus requiring good financial records. The results of this study do not support Nurdwijayanti & Sulastiningsih (2018), who stated that the larger the business size, the higher the implementation of ETAP SAK. MSME actors' perceptions of the benefits of financial reports are quite positive. They consider financial reports important for decision making, planning, and accountability. Informants are willing to implement EMKM SAK without regulatory obligations because the benefits are clear. This perception supports TPB, which explains that behavioral intentions arise from positive or negative beliefs about an action. According to Febriyanti & Sriwardhani's research (2018), the perception of MSME actors regarding the benefits of financial reports encourages them to implement SAK EMKM. However, this result is different from Kudadiri (2020), who stated that positive perceptions do not always lead to the implementation of SAK EMKM.

Finally, accounting understanding is also a major determinant in the implementation of EMKM SAK. Informants admitted to having a basic understanding of transactions, documentation, and financial reporting. This understanding improves the quality of financial reports, so that MSMEs can more effectively evaluate their financial condition. TPB shows that accounting understanding provides confidence in the ease and control in preparing financial reports that meet standards (Wulandari & Agustina, 2022). This study supports Widhiarti & Zulkifli (2018) and Mulyadi (2019), who emphasize the importance of accounting understanding for MSMEs in managing finances, especially for business decision making. However, this study is not in line with Purnomo & Adyaksana (2021), who state that accounting understanding does not always encourage the implementation of EMKM SAK. Factors such as educational background, business size, perceived benefits, and accounting understanding influence the implementation of EMKM SAK in MSMEs. TPB plays a major role in explaining how behavioral control factors and perceptions of accounting benefits can encourage MSMEs to implement EMKM SAK.

CONCLUSION

This study aims to explore the factors that influence the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah*/SAK EMKM) in culinary MSMEs in Ambon City, focusing on socialization, educational background, business size, perception of MSME actors, and accounting understanding. Four informants from the micro, small, and medium categories were sampled through interviews. Data analysis includes data reduction, data presentation, and drawing conclusions. The results of the study indicate that, first, government socialization does not affect the implementation of SAK EMKM. However, the perception of MSME actors who are aware of the benefits of SAK EMKM financial reports encourages them to implement it. Second, the informant's accounting educational background makes it easier to implement SAK EMKM, while informants with non-accounting backgrounds have difficulties, but still try to learn because of business demands. Third, MSME actors from various business scales can implement SAK EMKM because of significant business benefits, such as increased efficiency and credibility. Fourth, the four informants have similar perceptions regarding the benefits of financial reports that help manage finances and increase credibility. Finally, accounting understanding improves the quality of financial reports and financial performance evaluation. The researcher suggests that MSME entrepreneurs learn accounting techniques to support business progress. The government is also advised to provide socialization related to quality financial reports. This study has limitations, such as the research object is limited to culinary MSMEs in Ambon and the difficulty of finding MSMEs that have implemented SAK EMKM. The implication of this study is the addition of theory regarding the factors that influence the implementation of SAK EMKM, which can be used as evaluation material and consideration for MSME actors

in improving the quality of financial reports by strengthening their educational background and understanding of accounting.

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