

# The Implementation of Accounting Standard for MSMEs: The Effect of Perception Accounting Understanding and Socialization

Deni Hamdani

Universitas Indonesia Membangun; Bandung, Indonesia  
E-Mail: deni.hamdani@inaba.ac.id

Ferry Kosadi

Universitas Indonesia Membangun; Bandung, Indonesia  
E-Mail: ferry.kosadi@inaba.ac.id

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Diah Febriyanti

Universitas Indonesia Membangun; Bandung, Indonesia  
E-Mail: diah.febriyanti@inaba.ac.id

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## ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) are crucial to the national economy and possess substantial opportunities for ongoing development. Nonetheless, inadequate financial literacy hampers the creation of standardized financial records. This research aims to examine the execution of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) and the effect of MSME participants' perceptions, accounting knowledge, and socialization on its execution. A quantitative method was applied utilizing descriptive and verification techniques. The study population included MSME participants from the handicraft sector registered with the Bandung City Cooperatives and MSMEs Office, with samples acquired proportionally using the Slovin formula. The research results indicate that MSME actors' perceptions do not have a significant effect on SAK EMKM implementation, accounting knowledge plays a substantial role, the socialization of SAK EMKM significantly influences it, and accounting knowledge and socialization collectively affect the implementation of SAK EMKM. In conclusion, increasing awareness and social interaction is crucial in encouraging the adoption of SAK EMKM to improve MSME financial literacy.

**Keywords:** Accounting Understanding, Perception, SAK EMKM, SME's, Socialization.

## ABSTRAK

Usaha Mikro, Kecil, dan Menengah (UMKM) berkontribusi penting pada perekonomian nasional dan memiliki peluang besar untuk terus berkembang. Namun, tingginya rendahnya literasi keuangan menjadi penghalang dalam pencatatan keuangan yang sesuai dengan standar. Studi ini bertujuan menganalisis implementasi Standar Akuntansi Keuangan untuk Entitas Mikro, Kecil, dan Menengah (SAK EMKM) serta pengaruh persepsi pelaku UMKM, pemahaman akuntansi, dan sosialisasi terhadap pelaksanaannya. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif dan verifikasi. Populasi pada penelitian ini terdiri dari pelaku UMKM di bidang kerajinan (handicraft) yang terdaftar di Dinas Koperasi dan UMKM Kota Bandung, dengan sampel diambil secara proporsional berdasarkan rumus Slovin. Hasil penelitian menunjukkan bahwa persepsi pelaku UMKM tidak berpengaruh signifikan terhadap penerapan SAK EMKM, pengetahuan akuntansi berpengaruh signifikan, sosialisasi tentang SAK EMKM memiliki pengaruh signifikan, secara keseluruhan, pengetahuan akuntansi dan sosialisasi

memengaruhi implementasi SAK EMKM. Sebagai penutup, peningkatan pemahaman serta intensitas sosialisasi merupakan faktor kunci yang mendorong implementasi SAK EMKM guna meningkatkan literasi keuangan untuk UMKM.

**Kata Kunci:** Pemahaman Akuntansi, Persepsi, SAK EMKM, Sosialisasi, UMKM.

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one kind of business in Indonesia that can expand in the national economy. Indonesia is a developing country that focuses on economic growth and development, starting with the existence of very diverse forms of large- and small-scale businesses. Sustainable national economic growth has been demonstrated to have been aided and supported by MSMEs. 98% of jobs in Indonesia are supplied by MSMEs, which has a major positive impact on the country's unemployment rate (DJPB Kemenkeu, 2024). Given their significant role, advanced, independent, and contemporary MSMEs require the assistance of all stakeholders to develop and achieve their potential (Ikatan Akuntansi Indonesia, 2022). MSMEs must contend with a common business challenge: the inability to prepare financial reports to the required standard. "In reality, the financial reports that contain accounting data can serve as a dependable foundation for managing small and medium-sized businesses in terms of economic decisions, such as pricing, market development, and profitability" (Fika & Azmi, 2020). As a reaction to the rising number of Micro, Small, and Medium-Sized Enterprises (MSMEs) in Indonesia, the government established Government Regulation Number 17 of 2013 regarding the implementation of Law Number 20 of 2008 related to MSMEs. This regulation requires small businesses to maintain accurate accounting records. The final financial report that is created is called a balance sheet, and it contains data on capital, assets, liabilities, revenue, expenses, and the overall cost of purchasing products or services. These requirements are based on Law Number 28 of 2007, Article 28, as well as the tax year period's profit and loss statement.

A pillar of Financial Accounting Standards (*Standar Akuntansi Keuangan / SAK*) that is less complicated than Financial Accounting Standards for Entities Without Public Accountability (*Standar Akuntansi Keuangan untuk Entitas Tanpa Akuntabilitas Publik / SAK ETAP*), Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan untuk Entitas Mikro, Kecil, dan Menengah / SAK EMKM*) was created on October 24, 2016, by the Association of Indonesian Accountants. SAK EMKM is expected to help businesses transition from cash-based to accrual-based financial reporting. It is envisaged that the release of SAK EMKM will encourage financial literacy among MSMEs in Indonesia, hence expanding their access to bank financing. "Early implementation is allowed under this SAK EMKM, which went into effect on January 1, 2018 (Ikatan Akuntansi Indonesia, 2022). Bandung is one of the Indonesian cities with a diverse range of innovative companies. According to data from the Bandung City Micro, Small, and Medium Enterprises Cooperative Service, 6,141 MSMEs representing a range of business categories were registered in 2021. Only 94 MSME Handicraft units currently hold Cooperative Identification Number (*Nomor Tanda Kependudukan / NIK*) certificates out of the 504 handicraft units located throughout the city of Bandung."

Based on a direct interview conducted in March 2022 with Mrs. Rikrik Sukmanurrakhmi S.H., Head of the Micro Business Financing Facilitation and SME Facilitation Section, it was found that Handicraft MSMEs in Bandung City face several challenges, including the inability to secure bank credit or other forms of financial loans, which limits their ability to grow and develop. Based on the findings of his interviews with MSME Handicraft participants, he claims that this is the result of a lack of understanding of the SAK EMKM, which the government has introduced to compile financial reports. Aside from that, different MSME Handicraft participants have different opinions about how crucial it is to present financial reports. and it's challenging to apply, thus many Handicraft MSMEs in Bandung City still haven't adopted SAK EMKM.

According to Kotler (2017) and Adaval et al. (2019), we use perception to create a meaningful image of the world by selecting, organizing, and interpreting information. A businessperson should think that accounting has many benefits for the industry, including providing decision-makers with financial information about a company and showing the organization's status over time.

Based on the results of previous research, there are still differences in findings related to factors that affect the implementation of SAK EMKM on MSME actors. Several studies show that financial literacy, perception of MSME actors, accounting understanding, and the application of accounting have a positive effect on the implementation of SAK EMKM (Mutiari & Yudiantara, 2021; Oktaviranti & Alamsyah, 2023). However, another study found that the readiness of MSME actors did not have a significant effect on the implementation of SAK EMKM (Rositasari et al., 2022). These differences in results show that there is a research gap related to non-technical factors, such as perception and readiness, compared to technical factors, such as financial literacy and accounting understanding. Thus, further research is needed to re-examine the relationship between these factors, especially by considering the context of the business sector, region, and mediation or moderation variables that may affect the relationship.

The aim of this research is to investigate the impact of the Indonesian MSME SAK being implemented as well as how MSME actors' perspectives, accounting knowledge, and socialization have affected this process. It is hoped that MSMEs in the craft sector in Bandung City can improve their understanding and implementation of SAK, resulting in more orderly and transparent financial reporting and supporting access to financing from financial institutions.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **Perception on Implementation SAK EMKM**

Perception is the process of selecting, organizing, and interpreting sensory information, namely, information obtained through sight, touch, hearing, feeling, and smell, to derive meaning. Fadila (2018) and Daffa et al. (2024) stated that MSMEs' perceptions of accounting are their evaluations or attitudes toward accounting as part of business operations, a tool that helps provide information and facilitate decision-making. MSME actors' perceptions, including their attitudes, evaluations, and beliefs about accounting, significantly influence the adoption of SAK EMKM. A study by Daniyah and Tarmidi (2024) found that MSME actors' perceptions had a positive and significant influence on the implementation of SAK EMKM, along with other variables such as understanding and socialization. Similar results were also achieved by Rachmawati and Hidayatullah (2025), who found that perceptions had a significant influence, even though accounting understanding did not. A study by Febriyani and Ridwan (2024) concluded that actors' perceptions contributed positively to the implementation of SAK EMKM, along with accounting understanding and socialization, with an  $R^2$  of 0.878. Research Pratiwi and Pabulo (2024) reinforced this finding: actors' perceptions had a significant influence, supported by education level and accounting understanding. Meanwhile, research Oyi et al. (2023) showed a significant positive influence, along with socialization and education, although accounting understanding was not significant. In contrast, Dewi et al. (2025) found that perception did not have a direct impact, but accounting understanding had a significant effect.

H1: Good Perception has a significant effect on implementation of SAK EMKM.

### **Understanding of Accounting on Implementation SAK EMKM**

Martani (2018) defines understanding as the ability to interpret and explain. Someone who has acquired knowledge can articulate or reinterpret what they have learned. Thus, accounting knowledge is the ability to accurately measure, categorize (distinguish), and summarize transactions and events that are recorded, categorized, summarized, and expressed in monetary units, which are at least financial in nature, and to interpret the

results. The understanding in question is the accounting understanding of MSME actors. Siswadi (2022). Accounting understanding is the capacity to accurately measure, categorize (distinguish), and summarize documented transactions and events that are at least financial in nature, as well as to characterize these activities and events in monetary units and understand the results. Adino (2019) found that accounting understanding significantly influenced the implementation of SAK EMKM in MSMEs. Research by Purnomo and Adyaksana (2021) also stated that accounting understanding, along with socialization and perception, had a positive effect on the implementation of SAK EMKM. Furthermore, Noviarti (2024) showed that accounting understanding significantly improved the quality of MSME financial reports. Augustin and Kosadi (2024) stated that accounting understanding contributed 79.2% to the successful implementation of financial standards by MSMEs. This indicates that business owners who understand accounting are better able to prepare reports in accordance with standards, thereby increasing the transparency and sustainability of their businesses.

H2: Understanding of Accounting has a significant effect on the implementation of SAK EMKM.

### **Socialization of SAK EMKM on Implementation of SAK EMKM**

Kotler (2017) explains that the socialization of SAK EMKM is related to the knowledge that MSMEs acquire about SAK EMKM from affiliated entities, including the Indonesian Institute of Accountants (IAI), the Cooperatives and Micro Enterprises Office, or other organizations. According to this study, individual opinions about external pressures to engage or not engage in a behavior are reflected in the socialization of SAK EMKM. MSMEs will be encouraged or motivated to implement SAK EMKM based on the knowledge or understanding they acquire through SAK EMKM socialization. Socialization has an impact on SAK EMKM implementation in addition to how MSME actors are perceived and accounting knowledge. The process of a person learning by assimilating into the culture or way of life of their group is known as socialization. Through the process of socialization, people pick up norms of values, conduct, attitudes, habits, and ideas, as well as metrics of behavioral compliance in the culture in which they reside. Within the individual, all characteristics and abilities acquired during the socialization process are organized and developed as a single entity (Susilowati et al., 2021; Gunawan & Hamdani, 2024). Ardilla and Merliana (2024) reported that socialization had a significant positive effect, along with perception and education. Research by Sari and Yanto (2024) supports this finding, stating that socialization, understanding, and perception simultaneously strengthen the implementation of the MSME SAK. However, a study by Alam and Rita (2022) reported a different finding, stating that socialization had a negative effect on implementation, although accounting understanding remained positive. This suggests that the effectiveness of socialization is highly dependent on the quality of the material, the delivery method, and its suitability to the needs of MSMEs.

H3: The socialization of SAK EMKM has a significant effect on the implementation of SAK EMKM.

### **Perception, Understanding of Accounting, and Socialization of SAK**

Many MSME owners believe that accounting procedures are not essential, which can hinder business growth (Mulyadi, 2018). However, understanding accounting is crucial for preparing financial reports and applying MSME Financial Accounting Standards (SAK) effectively (Satiya, 2020; Wati et al., 2024). A preliminary survey supports this issue, showing a lack of awareness and comprehension among MSME actors. This study aims to examine how socialization, perception, and accounting understanding influence the implementation of SAK EMKM. These three factors are assumed to have a positive

and significant impact on encouraging MSMEs to adopt proper financial reporting standards.

Perception, socialization, and accounting understanding have consistently been found to be important factors in the implementation of SAK EMKM by MSMEs. Research by Alfiyah et al. (2022) showed that standard socialization, education level, actor perceptions, and accounting insight partially had a significant positive influence on the implementation of SAK EMKM-based financial reports. A similar finding was found by Hidayat et al. (2024), perception and socialization contributed significantly to the implementation of SAK EMKM. Furthermore, research by Patmawati et al. (2024) found that socialization and readiness had a significant influence, while accounting understanding alone had a small impact. Meanwhile, Amelia (2023) reported that understanding, socialization, and perception simultaneously explained ~87.8% of the variance in SAK EMKM implementation. Octavia and Sari (2024) found that three main factors, understanding, perception, and education, simultaneously had a significant influence with a contribution. Research in Batam by Rezaei and Babaei (2017) confirmed that perception, HR quality, and socialization significantly influence the implementation of EMKM SAK.

H4: Perception, understanding of accounting, and socialization of SAK have a significant effect on the implementation of SAK EMKM.

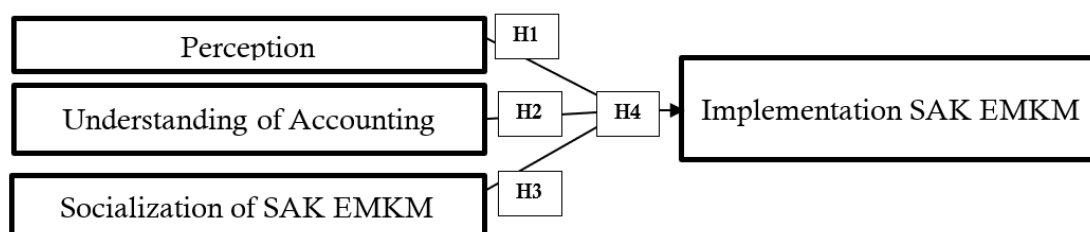


Figure 1. Research Framework

The figure represents a conceptual framework depicting the relationship between three independent variables: perception, accounting understanding, and socialization of the EMKM SAK, with one dependent variable: implementation of the EMKM SAK. Each independent variable has its own hypothesis (H1, H2, H3) that partially tests its influence on implementation. Furthermore, there is a fourth hypothesis (H4) that simultaneously tests the influence of all three. This framework demonstrates that perception, understanding, and socialization are considered to play a significant role in encouraging the implementation of EMKM SAK by MSMEs.

## RESEARCH METHODS

This study combined a descriptive and verification design with a quantitative methodology (Sugiyono, 2020). While the verification technique uses statistical analysis to evaluate assumptions about the influence between factors, the descriptive approach seeks to characterize each study variable as it is based on data collected in the field. 54 craft-oriented MSMEs registered with the Bandung City Cooperatives and Micro, Small, and Medium Enterprises Office made up the study's population. Using the Slovin method with a 10% error rate, the sampling strategy yielded a sample size of 83 respondents. Online surveys were created using Google Forms, organized by the indicators of each variable with a five-point Likert scale to gather data. Secondary data was collected from existing literature, scientific publications, and official documents from relevant agencies in addition to the primary data gathered from the questionnaire. To make sure the tool was appropriate and consistent, the validity and reliability of the research tool a closed-ended questionnaire were first examined. The use of SAK EMKM serves as the sole dependent variable in this research, while the three independent variables include the views of MSME participants regarding accounting, understanding of accounting, and the

socialization of SAK EMKM. In accordance with SAK EMKM, this standard aims to achieve several objectives. First, the primary aim of SAK EMKM is micro, small, and medium-sized organizations. Second, if the appropriate authority allows it, entities that do not fit the definition and requirements for applying the SAK ETAP may use SAK EMKM to prepare financial statements. Tests of instrument validity and reliability, multiple linear regression analysis to look at simultaneous and partial effects, and t-tests and F-tests to determine the significance of connections between variables are some of the data analysis methods that are employed. To make data processing more precise, effective, and scientifically responsible, the complete data analysis procedure was conducted using the SPSS application.

## RESULTS

The validity test is employed to contrast the measurement outcomes of the examined variables with existing theory to evaluate the correctness and exactness of the results. For something to be deemed acceptable (valid), the r-value must at least equal 0.300. Therefore, the instrument's question items are deemed invalid if the correlation between them and the final score is less than 0.300. The computed r values for all variable items are larger than the table r values ( $>0.300$ ), as can be seen from the calculations that have been performed. Thus, all variable items can be deemed legitimate in the conclusion.

A test is administered to a number of objects, and the test results are divided into two equal-sized groups based on odd and even numbered items. This is the procedure used to calculate reliability. If a variable produces a Cronbach's Alpha score exceeding 0.60, it's considered dependable. Because every item has a value more than 0.600, all variables' reliability test results have a sig. value (2-tailed) greater than 0.05, indicating that every item satisfies the requirements for reliable testing. It is evident from the SPSS 26 processing results below.

Table 1. Result of Validity Test for SAK EMKM's Implementation

Item Number	Correlation	r <sub>table</sub>	Information
Y1	0.466	0.300	Valid
Y2	0.540	0.300	Valid
Y 3	0.464	0.300	Valid
Y 4	0.418	0.300	Valid
Y 5	0.371	0.300	Valid
Y 6	0.415	0.300	Valid
Y 7	0.451	0.300	Valid
Y 8	0.699	0.300	Valid
Y 9	0.723	0.300	Valid
Y 10	0.401	0.300	Valid
Y 11	0.337	0.300	Valid
Y 12	0.758	0.300	Valid
Y 13	0.428	0.300	Valid
Y 14	0.522	0.300	Valid
Y 15	0.582	0.300	Valid

Table 1 shows the results of the validity test on the questionnaire items used to measure the implementation variables of the EMKM SAK (Y1 to Y15). The validity test was conducted by comparing the correlation value (calculated r) of each item to the table r value of 0.300. The test results show that all items have correlation values above the table r, ranging from 0.337 to 0.758. Thus, all items are declared valid, meaning each item can measure the implementation variables of the EMKM SAK accurately and consistently. This validity ensures that the instrument used in the study is suitable for proceeding to the next stage of analysis.

Table 2. Result of Validity Test

Variable	Item Number	Correlation	r <sub>table</sub>	Information
Perception MSME Performers	X1.1	0.607	0.300	Valid
	X1.2	0.518	0.300	Valid
	X1.3	0.591	0.300	Valid
	X1.4	0.413	0.300	Valid
	X1.5	0.474	0.300	Valid
	X1.6	0.464	0.300	Valid
	X1.7	0.409	0.300	Valid
	X1.8	0.370	0.300	Valid
	X1.9	0.502	0.300	Valid
	X1.10	0.432	0.300	Valid
	X1.11	0.494	0.300	Valid
	X1.12	0.564	0.300	Valid
	X1.13	0.304	0.300	Valid
Understanding of Accounting	X2.1	0.608	0.300	Valid
	X2.2	0.484	0.300	Valid
	X2.3	0.481	0.300	Valid
	X2.4	0.593	0.300	Valid
	X2.5	0.565	0.300	Valid
	X2.6	0.460	0.300	Valid
	X2.7	0.487	0.300	Valid
	X2.8	0.417	0.300	Valid
	X2.9	0.546	0.300	Valid
	X2.10	0.586	0.300	Valid
	X2.11	0.548	0.300	Valid
Socialization of SAK EMKM	X3.1	0.480	0.300	Valid
	X3.2	0.596	0.300	Valid
	X3.3	0.571	0.300	Valid
	X3.4	0.658	0.300	Valid
	X3.5	0.601	0.300	Valid
	X3.6	0.404	0.300	Valid
	X3.7	0.311	0.300	Valid
	X3.8	0.404	0.300	Valid
	X3.9	0.343	0.300	Valid

Table 2 presents the results of the validity test for three research variables, namely the perception of MSME actors, accounting understanding, and socialization of SAK EMKM. The validity test was conducted by comparing the correlation value of each item to the r-table value of 0.300. For the perception variable, all 13 items (X1.1 to X1.13) had correlation values between 0.304 and 0.607, so they were all declared valid. Similarly, for the accounting understanding variable, all 11 items (X2.1 to X2.11) showed correlation values above 0.300, ranging from 0.417 to 0.608, and were declared valid. Meanwhile, the SAK EMKM socialization variable, consisting of 9 items (X3.1 to X3.9), also showed correlation values between 0.311 and 0.658, so all items were declared valid. Thus, all statement items in the three variables have adequate validity, meaning that the instrument used in this study can measure the intended variables validly and can be used for further analysis.

Table 3. Reliability Test Result

Variable	Alpha Cronbach	Criteria	Information
Implementing SAK EMKM (Y)	0.789	0.60	Reliable
Perception (X <sub>1</sub> )	0.723	0.60	Reliable
Understanding of Accounting (X <sub>2</sub> )	0.736	0.60	Reliable
Socialization of SAK EMKM (X <sub>3</sub> )	0.702	0.60	Reliable

Table 3 displays the results of the reliability test for the four research variables, namely the implementation of SAK EMKM (Y), perception (X<sub>1</sub>), accounting understanding (X<sub>2</sub>), and socialization of SAK EMKM (X<sub>3</sub>), which were measured using the Cronbach's Alpha value. The minimum criterion used was 0.60. The results show that all variables had Cronbach's Alpha values above this threshold: implementation of SAK EMKM was

0.789, perception was 0.723, accounting understanding was 0.736, and socialization of SAK EMKM was 0.702. Because all four variables had values greater than 0.60, they were all declared reliable, meaning that the research instrument used was consistent and reliable in measuring each variable stably.

Table 4. Multiple Regression Test Result

Model	Uns. Coef. B	Uns. Coef. Std Error	Uns. Coef. B	t	Sig
(constant)	1.920	0.405		4.744	0.000
Perception MSME's	0.025	0.097	0.027	0.259	0.796
Accounting Comprehension	0.182	0.082	0.238	2.220	0.029
Socialization SAK EMKM's	0.336	0.093	0.406	3.599	0.001

Table 4 shows the results of multiple linear regression tests aimed at analyzing the influence of perception, accounting understanding, and socialization on the implementation of SAK EMKM. Based on the analysis results, the following regression equation was obtained:

$$Y = 1.920 + 0.025X_1 + 0.182X_2 + 0.336X_3,$$

where Y is the implementation of SAK EMKM,  $X_1$  is perception,  $X_2$  is accounting understanding, and  $X_3$  is socialization. The test results show that the perception variable has a significant value of 0.796 ( $> 0.05$ ), so it does not have a significant effect on the implementation of SAK EMKM. In contrast, the accounting understanding variable shows a significant effect with a significance value of 0.029, and a regression coefficient of 0.182, indicating a positive relationship. The SAK EMKM socialization variable has the strongest influence on implementation, with a significant value of 0.001 and a regression coefficient of 0.336. Thus, it can be concluded that accounting understanding and socialization have a positive and significant influence on the implementation of MSME SAK, while the perception of MSME actors does not have a significant influence.

Table 5. Simultaneous Hypothesis Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.611	3	1.537	11.218	0.000 <sup>b</sup>
Residual	10.824	79	0.137		
Total	15.435	82			

Table 5 presents the results of the simultaneous hypothesis test (F test) to determine whether the variables of perception, accounting understanding, and socialization jointly have a significant effect on the implementation of SAK EMKM. Based on the table, the calculated F value is 11.218 with a significance value (Sig.) of 0.000. Because the significance value is less than 0.05, it can be concluded that the simultaneous regression model is significant. This means that the three independent variables of perception, accounting understanding, and socialization jointly have a significant effect on the implementation of SAK EMKM by MSME actors. Thus, the simultaneous hypothesis ( $H_4$ ) is accepted.

## DISCUSSION

The results indicate that the opinions of MSME stakeholders have a minimal impact on the implementation of SAK EMKM among Handicraft MSMEs registered with the Bandung City Cooperative Service. This is evidenced by the hypothesis test results, where the t value (0.259) is less than the t table value (1.990) and the significance level is above 0.05 ( $0.796 > 0.05$ ). Additionally, the correlation test shows a weak positive relationship with a value of 0.290, and regression analysis reveals that stakeholder perception

contributes only 0.025 to the implementation of SAK EMKM. These findings align with Kasir (2020), who concluded that MSME participants' perceptions did not significantly influence the application of SAK EMKM. However, the results differ from Sululing and Naida (2022) and Zulfikar et al. (2022), whose study found a significant positive correlation between perceptions and the implementation of SAK EMKM. According to their findings, as MSME participants develop a more favorable perception of accounting, they are more likely to view SAK EMKM as an important tool for business development. Conversely, negative perceptions toward accounting reduce the motivation to apply such standards. Therefore, although current findings show a weak influence, enhancing the perceptions of MSME actors could potentially support greater adoption of SAK EMKM in the future.

The study results show that accounting knowledge significantly influences the implementation of SAK EMKM among handicraft MSMEs registered with the Bandung City Cooperative Service. This is supported by the t value ( $2.220 > 1.990$ ) and Sig value ( $0.02 < 0.05$ ). The correlation test indicates a moderate positive relationship ( $r = 0.419$ ), while regression analysis shows that accounting knowledge contributes 0.182 to SAK EMKM implementation. These findings align with Putra and Khalisa (2023) and Olivia et al. (2025), who found that understanding accounting positively affects the use of SAK EMKM. Better accounting knowledge enables MSMEs to apply SAK EMKM more effectively (Adilla & Merliana, 2024).

The results indicate that the socialization of SAK EMKM significantly influences its implementation among Handicraft MSMEs registered with the Bandung City Cooperative Service. This is supported by the hypothesis test, where the t value ( $3.599 > 1.990$ ) and Sig value ( $0.001 < 0.05$ ) confirm a significant effect. The correlation test shows a moderately strong positive relationship ( $r = 0.505$ ) between socialization and implementation. Regression analysis reveals that socialization contributes 0.336 to the implementation of SAK EMKM. These findings are in line with Umiah and Rahmazaniati (2023) and Wulandari and Rahmadhani (2024), who demonstrated that SAK EMKM socialization positively affects its application. In their research, socialization serves as a mechanism through which MSME actors develop personal perspectives influenced by external pressures, encouraging or discouraging certain behaviors. The knowledge and understanding gained through this process are crucial in motivating MSMEs to adopt SAK EMKM effectively. Thus, effective and continuous socialization efforts can enhance awareness, build positive attitudes, and increase compliance among MSME actors in implementing financial reporting standards (Sululing & Naida, 2022).

The results of the simultaneous hypothesis test (F test) indicate that Fcount (11.218) is greater than Ftable (2.72), meaning the perception of MSME actors, accounting understanding, and SAK EMKM socialization collectively influence its implementation. The correlation value of 0.299 suggests a weak but positive relationship between these three factors and the implementation of SAK EMKM. The R-squared value shows that 29.9% of the variation in implementation is explained by these variables, while the remaining 70.1% is influenced by other factors. This implies that improvements in perception, knowledge, and socialization among MSME actors can positively affect the successful adoption of SAK EMKM. The results imply that while stakeholder perceptions have little current impact, improving them alongside enhancing accounting knowledge and sustained socialization efforts can significantly boost SAK EMKM adoption among handicraft MSMEs in Bandung. Since these factors jointly explain 29.9% of the variation, integrated strategies that combine awareness-building, skills training, and continuous outreach may be more effective than isolated initiatives.

## **CONCLUSION**

This study concludes that among handicraft MSMEs in Bandung, the perceptions of MSME actors do not have a significant impact on the implementation of SAK EMKM, whereas accounting knowledge and the socialization of SAK EMKM both show a

significant positive influence. The results of simultaneous testing indicate that these three factors collectively have a relationship with SAK EMKM adoption, underscoring the importance of enhancing technical competencies and maintaining consistent, targeted outreach to improve compliance with financial reporting standards. The findings highlight that improving the accounting capabilities of MSME actors, combined with continuous and well-structured socialization efforts, can substantially increase the effective application of SAK EMKM. Given that this study is limited to handicraft MSMEs in Bandung, the results may not fully represent other sectors or regions.

This study is limited to handicraft MSMEs registered with the Bandung City Cooperative Service, focusing only on stakeholder perceptions, accounting knowledge, and socialization of SAK EMKM, without considering other factors such as technology adoption, access to financing, policy support, or market conditions, and using a cross-sectional design that cannot capture changes over time. The findings imply that enhancing accounting knowledge and strengthening socialization are key to improving SAK EMKM adoption, while perception alone may have a limited immediate impact, highlighting the need for integrated capacity-building programs combining technical training with continuous outreach. Future research should expand to various sectors and regions, include additional variables such as digital literacy and regulatory support, and employ longitudinal approaches to better understand how these factors influence the sustainable implementation of SAK EMKM over time.

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