

## Behavioral and Organizational Drivers of SAK EMKM Adoption In MSMEs

Fitrarena Widhi Rizkyana<sup>1\*</sup>, Niswah Baroroh<sup>2</sup>, Nitis Welasih<sup>3</sup>

<sup>1,2,3</sup> Universitas Negeri Semarang, Indonesia

---

### Article Info

#### Article history:

Received, 04-02-2026

Accepted, 28-02-2026

Published, 08-03-2026

---

#### Keywords:

Understanding of Accounting, Perceived Usefulness, Socialization, Business Readiness, Implementation of SAK EMKM

---

### ABSTRACT

The Execution of Financial Accounting Standards (SAK EMKM) is important for the credibility and reliability of financial statements. However, only about 1.49% of MSME actors in Pemalang are receiving guidance from the local government. It indicates the need to examine determinants influencing its implementation. The focus of the current investigation is the interaction of accounting understanding, perceived usefulness, and the socialization of SAK EMKM, with business readiness as a moderator. Primary data were collected, and 114 MSME owners/managers in Pemalang Regency were selected through purposive and snowball sampling. Partial Least Squares Structural Equation Modeling (PLS SEM) was used to analyze the data, and SmartPLS 3.0 was used to conduct model testing. The developed model explained 71% of the variance in SAK implementation. The main findings of the study were that understanding accounting, perceived usefulness, and the socialization of SAK EMKM positively contributed to its implementation. However, business readiness has not moderated the relationship between accounting knowledge, perceived usefulness, and the socialization of SAK EMKM during its implementation. The research findings indicate that behavioral and perceptual factors are more important than structural factors in explaining MSMEs' adoption of the SAK EMKM. Implementation of this standard is driven more by the level of understanding and perceived usefulness than by formal business readiness. In practice, these research findings empower regulators and the government to strengthen structured outreach and technical assistance to enhance the broader potential for implementation of the SAK EMKM.

*This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.*



**Corresponding Author:**

Fitrarena Widhi Rizkyana

Faculty of Economics and Business, Universitas Negeri Semarang, Semarang, Indonesia  
Unnes, Sekaran, Kec. Gn. Pati, Kota Semarang, Jawa Tengah 50229

Email: [\\*fitrarenarizkyana@mail.unnes.ac.id](mailto:fitrarenarizkyana@mail.unnes.ac.id)

---

## 1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are highly meaningful for the Indonesian economy. Reporting in the Central Statistics Agency (BPS), in 2025, MSMEs are projected to contribute 61.9% to the Gross Domestic Product (GDP) (Antaranews, 2025). MSMEs have also demonstrated their ability to weather economic challenges, successfully surviving the 1997 financial crisis and the 2020–2021 pandemic (Kuntari et al., 2025). In addition, MSMEs have created many job opportunities by empowering communities and opening new markets, becoming a source of innovation that will help increase national income and the balance of payments (Meidawati et al., 2024; Kristiana et al., 2021). However, despite their potential and contributions, MSMEs face several obstacles, namely low levels of education among business actors, limited understanding of information technology, and limited capital ownership (Muchid et al., 2015; Rahmawati and Puspasari, 2017; Meidawati, 2022). These obstacles exist because MSMEs are businesses run by individuals or households, and are often small businesses, so their capital is very limited (Kuntari et al., 2025). The Capital is important for making better products. It also helps grow the business and improve performance. Without enough capital, UMKM cannot succeed as easily (Putri and Nugroho, 2020).

Efforts to increase MSME capital can be achieved by building cooperation with external parties, especially creditors such as banks and other financial institutions (Indrianasari and Ermawati, 2021). The government has also made efforts to provide financial assistance through KUR to MSMEs to increase their capital (Hendrian and Hadiwidjaja, 2016; Hetika and Mahmudah, 2017). However, Lestari (2018) and Putri et al.

(2023) found that many MSMEs experience difficulties in obtaining capital loans due to the preparation and submission of financial reports that do not comply with the SAK EMKM. The compliance of financial reports with this SAK is a key indicator for creditors in assessing the eligibility of MSMEs in the credit-granting process (Amalia and Nurussama, 2019; Qimyatussa'adah et al., 2020). This condition is reflected in Pemalang Regency. An interview was conducted with a representative from the MSME Division of the Cooperatives, MSMEs, Industry, and Trade Office of Pemalang Regency. The statement revealed that MSME quality remains very low, especially in implementing SAK EMKM, even though the number of MSMEs has begun to grow. This is evidenced by the findings of Fu'aida et al. (2023), that MSMEs in Sugihwaras Village, Pemalang District, have not prepared financial reports and instead rely more on instinct when carrying out their business activities. Murtado (2024), also found that financial recording for MSMEs in Pemalang Regency remains very simple, with no implementation of SAK EMKM.

Meantime, data from the Pemalang Regency Cooperatives, MSMEs, Industry, and Trade Office, as stated in Peraturan Daerah Kabupaten Pemalang Nomor 7 Tahun 2024, shows a steady enhancement in the number of MSMEs over the past two years. The number of MSMEs increased by 886 units, from 15,664 in 2021 to 16,550 in 2022. This growth in the number of MSMEs indicates an improvement in the community's economy and increases the potential for growth in the MSME sector. However, despite the growth in the number of MSMEs, they have not yet demonstrated good business management quality. According to the Regional Government Work Plan 2023 for Kabupaten Pemalang, only about 1.49% of MSMEs have received formal guidance from the local government (RKPD, 2023). This low level of formal guidance indicates that most MSMEs operate independently without adequate guidance from relevant parties. This situation hinders MSMEs from good business management, particularly regarding financial management and the enforcement of accounting standards. The resulting financial reports also fail to reflect accounting principles, making them less than optimal for decision-making.

Furthermore, failure to implement the SAK EMKM can also create strategic vulnerabilities. Sandari et al. (2023) confirmed that not only does it undermine business sustainability, but it can also weaken managerial control over inadequate financial reporting practices and limit transparency. These conditions raise a critical question: why is the implementation of SAK EMKM in financial reports out of step with the growing number of operating MSMEs?

Existing studies have attempted to explain the implementation of SAK EMKM by examining factors as though accounting knowledge (Wulandari & Arza, 2022; Bakdiyanto & Ismunawan, 2022; Ladita et al., 2023) SAK EMKM socialization (Adryant & Rita, 2020; Zulfikar et al., 2022; Ningdiyah et al., 2024; Ariani et al., 2024), educational background (Alam & Rita, 2022; Embu et al., 2024; Dewi & Purwanti, 2024) education level (Zuliyati & Indrianingrum, 2021; Raza et al., 2022; Wulandari & Arza, 2022) perceived usefulness (Kusuma & Lutfiany, 2018; Cahyaningrum & Andhaniwati, 2021; Nguyen & Ngoc, 2021; Rusfiandy et al., 2024), business readiness (Purnomo & Adyaksana, 2021; Ladita et al., 2023; Didied et al., 2024), business size (Bakdiyanto & Ismunawan, 2022; Alkhuzaie et al., 2024; Sandari et al., 2023) and institutional pressures (Thien & Hung, 2021). However, empirical findings remain inconsistent, indicating that the implementation of SAK EMKM cannot be sufficiently explained by examining single determinants in isolation.

Most prior studies analyze these factors separately, leading to a fragmented understanding of MSMEs' accounting adoption behavior. In practice, the implementation of SAK EMKM is not influenced by a single aspect; rather, it is likely influenced by interactions among these aspects. Interacting aspects stem from the cognitive capacity of business owners, reflected in their level of accounting understanding, behavioral evaluation of the benefits of implementing SAK EMKM, institutional initiatives through the socialization of SAK EMKM, and internal organizational readiness, demonstrated by business readiness. The lack of an integrated framework limits previous studies' ability to

explain why many MSMEs still do not adopt SAK EMKM despite regulatory support and training programs.

Therefore, this study attempts to fill this gap by developing a more comprehensive model to explain the determinants of SAK EMKM implementation by integrating cognitive, behavioral, and organizational perspectives. This study will test the levels of accounting understanding, perceived usefulness, and socialization of SAK EMKM as independent variables, with business readiness as a moderating variable that can strengthen the relationships between these variables and the implementation of SAK EMKM.

### **Theoretical Framework**

This study integrates behavioral and institutional perspectives to explain the implementation of SAK EMKM. From a behavioral perspective, the Theory of Planned Behavior explains that individual behavior is driven by attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). The implementation of SAK EMKM by MSME owners can be influenced by their understanding of accounting practices for preparing financial reports and their perceived usefulness in daily business activities. Empirical studies have shown that perceived usefulness and accounting competence significantly shape financial reporting behavior among small business owners (Nguyen & Ngoc, 2021; Rusfiandy et al., 2024; Bakdiyanto & Ismunawan, 2022; Ladita et al., 2023).

However, behavioral intentions cannot fully explain the implementation of SAK EMKM. Institutional Theory is used in this study to provide additional explanation regarding how external influences influence organizational practices. According to Institutional Theory, organizations tend to adapt to regulations, norms, and social expectations in an effort to maintain legitimacy and ensure their business continuity (DiMaggio & Powell, 1983; Scott, 2008). In relation to MSMEs, government socialization programs on the SAK EMKM can strengthen institutional mechanisms to increase interest in implementing SAK EMKM

in MSME financial reporting practices. Empirical studies have shown that socialization significantly impact on the implementation of SAK EMKM (Ningdiyah et al., 2024; Ariani et al., 2024).

However, the effectiveness of behavioral intentions and institutional pressure also depends on the company's internal capacity to implement the required practices. Business readiness relates to the situational context of MSMEs, thereby supporting the operationalization of SAK for MSMEs and enabling individuals to leverage their potential across diverse contexts (Ladita et al., 2023). According to Fiani & Opti (2022), business readiness is defined by the components of the situation, requirements, and SAK knowledge for MSMEs. A higher level of business readiness indicates that MSMEs can maximize their potential by transferring their skills toward reliable financial reporting and SAK for MSME implementation. Conversely, lower levels of business readiness hinder MSMEs from fully exploiting their potential. Therefore, integrating behavioral factors, institutional influences, and organizational readiness provides a more comprehensive framework for explaining the implementation of the SAK EMKM among MSMEs.

## **Hypotheses Development**

### **Understanding of Accounting Affects the Implementation of SAK EMKM**

Accounting understanding is the knowledge held by business actors regarding financial transactions and accounting processes, enabling the preparation of financial reports in accordance with applicable accounting standards (Natasha & Puspitasari, 2024; Sari, 2020; Kusuma & Lutfiany, 2018). A good level of accounting understanding enables business actors to understand the benefits, the process of financial recording, and the stages of preparing financial reports in conformity with applicable standards. Therefore, accounting understanding serves as a foundation for understanding the importance of financial recording and accounting, as well as the correct implementation of SAK EMKM.

The TPB theory proposed by Ajzen (1991) states that individual behavior is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. Based on the SAK EMKM implementation, MSMEs' accounting understanding indicates their cognitive ability to control and prepare financial reports in conformity with the standards. Thus, a better understanding of accounting among MSMEs will encourage their adoption of the SAK EMKM. Ladita et al. (2023); Bakdiyanto & Ismunawan (2022) also stated that a good level of accounting understanding reflects MSMEs' knowledge and skills in preparing financial reports in conformity with applicable standards. This will, in turn, increase MSMEs' confidence and motivation to implement the SAK EMKM. Empirical research by Ladita et al., (2023), Bakdiyanto and Ismunawan (2022), and Kusuma and Lutfiany (2018) found that accounting understanding positively influences the implementation of SAK EMKM. Therefore, the following hypothesis is formed:

H1: Understanding of Accounting has a positive influence on the Implementation of SAK EMKM.

### **Perceived Usefulness Affects the Implementation of SAK EMKM**

Davis (1989) defined perceived usefulness as the degree to which an individual believes that using a particular system or standard will improve their job performance. In MSMEs, perceived usefulness indicate the owner's trust in the implementation of MSME SAK, which can facilitate financial management, produce reliable financial reports for decision-making by stakeholders, and sustain their businesses (Sandari et al., 2023).

From a behavioral perspective, the TPB Theory proposed by Ajzen (1991) explains that individual behavior is strongly influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. Perceived usefulness creates a positive attitude toward the application of accounting standards, because individuals have greater potential to do something that provides benefits. Business owners perceive that implementing SAK EMKM provides practical benefits, such as improved financial oversight, easier access to

capital, and enhanced business credibility; they will be more motivated to implement these standards. Conversely, Business owners will tend not to implement SAK EMKM if they find that they receive few benefits and only increase the difficulties for them in carrying out business activities. Rusfiandy et al. (2024) also asserted that implementing SAK for MSMEs enables them to produce more reliable, structured financial reports, thereby increasing transparency and improving access to external financing, thereby enhancing the quality and quantity of their businesses.

Empirical studies support this argument. Research conducted by Kusuma and Lutfiany (2018), Wahyuni (2023), and Rusfiandy et al. (2024) showed that perceived usefulness has a significant positive influence on the implementation of SAK EMKM. This finding indicates that the stronger the perceived benefits of implementing the SAK EMKM, the greater the likelihood that MSME owners will adopt this standard. Therefore, the following hypothesis is developed:

H2: Perceived Usefulness has a positive effect on the Implementation of SAK EMKM.

### **The socialization of SAK EMKM affects the Implementation of SAK EMKM**

Socialization is a process by which an individual optimizes and harmonizes their knowledge, attitudes, and behavior through reciprocal relationships with social and environmental elements (A'yun & Coryanata, 2024). In MSMEs, the socialization of financial reporting preparation in conformity with the SAK EMKM helps disseminate information and increase MSMEs' understanding of the importance of these standards for their businesses (Kusuma & Lutfiany, 2018). Socialization is carried out through training programs, workshops, seminars, and guidance provided by regulators or related institutions.

Effective socialization helps MSME stakeholders understand the structure and benefits of the SAK EMKM, including improved financial management, increased transparency, and increased credibility of financial reports. When MSMEs receive adequate information and guidance, they are more likely to perceive the implementation of the SAK

EMKM offers benefits for their businesses. This situation encourages the potential for increased implementation of the SAK EMKM. Meanwhile, MSMEs feel they are not experiencing the benefits of the SAK EMKM when there is no public awareness campaign from relevant parties. This lack of information contributes to a weak understanding of the SAK EMKM, potentially slowing their implementation.

The Institutional Theory perspective explains that an organization is motivated to conduct its business in accordance with rules, norms, and social expectations to maintain social legitimacy and business sustainability (DiMaggio & Powell, 1983; W. Richard Scott, 2008). The socialization of SAK EMKM is considered a motivation and even institutional pressure for MSME actors in the process of aligning financial reporting practices with established accounting standards. MSMEs believe that implementing SAK EMKM is an effort to maintain legitimacy and meet stakeholder expectations. Therefore, institutional influence through socialization activities plays an important role in increasing the application of SAK EMKM.

Empirical studies support this argument. Research by Zuliyanti and Indrianingrum (2021) and A'yun and Coryanata (2024) found that socialization of SAK EMKM influences its adoption. positive and significant impact on its implementation among MSMEs. This finding indicates that the more intensive and effective the dissemination of information and training related to SAK EMKM, the greater the likelihood that MSMEs will implement these standards. Therefore, the following hypothesis is developed:

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

### **Business readiness moderates the influence of accounting understanding on the Implementation of SAK EMKM**

Business readiness is an important internal condition that determines whether MSMEs can effectively adopt accounting standards. As argued by Organizational Readiness

Theory (Weiner, 2009), organizational readiness refers to the collective psychological and behavioral state of members within an organization who are committed to implementing changes they believe will provide future benefits. In MSMEs, business readiness reflects the preparedness of business actors, both individually and organizationally, to adopt new practices, including the implementation of the SAK EMKM. Business readiness is not measured solely by technical readiness related to accounting procedures, but also by individuals' mental readiness to accept change and the availability of resources needed to support the preparation of financial reports in accordance with applicable standards.

Fiani and Opti (2022) emphasize that good business conditions, the perceived need for accounting standards, and knowledge of SAK EMKM are key to an MSME's business readiness. Similarly, Sholikin & Setiawan, (2018) highlight that readiness is also influenced by an understanding of the information contained in SAK EMKM, the application of accrual-based accounting assumptions, the use of the business entity concept, and the availability of competent human resources capable of managing financial records. These elements reveal that the successful implementation of SAK EMKM does not rely solely on accounting knowledge but also on MSMEs' organizational capacity and readiness to apply it in practice.

Business readiness refers to a situation that encourages MSME employees to apply their knowledge and skills to implement accounting standards. Ladita et al. (2023) also explain that readiness refers to a situation that has the potential to encourage individuals to utilize their competencies in various organizational situations. In this regard, business readiness acts as an enabling mechanism that allows accounting knowledge to be translated into actual accounting practices. A high level of MSME readiness can encourage MSMEs to apply their technical knowledge and skills in practical ways to prepare financial reports in accordance with the SAK EMKM. Conversely, MSMEs with low business readiness may be unable to implement the SAK EMKM in practice.

Readiness can strengthen the relationship between accounting understanding and the implementation of SAK EMKM. When MSMEs have strong business readiness, reflected in

adequate resources, organizational support, and structured financial management and accounting knowledge, they can implement SAK EMKM more effectively in practice with their accounting understanding. Based on this reasoning, business readiness is expected to strengthen the influence of accounting understanding on the implementation of SAK EMKM among MSMEs and the hypothesis formed is as follows:

H4: Business Readiness Strengthens the Influence of Accounting Understanding on the Implementation of SAK EMKM.

### **Business readiness moderates the influence of Perceived Usefulness on the Implementation of SAK EMKM**

Perceived usefulness is a crucial psychological factor that encourages MSME owners to adopt accounting standards such as SAK EMKM. When MSME stakeholders believe that the implementation of SAK EMKM can improve the quality of financial reporting, enhance the accuracy of financial records, and facilitate access to external financing, they tend to develop a stronger motivation to adopt the standard in their business practices (Rusfiandy et al., 2024; Huynh et al., 2024; Silva et al., 2021). A positive perceived usefulness can foster favorable attitudes toward accounting practices and increase the likelihood that MSME owners will integrate standardized financial reporting into their daily operations.

In MSMEs, readiness involves not only the willingness to adopt accounting standards but also the availability of supporting resources, knowledge, and operational systems required to implement them consistently. Business readiness in MSMEs can be reflected in several aspects, including business conditions, the need for accounting standards, and knowledge of SAK EMKM (Fiani & Opti, 2022). In addition, Sholikin and Setiawan (2018) emphasized that MSME actors' understanding of accounting indicates business readiness, the implementation of accrual-based accounting principles, the use of the business entity concept, and the availability of competent human resources for preparing financial reports.

These elements collectively determine whether MSMEs have the capacity to translate accounting knowledge and perceived benefits into actual reporting practices.

Business readiness plays a role as an important situational factor that supports the operationalization of SAK EMKM and enables MSME owners to utilize their capabilities effectively across different organizational contexts (Ladita et al., 2023). When MSMEs are well-prepared for business, the perceived usefulness of the SAK EMKM can be effectively applied in preparing financial reports in accordance with the SAK EMKM. Conversely, MSMEs that do not yet have a high level of business readiness, despite perceiving that the SAK EMKM benefits their business, are more likely to be hampered in implementing the SAK EMKM. This can occur due to weak record-keeping and a limited number of competent personnel, both of which hinder the implementation of the SAK EMKM. Thus, business readiness strongly influences the relationship between perceived usefulness and SAK EMKM implementation. Therefore, the hypothesis formed is as follows:

H5: Business Readiness Strengthens the Influence of Perceived Usefulness on the Implementation of SAK EMKM.

### **Business readiness moderates the influence of Socialization of the EMKM on the Implementation of SAK EMKM**

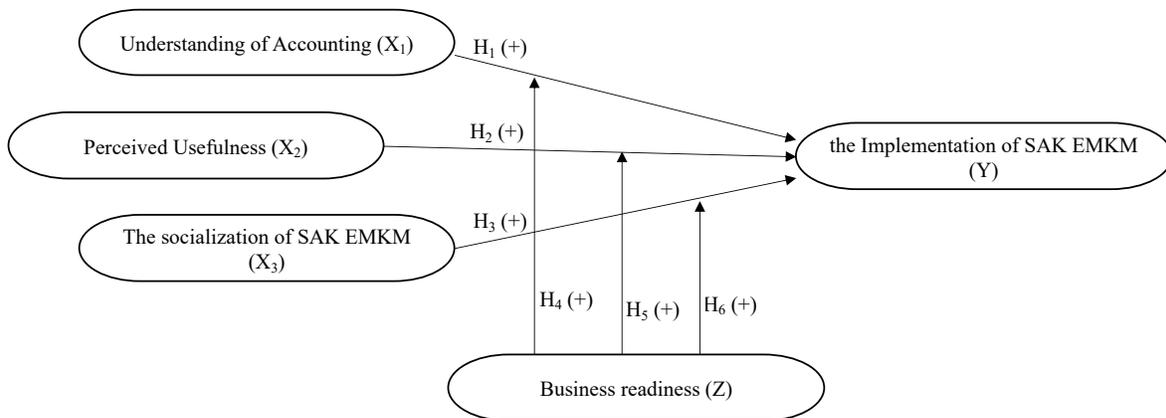
Socialization of SAK EMKM refers to activities aimed at disseminating information and increasing MSME stakeholders' awareness and understanding of the importance of applying standardized financial reporting practices (Kusuma & Lutfiany, 2018). Through training programs, workshops, and government outreach initiatives, MSME owners are introduced to the principles and procedures of SAK EMKM to encourage its adoption in financial reporting. From an institutional perspective, socialization benefits by conveying regulatory expectations and professional norms to MSMEs regarding the SAK EMKM, thereby motivating MSME actors to implement it (DiMaggio & Powell, 1983). However, empirical observations suggest that providing information alone does not always lead to

effective implementation, as many MSMEs that have participated in socialization programs still struggle to adopt SAK EMKM in practice.

This condition highlights the importance of internal organizational capacity in translating external stimuli into actual behavioral change. In MSMEs, business readiness encompasses mental readiness, technical capability, and the availability of resources required to implement standardized financial reporting practices. Several studies suggest that MSMEs' readiness can be reflected in business conditions, the perceived need for accounting standards, and the level of knowledge regarding SAK EMKM (Fiani & Opti, 2022). In addition, MSMEs' readiness is influenced by their understanding of accounting information, the application of accrual-based accounting principles, the use of the business entity concept, and the availability of competent human resources to manage financial records (Sholikin & Setiawan, 2018).

Business readiness tends to motivate MSME owners to apply knowledge gained from socialization activities to actual financial reporting practices Ladita et al. (2023). MSMEs that have received information and various training during the socialization of the SAK EMKM and possess a high level of business readiness are more likely to implement the SAK EMKM. Conversely, knowledge gained through socialization cannot improve the implementation of the SAK EMKM when MSMEs lack adequate business readiness. Therefore, business readiness is expected to strengthen the relationship between SAK EMKM socialization and its implementation among MSMEs and the hypothesis formed is as follows:

H6: Business Readiness Strengthens the Influence of the Socialization of the SAK EMKM on the Implementation of the SAK EMKM.



**Figure 1.** Conceptual Framework

## 2. Methods

This study uses a primary quantitative methodology with an associative research design to explore primary data based on the experiences of MSME owners and managers in Pemalang Regency. The researcher used a questionnaire survey method to measure specific variables required in the operationalization of SAK EMKM in MSMEs in Pemalang Regency. According to the Office of Cooperatives and MSMEs, Industry, and Trade of Pemalang Regency, there are 18,559 MSMEs in Pemalang Regency. Based on the Slovin formula, the minimum sample size is 100; based on this benchmark, this study aims to improve data accuracy by increasing the sample size by 20 percent. The sampling method used is snowball sampling, where the first respondent recruits additional participants. Partial Least Square Structural Equation Modeling (PLS SEM) was used in this study to analyze the relationships between several latent constructs through several indicators (Ghozali & Latan, 2017). Furthermore, the SmartPLS version 3.0 application was used to test the research model and the relationships between the established variables.

### 3. Results

#### Results

The subjects of this study are MSMEs operating in Pemalang Regency. MSMEs in Pemalang Regency were selected because they are numerous and spread across various business sectors, including culinary, goods production, and services. Furthermore, MSMEs in Pemalang Regency have significant growth potential, supported by the central and regional governments through MSME empowerment programs. This study focuses on MSMEs in Pemalang Regency that have maintained both manual and digital financial records to obtain relevant data.

**Table 1.** Research Sampling

	<b>Sum</b>	<b>Presentase (%)</b>
Questionnaire Distributed	120	100%
Questionnaire Back	120	100%
Questionnaire Processed	114	95%
Outlier	6	5%

Source: Primary Data Processed, 2025

Table 1 provides a summary of the sample for this study. The sample data consisted of 120 questionnaires distributed to respondents. Of the questionnaires returned by respondents, 114 (95%) were processed, while 6 (5%) were outliers that did not meet the analysis criteria.

**Table 2.** Descriptive Analysis of Research Variables

<b>Variabel</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Sum Item Statement</b>
Implementation of SAK EMKM	114	8	27	14,49	4,565	6
Understanding of Accounting	114	10	27	17,11	4,333	6

Perceived Usefulness	114	7	27	15,60	4,874	6
Socialization of SAK EMKM	114	7	25	14,47	4,207	6
Business Readiness	114	6	23	13,67	4,045	5
Valid N (listwise)	114					

Source: Primary Data Processed, 2025

The statistics regarding the variables of the study are shown in Table 2. With the SAK EMKM implementation variables having been allocated a minimum score of 8 and a maximum score of 27 and having a mean score of 14.49 and a standard deviation of 4.565, it would mean that the implementation of SAK EMKM by MSME actors in the Pernalang Regency is in the medium category. Indeed, it can be inferred that most of the business actors in the area have some acquaintance with the standard and made some efforts to apply it in their business. Yet, the application of the standard is still, in a general sense, uneven and unsystematic. The standard deviation of 4.565 indicates that the respondents' implementation of the standard is not uniform, which may be due to the respondents' varying levels of knowledge, technical competencies, and external mentoring.

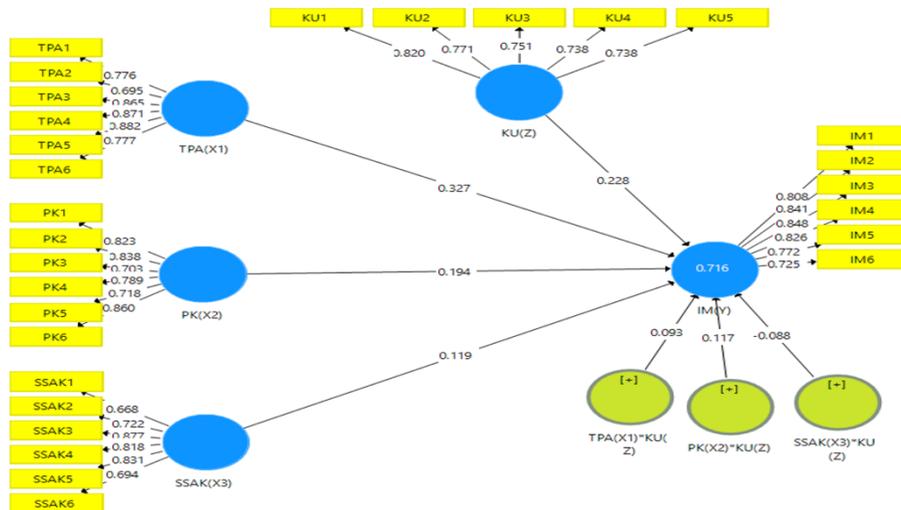
With an average score of 17.11 and a standard deviation of 4.333, the understanding of accounting variable ranged from a minimum of 10 to a maximum of 27. Given these results, the understanding of accounting of MSME actors is relatively high. This indicates that the majority of business actors have fundamental knowledge of recording transactions and the preparation of basic financial statements. However, the standard deviation value reflects the differences among respondents, that is, some MSME actors require further improvement of their accounting skills, particularly towards the preparation of financial statements that comply with the standards.

The range of responses for the variable referred to as perceived usefulness was found to be between 7 and 27, with a mean of 15.60 and a standard deviation of 4.874. Most MSME actors therefore maintain a positive perceived usefulness of the implementation of SAK EMKM, such as increased transparency, accessibility to finances, improved performance of

the businesses, and enhanced sustainability. Nevertheless, the perceptions of the respondents are not very high, indicating that some business actors do not understand the value of financial statements that have been designed following the provisions of SAK EMKM. Furthermore, the large standard deviation of the responses of the MSME actors points to the fact that there are varying perceptions among the respondents of the value that SAK EMKM would bring to their businesses

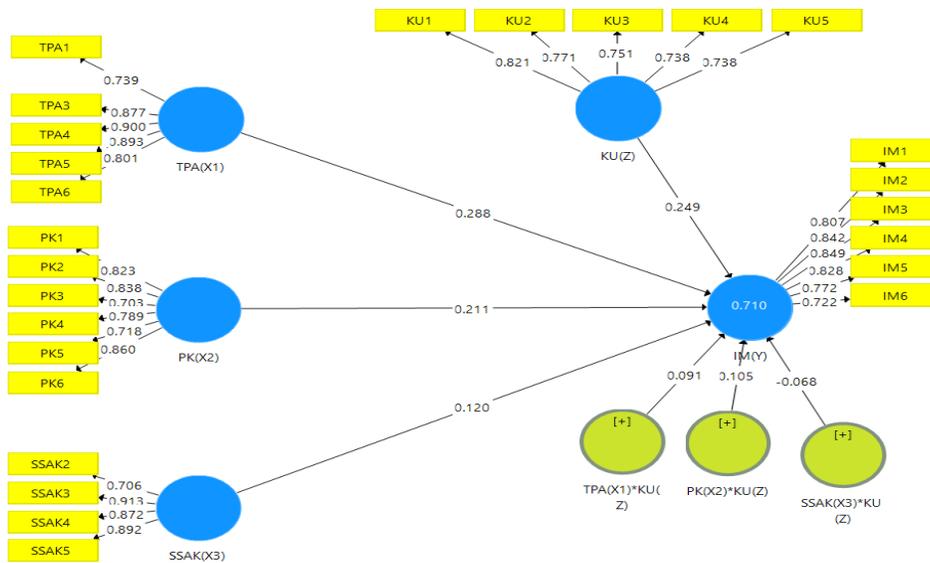
The SAK EMKM socialisation variable has a range of values from a minimum of 7 to a maximum of 25, with an average of 14.47. The standard deviation of the average measure is at 4.207. This appears to indicate that the SAK EMKM socialisation level in Pematang Regency is moderate. This suggests that socialisation and mentoring support for the concerned parties is SAK EMKM socialisation; however, this has not been provided to all MSME actors and is still lacking. Furthermore, the moderate standard deviation indicates that some of the business actors have been socialised and have gained adequate knowledge that SAK EMKM exists while others have had little socialisation.

Responses for the quantity variable of business readiness ranged from 6 to 23, with a mean of 13.67 and a standard deviation of 4.045. This value indicates that the readiness of MSMEs is still in the moderate range. Some of these business actors actually have sufficient commitment and resources to allocate and develop their businesses professionally, including in the area of financial management; however, some are not fully ready because they lack managerial skills and are not provided with adequate mentoring support. Differences in scores between respondents indicate that the internal situation and potential of each business significantly influence MSME readiness in adopting SAK EMKM.



Sumber: *Output SmartPLS, 2025*

**Figure 2.** Measurement Model Before Passing Validity Test



Sumber: *Output SmartPLS, 2025*

**Figure 3.** Measurement Model After Passing Validity Test

To verify convergent validity, the external loadings for each indicator were examined. In this study, we conducted two stages of convergent validity testing to ensure that each indicator was validated. As seen in Figure 2, the measurement model before passing the validity Test. Meanwhile, in the second testing stage shown in Figure 3, all remaining statement items were found to have an external loading value of at least 0.7. Thus, this finding indicates that all indicators have met the requirements for convergent validity and are therefore considered valid.

**Table 3.** Average Variance Extracted (AVE)

Variabel	AVE	Information
Implementation of SAK EMKM (Y)	0,647	Valid
Understanding of Accounting (X1)	0,713	Valid
Perceived Usefulness (X2)	0,625	Valid
Socialization of SAK EMKM (X3)	0,722	Valid
Business Readiness (Z)	0,584	Valid

Source: Data Processed by the Author, 2025

Additionally, the Average Variance Extracted (AVE) was assessed to confirm data validity. As seen in Table 3, the AVE scores for all variables in this study were above the threshold of 0.5. Therefore, all variables have passed the convergent validity test and have been approved as valid.

**Table 4.** Reliability Test Results

Variabel	Cronbach's Alpha	Composite Reliability	Information
Implementation of SAK EMKM (Y)	0,890	0,917	Reliabel
Understanding of Accounting (X1)	0,897	0,925	Reliabel
Perceived Usefulness (X2)	0,880	0,909	Reliabel

Socialization of SAK EMKM (X3)	0,868	0,912	Reliabel
Business Readiness (Z)	0,823	0,875	Reliabel

Source: Data Processed by the Author, 2025

Reliability testing was conducted by examining Cronbach's Alpha and Composite Reliability values for each variable used in this study. Table 4 presents Cronbach's Alpha and Composite Reliability values, all of which exceed 0.7. This result indicates that each indicator used to measure the variables in this study exhibits good consistency in measuring the same variable when used repeatedly.

**Table 5.** R-Square Value Test Results

Variabel	R-Square	Adjusted R-Square
Implementation of SAK EMKM	0,710	0,691

Source: Data Processed by the Author, 2025

Table 5 shows the results of the R-Square Value test of 0.710. This value indicates that approximately 71% of the variation in the implementation of SAK EMKM can be explained by the independent variables used in this study, namely Accounting Understanding, Perceived Usefulness, Socialization of SAK EMKM, and Business Readiness. In contrast, factors outside the research model influenced the remaining 29%.

**Table 6.** Hypothesis Testing Results

Hypothesis	Original Sample	T Statistics	P Value	Information
H1 Understanding of accounting has a positive effect on the implementation of SAK EMKM	0,288	2,800	0,005*	Accepted
H2 Perceived usefulness has a positive effect on the implementation of SAK EMKM	0,211	2,532	0,012**	Accepted

H3	Socialization of SAK EMKM has a positive effect on the implementation of SAK EMKM	0,120	1,932	0,054*	Accepted
H4	Business readiness moderates by strengthening the influence of understanding of accounting on the implementation of SAK EMKM	0,091	1,073	0,284	Rejected
H5	Business readiness to moderate by strengthening the influence of the perceived usefulness on the implementation of SAK EMKM	0,105	1,178	0,239	Rejected
H6	Business readiness to moderate by strengthening the influence of SAK EMKM socialization on the implementation of SAK EMKM	-0,068	1,201	0,230	Rejected

Source: Primary Data Processed, 2025

The results of the hypothesis testing are shown in Table 6. This study refers to the method of determining the level of significance described by Miao et al. (2023) and Trianaputri and Djakman (2019). The significance levels are 1%, 5%, and 10% to assess the p-value and determine whether to accept or reject the research hypothesis. The conclusion drawn indicates that business readiness is not a moderating variable related to accounting understanding, perceived usefulness, and the level of socialization of the EMKM SAK, related to the implementation of the EMKM SAK. Therefore, this reveals that the business readiness variable has no effect on the relationship between the three independent variables and the implementation of the EMKM SAK.

## 4. Discussion

### Understanding of Accounting affects the Implementation of SAK EMKM

The findings indicate that understanding accounting can motivate MSMEs to implement SAK EMKM in the preparation of financial reports. These results indicate the role of internal cognitive abilities in shaping accounting behavior within their businesses. MSME owners with stronger accounting knowledge are better able to recognize the relevance of financial information for monitoring business performance and supporting managerial decision-making.

More importantly, these results suggest that the adoption of simplified accounting standards among MSMEs is largely driven by individual-level competencies rather than structural organizational capacities. It is well known that accounting practices in large organizations have become formalized, whereas those in MSMEs rely heavily on the owner's personal knowledge (Ismail & King, 2007; Zotorvie, 2017). Consequently, accounting understanding is a key factor that directly applies cognitive abilities to the financial reporting process.

From Theory of Planned Behavior, proposed by Icek Ajzen. In the context of implementing SAK EMKM, accounting understanding reflects cognitive abilities that strengthen perceived behavioral control. MSME owners with stronger accounting knowledge are more confident in their ability to prepare financial statements in accordance with accounting standards. This confidence increases their perceived ability to perform the behavior, ultimately strengthening their intention to adopt standard accounting practices.

Furthermore, accounting understanding not only improves technical competence but also shapes positive attitudes toward the use of standard financial reporting. When MSME owners understand how accounting information supports business planning, financial monitoring, and decision-making, they are more likely to perceive the implementation of SAK EMKM as beneficial rather than burdensome. Consequently, accounting knowledge serves as a cognitive mechanism that reduces the uncertainty and complexity associated with accounting standards, making adoption easier for small businesses.

Previous studies also support this interpretation. The same accounting understanding also explains the implementation of MSME SAK by Kustina et al. (2022), Zerlina et al. (2023), and Naida and Sululing (2022). Numerous non-domestic empirical studies also support these findings. Huynh et al. (2024) found that organizational factors, government regulations, and accounting human resource levels contribute to the intention to adopt international accounting standards for SMEs. Other research by Shuai (2025) which is conceptual in nature shows that the quality of accounting information and managerial financial literacy is a strategic asset that drives the performance of SMEs and the adoption of accounting standards.

### **Perceived Usefulness affects the Implementation of SAK EMKM**

This finding indicates that the greater the perceived usefulness of SAK EMKM, the more likely MSME actors are to implement the standard in their financial reporting practices. This relationship can be interpreted through the Theory of Planned Behavior (Ajzen, 1991), which explains that individual behavior is shaped by attitudes toward the behavior, subjective norms, and perceived behavioral control. Perceived usefulness fosters a positive attitude toward adopting accounting standards because individuals tend to perform actions they believe will yield beneficial outcomes Huynh et al. (2024). When MSME owners perceive that SAK EMKM offers practical advantages, such as improving financial monitoring, supporting decision-making, and facilitating access to financing; they are more inclined to adopt the standard in their financial reporting.

From an accounting perspective, standardized accounting practices enhance the quality of financial information produced by business entities. Silva et al. (2021) argue that accounting standards improve the relevance, reliability, comparability, and transparency of financial reports, thereby increasing their usefulness for stakeholders. Similarly, Joshi et al. (2008) show that organizations applying accounting standards tend to produce more credible

and transparent financial information than those that do not. For MSMEs, these improvements are particularly important because financial reports function not only as internal managerial tools but also as mechanisms for communicating business performance to external stakeholders.

More importantly, this result offers theoretical insight into the behavioral nature of accounting standard adoption in small businesses. Unlike large organizations where accounting practices are institutionalized through formal systems, accounting practices in MSMEs are often shaped by individual-level perceptions and decision-making. Therefore, perceived usefulness becomes a key cognitive driver that translates individual beliefs about benefits into actual reporting behavior. This finding extends the existing literature by suggesting that the diffusion of simplified accounting standards among MSMEs is largely behavior-driven.

This information aligns with previous research by Kusuma and Lutfiany (2018), who noted that the perceptions of actors in the MSME sector have a positive and significant impact on the implementation of the SAK EMKM. Furthermore, this information is relevant to studies by Wahyuni (2023), Rusfiandy et al. (2024), Naida and Sululing (2022), and Zerlina et al. (2023), Nogueira and Jorge (2017) and Benfante et al. (2024) which found that perceived usefulness positively impacts the implementation of the SAK EMKM. Based on this evidence, it can be concluded that MSME actors, recognizing the benefits of implementing the SAK EMKM, such as the quality of the information produced, stakeholder trust, and the significant impact on business continuity, are increasingly determined to continue adopting the SAK EMKM in their financial reports.

### **Socialization of SAK EMKM affects the Implementation of SAK EMKM**

The results of the third hypothesis test indicate that SAK EMKM's socialization positively influences its implementation among MSMEs. Socialization activities carried out



through training programs, workshops, and mentoring by government agencies, professional accounting bodies, and academic institutions increase awareness and understanding among MSME actors of standardized financial reporting. As MSME owners become more familiar with the structure and benefits of SAK EMKM, their willingness to adopt the standard tends to increase.

From the perspective of Institutional Theory, socialization represents an institutional mechanism that encourages organizations to conform to prevailing rules, norms, and expectations, thereby promoting the diffusion of accounting standards among MSMEs. Through these activities, MSMEs are encouraged to adopt SAK EMKM to enhance legitimacy and align their financial reporting practices with formal accounting standards. However, this finding also highlights an important practical implication. While socialization significantly encourages adoption, information dissemination alone may not be sufficient to ensure consistent implementation across MSMEs. Many MSME actors still face limitations in accounting skills, administrative systems, and human resources, which can hinder the translation of knowledge into actual reporting practices.

The efforts required to implement the changes discussed by Silva et al. (2021) are often learned, managed, or supported by various individuals or groups. This is especially true for MSME business owners, as most are just beginning to learn and understand the basics of accounting and the importance of preparing financial statements. Other scholars worldwide have addressed similar issues; a lack of accounting training and education is the most commonly observed reason for failure to achieve basic accounting practices or standards in many countries Gigli and Mariani (2018), Grossi and Argento (2022), and Nogueira and Jorge (2017). These authors, although focused on the public sector, cite very similar barriers to those experienced by Indonesian MSMEs. Therefore, a workshop on the SAK EMKM for MSMEs can help business owners understand financial statement preparation standards and their importance, and help close the knowledge gap that has prevented them from preparing reliable and valuable financial statements for stakeholders.

Therefore, policy intervention is not limited to socialization activities but also requires ongoing mentoring, technical assistance, and accounting tools that are easy for MSME owners to apply to support MSMEs in implementing SAK EMKM more practically. These findings are consistent with research. A'yun and Coryanata (2024) stated that EMKM socialization is crucial for MSMEs that do not understand the rules in the EKM SAK, as it facilitates socialization and makes it easier to implement the EMKM SAK in preparing their business financial statements. In addition, this researcher aligns with Larasati and Farida (2021), who found evidence that socialization has a positive effect on the implementation of SAK EMKM. Research by Zuliyanti and Indrianingrum (2021) also found evidence that the socialization of SAK EMKM has a positive effect on the implementation of SAK EMKM.

### **Business readiness moderates the influence of accounting understanding on the implementation of SAK EMKM**

The findings indicate that business readiness does not moderate the relationship between accounting understanding and the implementation of SAK EMKM among MSMEs. This result indicates that the level of MSME readiness in this study is unable to strengthen or weaken the relationship between accounting understanding and the implementation of SAK EMKM. This means that MSMEs with adequate accounting knowledge can encourage the implementation of SAK EMKM, regardless of whether the organization's business is ready, both organizationally and operationally. This evidence indicates that accounting knowledge is a direct driver of SAK EMKM implementation behavior.

From the perspective of Organizational Readiness Theory (Weiner, 2009), business readiness is reflected in organizational members' collective willingness and ability to implement change. However, the study's findings, which show no moderating effect, indicate that the theoretical assumptions of business readiness cannot be fully applied to MSMEs. Unlike large organizations, where organizational change typically requires coordination among multiple units and employees, MSMEs usually operate with simple

organizational structures and decision-making processes that are highly centralized in the owner or manager. Consequently, the implementation of accounting practices is often determined by the owner's individual capabilities and knowledge rather than by the organization's overall readiness. This finding therefore provides theoretical insight that, in small owner-managed businesses, individual cognitive capability may play a more dominant role than collective organizational readiness in shaping accounting practices.

This result also highlights an important methodological implication for research on MSMEs. Consequently, the level of business readiness cannot fully reflect the true state of affairs for small businesses in influencing SAK implementation. Therefore, future research could revisit this by incorporating alternative indicators of owner readiness to explain the application of SAK EMKM in the preparation of MSME financial statements.

These findings suggest that accounting literacy and technical competence of MSME owners are more important for implementing SAK EMKM than improving business readiness. This literacy improvement can be further enhanced with the support of policymakers and supporting institutions through training programs, accounting workshops, and the provision of effective bookkeeping tools to assist them in improving the application of SAK EMKM in preparing their financial reports.

### **Business readiness moderates the influence of Perceived Usefulness on the implementation of SAK EMKM**

The analysis indicates that business readiness does not moderate the relationship between perceived usefulness and the implementation of SAK EMKM. This finding indicates that the relationship between MSMEs' perceived usefulness and implementation of SAK cannot be strengthened or weakened by business readiness. In practice, MSME owners may adopt SAK EMKM primarily because they perceive clear benefits from the standard, regardless of whether their businesses are fully prepared in terms of administrative systems or human resources.

This result highlights an important theoretical reflection. In MSMEs, the owner-manager is the central decision-maker and typically has a simple organizational structure. This makes perceived usefulness a dominant factor in implementing SAK EMKM, rather than business readiness. This suggests that the concept of organizational readiness, commonly applied in larger organizations, may have limited explanatory power in small, owner-managed businesses.

Future studies could revisit the position of readiness in the empirical model or examine its specific dimensions, such as individual readiness, human resource capabilities, or technological readiness. These findings suggest that implementing SAK EMKM should not rely solely on business readiness; rather, it should begin with the individual owners. This is because MSMEs tend to be owner-owned, so their competence, awareness, and business decisions are determined solely by the owner. However, to strengthen this, regulatory policies are needed, combined with mentoring programs and the provision of simple accounting tools, to facilitate MSMEs' implementation of SAK EMKM.

### **Business readiness to moderate the influence of SAK EMKM socialization on the implementation of SAK EMKM**

Research evidence indicates that business readiness does not moderate the relationship between the socialization of the EMKM SAK and its implementation. This indicates that the level of business readiness neither strengthens nor weakens the relationship between the socialization of the EMKM SAK and its implementation. This finding also implies that the socialization of SAK EMKM continues to influence the implementation of these standards, regardless of MSMEs' business readiness.

This finding provides insight into the limitations of Organizational Readiness Theory in small businesses. The theory explains that business readiness can enhance the practical application of accounting knowledge acquired through socialization by implementing SAK EMKM to prepare financial statements. This finding indicates that individual cognitive

ability, based on SAK EMKM knowledge gained through socialization activities, is more dominant than business readiness. Therefore, this insignificant moderation effect indicates that psychological readiness and resource availability are less relevant in MSMEs than in larger, more complex businesses.

This research contributes to the empirical testing of business readiness as a moderator in the context of SAK EMKM implementation, a relationship rarely studied in MSMEs. Socialization through training and mentoring from accounting institutions had a greater influence on behavioral change in implementing SAK EMKM, regardless of organizational readiness. Policymakers and professional bodies can utilize these findings to continue implementing socialization programs related to SAK EMKM. This can be achieved through training and mentoring programs on the use of SAK EMKM, thereby encouraging its implementation across all MSMEs. All MSMEs can utilize this approach.

## 5. Conclusion

This study analyzes how understanding accounting, seeing its utility, and socializing around SAK EMKM affects its implementation. It also looks at how business readiness influences these relationships. The findings indicate that understanding accounting, perceived usefulness, and the socialization of SAK EMKM positively influence its implementation. Therefore, the implementation of SAK EMKM is more likely to happen when MSMEs have a deeper understanding of accounting, when SAK EMKM is communicated effectively, and when MSMEs see its benefits.

Furthermore, the findings also indicate that business readiness does not moderate the relationship between accounting understanding, perceived usefulness, and socialization of SAK EMKM on the implementation of SAK EMKM. The findings indicate that in MSMEs, business readiness appears to be more structurally and administratively closed, lacking the action and motivational readiness to collaborate in the progressive implementation of SAK

EMKM. Thus, it is clear that the primary variables dominating the position of SAK EMKM in business finance are external and internal individual variables, which in many cases make business readiness have a negligible influence on the relationship between these variables. The weakness in this study is related to how organizational readiness is measured because it is only based on organizational and administrative structure. Therefore, future research should assess the business's readiness by examining the psychological and motivational factors, as clearly outlined in the theory of organizational readiness.

## 6. References

- A'yun, A. Q., & Coryanata, I. (2024). The Influence Of Accounting Knowledge , Socialization Of Accounting Standards , Education And Business Scale On The Quality Of Financial Statements ( Study on SME in Bengkulu City ). *Jurnal Ilmiah Ekonomi Dan Bisnis*, 12(1), 997–1006. <https://doi.org/https://doi.org/10.37676/ekombis.v12i1>.
- Adryant, V., & Rita, M. R. (2020). *Pemahaman sak emkm, sosialisasi laporan keuangan dan penerapan sak emkm dengan moderasi ukuran usaha*. 15(2), 54–65.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior And Human Decision Processes*, 211, 179–211.
- Alam, A. P., & Rita, M. R. (2022). Penerapan Sak Emkm Pada Umkm : Survei Pada Umkm Yang Berada Di Kecamatan Tingkir ,. *Jurnal Visi Manajemen*, 8(1), 15–29.
- Alkhuzaie, A. S. H., Asad, M., Sulaiman, M. A. B. A., Kayani, U. N., & Asif, M. U. (2024). *Compliance With Accounting Standards By Jordanian SMEs*. 33(1), 89–107.
- Amalia, R. F., & Nurussama. (2019). Analisis Hubungan Norma Subjektif Terhadap Minat Pengusaha UMKM Untuk Membuat Laporan Keuangan Berbasis SAK ETAP Dengan Kemampuan Akuntansi Sebagai Variabel Moderasi. *Jurnal Ekonomi & Ekonomi Syariah*, 2(1), 9–19. <https://doi.org/10.36778/jesya.v2i1.27>.



- Antaraneews. (2025, July). Kementerian UMKM Sebut 65,5 Juta UMKM Serap 119 Juta Tenaga Kerja. *Antaraneews.Com*.
- Ariani, Y., Widjaja, W., Alfredo, A., & Marcella, V. (2024). *Successful Factors in Implementing Financial Accounting Standard ( FAS ) of MSMEs : A Study in Tangerang , Indonesia Access to Success*. 25(199), 173–182. <https://doi.org/10.47750/QAS/25.199.19>.
- Bakdiyanto, R., & Ismunawan. (2022). Faktor-Faktor Yang Mempengaruhi Penerapan SAK EMKM Pada UMKM Di Desa Kebak. *Jurnal Riset Ilmiah*, 1(2), 570–586. [ejournal.nusantaraglobal.ac.id/index.php/sentri%0AFAKTOR](http://ejournal.nusantaraglobal.ac.id/index.php/sentri%0AFAKTOR).
- Benfante, G., Casali, A., Mozzoni, I., & Ferretti, M. (2024). Navigating Accounting Reforms : A Qualitative Comparative Analysis Of Accrual Implementation In Italian. *Journal of Public Budgeting, Accounting & Financial Management*, 37(6), 1–27. <https://doi.org/10.1108/JPBAFM-02-2024-0016>.
- Cahyaningrum, I., & Andhaniwati, E. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Penerapan SAK EMKM Pada UMKM Toko Sembako. *Seminar Nasional Akuntansi Dan Call for Paper*, 1(1), 302–313. <https://doi.org/https://doi.org/10.33005/senapan.v1i1.249>.
- Davis, F. D. (1989). Information Technology Introduction. *Management Information Systems Research Center, University of Minnesota Is Collaborating with JSTOR to Digitize, Preserve and Extend Access to MIS Quarterly.*, 13(3), 319–340.
- Dewi, T. R., & Purwanti, M. (2024). Pengaruh Pemahaman Akuntansi, Tingkat Pendidikan, dan Latar Belakang Pendidikan Terhadap Penerapan SAK EMKM Di Kecamatan Pacet Kabupaten Bandung. *Jurnal Studi Akuntansi Dan Bisnis (JSAB)*, 6(1), 46–58.
- Didied, N. M., Rahman, A., & Kholid, M. N. (2024). Determinan Kualitas Pelaporan Keuangan UMKM. *International Journal of Research In Business and Social Science*, 13(5), 684–697. <https://doi.org/10.30812/income.v3i2.5291>.
- DiMaggio, P. J., & Powell, W. W. (1983). The Iron Cage Revisited: Institutional

- Isomorphism and Collective Rationality in Organizational Fields. *American Sociological Association*, 48(2), 147–160.
- Embu, A. S., Herdi, H., Lamawitak, P. L., & Nipa, U. N. (2024). *Faktor-Faktor yang Mempengaruhi Pemahaman Pelaku UMKM dalam Menyusun Laporan Keuangan Berdasarkan SAK EMKM di Kelurahan Kota Uneng*. 2(3).
- Fiani, L. F., & Opti, S. (2022). Analisis Tingkat Pemahaman dan Kesiapan Pelaku UMKM Terhadap Implementasi Laporan Keuangan Berbasis SAK EMKM. *Trilogi Accounting & Business Research*, 3(1). <https://doi.org/https://doi.org/10.31326/tabrv.v3i1.1283>.
- Fu'aida, T., Zahra, E. S., Nabila, K. A., Adinugraha, H. H., & Gunawan, A. (2023). Pelatihan Pembuatan Laporan Keuangan Pada Umkm Di Desa Sugihwaras Pernalang. *ABDI UNISAP: Jurnal Pengabdian Kepada Masyarakat*, 1, 98–102. <https://doi.org/10.59632/abdiunisap.v1i1.50>.
- Ghozali, I., & Latan, H. (2017). Partial Least Squares Konsep, Metode, dan Aplikasi Menggunakan Program WarPLS 5.0. *Badan Penerbit Universitas Diponegoro*.
- Gigli, S., & Mariani, L. (2018). Lost in the transition from cash to accrual accounting public universities. *International Journal of Public Sector Management*, 31(7), 811–826. <https://doi.org/10.1108/IJPSM-07-2017-0184>.
- Grossi, G., & Argento, D. (2022). The fate of accounting for public governance development. *Accounting, Auditing & Accountability Journal*, 35(9), 272–303. <https://doi.org/10.1108/AAAJ-11-2020-5001>.
- Hendrian, & Hadiwidjaja, R. D. (2016). Implementation of Accounting Standard on Small and Medium-Sized Entities ( SMEs ). *Global Journal of Business and Social Science Review*, 4(4), 68–78. [https://doi.org/10.35609/gjbsr.2016.4.4\(8\)](https://doi.org/10.35609/gjbsr.2016.4.4(8)).
- Hetika, & Mahmudah, N. (2017). Penerapan Akuntansi Dan Kesesuaiannya Dengan Sak Etap Pada UMKM Kota Tegal. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 5(2), 259–266. <https://doi.org/10.30871/jaemb.v5i2.531>.
- Huynh, L. N., Hong, T., Khanh, T., & Hoang, T. X. (2024). The Factors Influencing the

- Intention to Adopt International Financial Reporting Standards ( IFRS ) of SMEs in Ho Chi Minh City , Vietnam. *Journal of Finance and Accounting*, 12(1), 1–11. <https://doi.org/10.11648/j.jfa.20241201.11>.
- Indrianasari, N. T., & Ermawati, E. (2021). Implementation of Technology Based SAK EMKM. *Wiga : Jurnal Penelitian Ilmu Ekonomi*, 11(1), 1–11. <https://doi.org/10.30741/wiga.v11i1.650>.
- Ismail, N. A., & King, M. (2007). Factors influencing the alignment of accounting information systems in small and medium sized Malaysian manufacturing firms. *Journal of Information Systems and Small Business*, 1(1), 1–20.
- Joshi, P. L., Bremser, W. G., & Al-ajmi, J. (2008). Advances in Accounting , incorporating Advances in International Accounting Perceptions of accounting professionals in the adoption and implementation of a single set of global accounting standards : Evidence from Bahrain. *Elsevier*, 24, 41–48. <https://doi.org/10.1016/j.adiac.2008.05.007>.
- Kristiana, I., & Nurcahyono, N. (2021). The Effect of SAK EMKM-Based Accounting Implementation , Accounting Knowledge , Education Level , and Revenue on MSME Taxpayer Compliance in Reporting its Tax Obligations during the COVID-19 Pandemic. *Universal Journal of Accounting and Finance*, 9(6), 1422–1432. <https://doi.org/10.13189/ujaf.2021.090620>.
- Kuntari, Y., Purwantini, C., & Aditya, E. M. (2025). Implementation of EMKM Accounting Standards and Its Determinants in Improving MSME Financial Performance. *International Journal of Social Science and Business*, 9(1), 231–239. <https://doi.org/10.23887/ijssb.v9i1.93597>.
- Kustina, K. T., Putu, N., & Arya, L. (2022). Eksplorasi Persepsi Pelaku UMKM dan Pemahaman Akuntansi Terhadap Intensi Penggunaan SAK EMKM pada UMKM Bidang Perdagangan di Kota Denpasar. *Statera: Jurnal Akuntansi Dan Keuangan*, 4(1), 59–70.
- Kusuma, I. C., & Lutfiany, V. (2018b). Persepsi UMKM Dalam Memahami SAK EMKM

- SMeS Perceptions In Understanding The Accounting Standard For SMEs. *Jurnal Akunida*, 4(2), 1–14.
- Ladita, N., Ningsih, P. A., & M.E.K, N. M. (2023). Pengaruh Tingkat Pemahaman Dan Kesiapan Pelaku Umkm Terhadap Implementasi Sak Emkm Pada Umkm Di Kecamatan Telanaipura Kota Jambi. *Jurnal Sains Student Research*, 1(2), 528–542.
- Larasati, U. A., & Farida, N. Y. (2021). Pengaruh Sosialisasi, Pemahaman Atas Laporan Keuangan Dan Tingkat Pendidikan Pelaku UKM Terhadap Penerapan Sak EMKM Pada UKM Di Kabupaten Kebumen. *Jurnal Ekonomi, Bisnis Dan Akuntansi (JEBA)*, 23(2), 62–76. <https://doi.org/http://repository.unsoed.ac.id/id/eprint/1225>.
- Lestari, E. P. (2018). Kesiapan UMKM Dalam Implementasi SAK EMKM Pengrajin Mebel DesaCatak Gayam, Mojowarno. *Seminar Mahasiswa Nasional Ekonomi Dan Bisnis*, 2(1), 48–57.
- Meidawati, N. (2022). Implementation of financial accounting standard in micro , small , and medium enterprises ( MSMEs ). *International Jornal Of Business Ecosystem & Strategy*, 4(2), 73–84. <https://doi.org/10.36096/ijbes.v4i2.325>.
- Miao, M., Khan, M. I., Ghauri, S. P., & Imran, S. (2023). The Effect Of Corporate Governance On Firm Performance : Perspectives From An Emerging Market. *Economic Research-Ekonomiska Istraživanja*, 36(3). <https://doi.org/10.1080/1331677X.2023.2277275>.
- Muchid, A. (2015). Penyusunan Laporan Keuangan UMKM berdasarkan Standar Akuntansi Keuangan-Entitas Tanpa Akuntabilitas Publik (SAK-ETAP) (Kasus pada UD. Mebel Novel'l di Banyuwangi). *Artikel Ilmiah Mahasiswa 2015*.
- Murtado, A. (2024). Penerapan Penyusunan Laporan Keuangan Usaha Mikro, Kecil Dan Menengah Berdasarkan Standar Akuntansi Keuangan Entitas Mikro, Kecil Dan Menengah (Studi Kasus Umkm Bakso & Mie Ayam Om Gendut Di Kecamatan Bantarbolang Kabupaten Pematang).
- Naida, M. R., & Sululing, S. (2022). The influence of accounting understanding , perception

- of smes , and level of education on implementation of SAK EMKM. *International Journal of Advances in Social and Economics*, 4(1), 11–17. <https://doi.org/10.33122/ijase.v4i1.217>.
- Natasha, E. D., & Puspitasari, E. (2024). Analisis Pemahaman Akuntansi, Sosialisasi SAK EMKM Dan Persepsi Pelaku UMKM Terhadap Implementasi SAK EMKM Pada UMKM Di Kota Semarang. *Journal of Economic, Business and Accounting*, 7(4), 11184–11193.
- Nguyen, D. D., & Ngoc, T. (2021). The Impact Of Factors On The Intention To Apply IFRS For SMES: Evidence From Vietnam. *Academy Of Strategic Management Journal*, 20(2), 1–11.
- Ningdiyah, E. W., Asyik, N. F., & Fidiana, F. (2024). The Impact of Digital Integrated Reporting on the Influence of Financial Performance on Firm Value. *Journal of Accounting Science*, 8(2). <https://doi.org/doi : 10.21070/jas.v8i2.1866>.
- Nogueira, S. P. da S., & Jorge, S. M. F. (2017). The perceived usefulness of financial information for decision making in Portuguese municipalities The importance of internal control. *Journal of Applied Accounting*, 18(November), 1. <https://doi.org/10.1108/JAAR-05-2014-0052>
- Peraturan Daerah Kabupaten Pemalang Nomor 7 Tahun 2024. (2025). *Perda Nomor 7 Tahun 2024*.
- Purnomo, A., & Adyaksana, R. I. (2021). Meningkatkan penerapan SAK EMKM dengan persepsi usaha dan kesiapan pelaku UMKM. *Journal of Business and Information Systems*, 3(1), 10–22. <https://doi.org/10.36067/jbis.v3i1.90>
- Putri, A., Samlawi, F., & Mardiani, R. (2023). Penerapan Penyusunan Laporan Keuangan Pada UMKM Berbasis Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah. *Journal of Finance, Entrepreneurship, and Accounting Education Research Journal*, 2(2), 167–179.
- Putri, R. A., & Nugroho, P. I. (2020). SAK-EMKM Implementation of Medium Enterprise

- Financial Statement in Salatiga. *International Journal of Social Science and Business*, 4(2), 242–250. <https://doi.org/10.23887/ijssb>.
- Qimiyatussa'adah, Nugroho, S. W., & Hartono, H. R. . (2020). Pengetahuan Dan Pemahaman Pelaku Umkm Atas Standar Akuntansi Keuangan Entitas Mikro, Kecil Dan Menengah (Sak Emkm). *Jurnal MONEX Volume*, 9(2), 146–151. <https://doi.org/10.30591/monex.v9i2.1874.g1208>.
- Rahmawati, eti, & Puspasari, O. R. (2017). Implementasi sak etap dan kualitas laporan keuangan umkm terkait akses modal perbankan. *Jurnal Kajian Akuntansi*, 1(1), 49–62. <https://doi.org/10.33603/jka.v1i1.510>.
- Raza, H., Saputra, J., & Muhammad, Z. (2022). *The effect of the implementation of financial accounting standards on MSMEs*. 8, 209–216. <https://doi.org/10.5267/j.ac.2021.6.018>
- Rencana Kerja Pemerintah Daerah (RKPD). (2023). *RKPD kabupaten pemalang tahun 2023 i-1*.
- Rusfiandy, R. A., Afifudin, & Nandiroh, U. (2024). Pengaruh Persepsi Kemudahan Penggunaan, Kebermanfaatan dan Pemahaman Teknologi Informasi Terhadap Implementasi SAK EMKM Pada UMKM. *Jurnal Ilmiah Riset Akuntansi*, 13(02), 496–506. <http://jim.unisma.ac.id/index.php/jra>.
- Sandari, T. E., Hidayat, M. T., Aldo, H., & Ariputra, B. (2023). Pengaruh Pengelolaan Akuntansi Berbasis Sak EMKM Terhadap Keberlangsungan Usaha UMKM. *Jurnal Penelitian Multidisiplin*, 11(11), 1322–1327. <https://doi.org/10.55681/armada.v1i11.1027>.
- Sari, R. I. (2020). *Pengaruh Sosialisasi, Tingkat Pendidikan, Pemahaman Akuntansi dan Motivasi, Terhadap Penerapan SAK EMKM*.
- Scott, W. R. (2008). Institutions and Organizations: Ideas and Interests. In *Institutions and Organizations: Ideas and Interests*. [https://digitalcommons.usu.edu/unf\\_research/55/](https://digitalcommons.usu.edu/unf_research/55/)
- Sholikin, A., & Setiawan, A. (2018). Journal of Islamic Finance and Accounting. *Journal of Islamic Finance and Accounting*, 1(2), 35–50.

- Shuai, N. (2025). A Conceptual Study On The Impact Of Accounting Information Quality , Internal Control Effectiveness , And Managerial Financial Literacy On The Performance Of Smes In China. *International Journal of Environmental Sciences*, 11(15), 126–136. <https://doi.org/10.64252/5vs1h459>
- Silva, A. P., Fontes, A., & Martins, A. (2021). Journal of International Accounting , Auditing and Taxation Perceptions regarding the implementation of International Financial Reporting Standards in Portugal and Brazil. *Journal of International Accounting, Auditing and Taxation*, 44, 100416. <https://doi.org/10.1016/j.intaccaudtax.2021.100416>
- Thien, T. H., & Hung, N. X. (2021). Institutional Pressures, Legitimacy, Risks, Uncertainly and Voluntary Adoption Of IFRS For SMEs In Vietnam. *Journal of Eastern European and Central Asian Research*, 8(4), 495–510.
- Trianaputri, A. R., & Djakman, C. D. (2019). Quality Of Sustainability Disclosure Among The Quality Of Sustainability Disclosure Among The Asean-5 Countries And The Role Of Stakeholders. *Jurnal Akuntansi Dan Keuangan (JAKI)*, 16(2). <https://doi.org/10.21002/jaki.2019.10>.
- Wahyuni, S. (2023). The Effect Of Perceptions Of Ease Of Use And Usefulness On Implementation Of Sak Emkm In Small And Medium Enterprises (Ukm) In Polewali. *Contemporary Journal on Business and Accounting (CjBA)*, 3(1), 37–52. <https://doi.org/https://doi.org/10.58792/cjba.v3i1.35>.
- Weiner, B. J. (2009). A theory of organizational readiness for change. *Implementation Science*, 9, 1–9. <https://doi.org/10.1186/1748-5908-4-67>.
- Wulandari, D., & Arza, F. I. (2022). Faktor-Faktor yang Mempengaruhi Implementasi SAK EMKM pada UMKM Kota Padang. *Jurnal Eksplorasi Akuntansi*, 4(3). <https://doi.org/10.24036/jea.v4i3.535>.
- Zerlina, A., Silfi, A., & Hariyanti, E. (2023). Pengaruh Sosialisasi, Tingkat Pendidikan, Persepsi Pelaku Usaha, Pemahaman Akuntansi Dan Motivasi Kerja Terhadap

- Penerapan Penyusunan Laporan Keuangan EMKM. *Jurnal Kajian Akuntansi Dan Auditing*, 18(1), 32–48. <https://doi.org/doi.org/10.37301/jkaa.v18i1.102>.
- Zotorvie, J. S. T. (2017). A Study of Financial Accounting Practices of Small and Medium Scale Enterprises ( SMEs ) in Ho Municipality , Ghana A Study of Financial Accounting Practices of Small and Medium Scale Enterprises ( SMEs ) in Ho Municipality , Ghana. *Human Resource Management Academic Research Society*, 7(7), 29–40. <https://doi.org/10.6007/IJARBSS/v7-i7/3075>.
- Zulfikar, R., Astuti, K. D., & Ismail, T. (2022). *Financial Accounting Standards for Micro , Small , and Medium Entities ( SAK EMKM ) in Indonesia : Factors , and Implication*. 23(189), 128–143. <https://doi.org/10.47750/QAS/23.189.15>.
- Zuliyanti, & Indrianingrum. (2021). Analysis Of Factors Affecting The Implementation Of Financial Accounting Standards For Micro, Small And Medium Entities (SAK - EMKM) On Sharia - Based MSMEs. *IJIBE (International Journal of Islamic Business Ethics)*, 6(2), 79–91. <https://doi.org/10.30659/ijibe.6.2.79-91>.