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Perception of Micro Small and Medium Enterprises Performers, Accounting Understanding and Socialization on The Inplementation of Accounting Standard for Micro Small and Medium Entity

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ABSTRACT

The research objective is to determine the extent of the implementation Accounting Standard for MSME's Entity to the variables that influence it by covering: perception, understanding of accounting, and socialization. Descriptive and verificative methods were used in this study with double multiple regression analysis. The research population is Handicraft MSME's registered at the Office of Cooperatives for Micro, Small and Medium Enterprises in Bandung. Sampling using Proportional with the Slovin Formula. For Parsial results showed Perceptions of MSME actors had no effect on the application of Accounting Standard for MSME's Entity, Accounting understanding and Socialization of Accounting Standard for MSME's Entity had a significant influence on the application of Accounting Standard for MSME's Entity. For Simultaneous result showed perceptions of MSME's actors, Accounting Understanding, and Socialization of Accounting Standard for MSME's Entity affect the Implementation of Accounting Standard for MSME's Entity. These result hoped had implication that Accounting Standard for MSME's Entity can be one of the drivers of financial literacy for MSME's so that they gain wider access to financing from the banking industry.

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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSME's) 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 (Kemenkop and UKM, Ministry of

Cooperatives and Small and Medium Enterprises, 2021). Given their significant role, advanced, independent, and contemporary MSMEs require the assistance of all stakeholders in order to develop and achieve their potential (IAI, 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 and Azmi, 2020). The Government Regulation of the Republic of Indonesia Number 17 of 2013 concerning the implementation of Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs) was established by the government in response to the growing number of MSMEs in Indonesia. This regulation requires small businesses to maintain accurate accounting records. A balance sheet is the final financial report that is prepared, and it includes information on assets, liabilities, capital, income, expenses, and the total acquisition price from the delivery of goods 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.

Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), a pillar of Financial Accounting Standards (SAK) that is less complex than SAK ETAP, was prepared by the Indonesian Accountants Association on October 24, 2016. It is anticipated that this SAK EMKM will assist companies in switching from cash-based finance reporting 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 (www.iaiglobal.or.id, 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 (Micro, Small, and Medium Enterprises) representing a range of business categories were registered in 2021. only 94 MSME Handicraft units currently hold NIK (Cooperative Identification Number) 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 a number of 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 in order 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.

By choosing, arranging, and interpreting information, we construct a meaningful picture of the world through perception, according to Kotler (2017). An individual involved in business should believe that accounting offers numerous advantages in the industry, such as giving decision-makers economic data about a firm and illustrating the state of the organization over time.

The belief among MSME owners is typically that the adoption of accounting procedures is not crucial, making it harder for MSMEs to grow (Mulyadi, 2018). This is consistent with the findings of the pre-research survey that the author completed on actors in MSME markets. The MSME players must also comprehend accounting as a foundation for creating their financial reports in order to maximize the application of SAK EMKM. Knowing how to interpret information that is presented or discussed is the definition of understanding. Siswadi (2022). The ability to measure, classify (differentiate), and summarize accurately recorded transactions and occurrences that are at least somewhat financial, as well as to describe these activities and events in monetary units and interpret the findings, is what it means to comprehend accounting. As such, the comprehension under consideration pertains to the accounting knowledge of MSME players. (Satiya, 2020). 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 his 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 (Gunawan and Hamdani, 2024).

The research objective is to determine the extent of the implementation Accounting Standard for MSME's Entity to the variables that influence it by covering: perception, understanding of accounting, and socialization.

These three factors are thought to have a favorable and noteworthy impact on the application of the Accounting Standard for MSME's Entity.

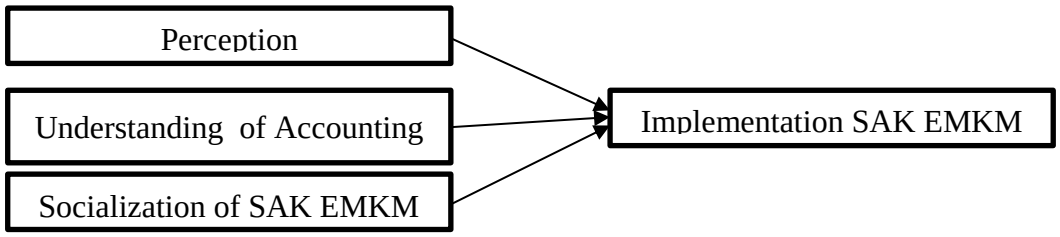


Figure 1. Conceptual Framework

The following formulation of the study's hypothesis is possible in light of the theory and framework already mentioned:

H1: Perception affects how the Accounting Standard is applied by MSME entities.
H2: The application of the Accounting Standard for MSME's Entity is impacted by accounting knowledge
H3: The way the Accounting Standard is applied by MSME entities is impacted by the socialization of SAK EMKM.
H4: The implementation of the Accounting Standard for MSME's Entity is positively impacted by perception, accounting comprehension, and socialization of SAK EMKM all at once.

2. RESEARCH METHOD

A quantitative technique combining a descriptive and verification approach is the research methodology employed. Measurements of behavior, knowledge, opinions, and attitudes are frequently made through quantitative research. Descriptive research aims to produce systematic, factual, and accurate descriptions, images, or paintings about the facts, properties, and relationships between the phenomena under investigation. According to Prastowo (2018) it is a descriptive method used to research the status of a group of people, an object, a set of conditions, a system of thought, or a class of events in the present. Sugiyono (2020) defines the verification technique as "a research method through proof to test the hypothesis resulting from descriptive research with statistical calculations so that proof results are obtained that show the hypothesis is rejected or accepted."

Sample and Population

The population consisted of 504 Handicraft MSME units that were registered with the Bandung City Micro, Small, and Medium Enterprises Cooperative Service. There are 83 samples in all when utilizing the Slovin formula. Respondents who were chosen as the data source for this study's primary data provided responses to questionnaires distributed to them via Google Forms.

Variable Operational

The SAK EMKM's Implementation

This standard aims to accomplish the following, in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM, 2018):

1. Micro, small, and medium-sized entities are the target audience for Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).
2. If the authority allows the entity to prepare financial reports based on SAK EMKM, Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) are used for entities that do not meet the definition and criteria for Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP).

Perception of Micro Small and Medium Enterprises Performers

Any process that involves choosing, arranging, and interpreting sensory data—that is, information obtained by sight, touch, hearing, feeling, and smell—in order to create meaning is called perception. (Fadila, 2018). The assessment or attitude of MSME players toward accounting as a component of business activities as a tool that helps supply information and aids in decision making is known as the perception of MSME actors regarding accounting

Accounting Understanding

An individual who has gained understanding will be able to explain or re-explain what he has received, as per Martani (2018) definition of understanding, which is the capacity to interpret and explain. Therefore, knowing accounting is the capacity to measure, categorize (distinguishing), and summarize accurately recorded, categorized, summarized, and stated in monetary units transactions and occurrences that are at least somewhat financial, as well as the interpretation of their outcomes. As a result, the comprehension in question is the accounting comprehension of MSME actors.

Socialization of SAK EMKM's

According to Kotler (2017), Socialization of SAK EMKM is socialization received by MSME owners regarding SAK EMKM which is obtained from related parties who can provide socialization such as the Department of Cooperatives and Micro Enterprises, the Indonesian Accountants Association (IAI), or other institutions. Individual opinions about external pressure to engage in or refrain from engaging in a behavior are reflected in SAK EMKM socialization, according to this study. MSME actors would be encouraged or motivated to apply SAK EMKM by the knowledge or understanding they have received by socializing with SAK EMKM.

3. RESULTS AND DISCUSSION (10 PT)

3.1. Validity and Reliability Test

The validity test is used to compare the measurement results of the variables under study with current theory in order to assess the precision and accuracy of the results. For something to be deemed acceptable (valid), r 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 sizes based on odd and even numbered items. This is the procedure used to calculate reliability. If a variable yields a Cronbach's Alpha value greater than 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 Validilty Test for SAK EMKM's Implementation

Item Number	Correlation	$r_{\text{-table}}$	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

Source : SPSS 26 output

Table 2. Result of Validilty Test for Perception MSME Performers

Item Number	Correlation	$r_{\text{-table}}$	Information
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

Source : SPSS 26 output

Table 3. Result of Validilty Test for Understanding of Accounting

Item Number	Correlation	$r_{\text{-table}}$	Information
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

Source : SPSS 26 output

Table 4. Result of Validilty Test for Socialization of SAK EMKM

Item Number	Correlation	$r_{\text{-table}}$	Information
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

Source : SPSS 26 output

Table 5. Reliability Test Result

Variale	*Alpha Cronbach*	Criteria	Information
Implementing SAK EMKM (Y)	0,789	0,60	Reliabel
Perception (X_1)	0,723	0.60	Reliabel
Understanding of Accounting (X_2)	0,736	0.60	Reliabel
Socialization of SAK EMKM (X_3)	0,702	0.60	Reliabel

Source : SPSS 26 output

3.2. Multiple Regression Result

Table 6. Multiple Regression Test Result

Model	*Unstandardized Coefficients*		*Standardized Coefficients*	t	Sig
	B	Std Error	Beta		
(constant)	1,920	.405		4,744	.000
Perception MSME's	.025	.097	.027	.259	.796
Accounting Comprehension	.182	.082	.238	2.220	.029
Socialization SAK EMKM's	.336	.093	.406	3.599	.001

Source: SPSS 26.0 was used to reprocess the original data.

The following is the multiple linear regression equation derived from the previous table:

$$Y = 1{,}920 + 0{,}025x_1 + 0{,}182x_2 + 0{,}336x_3$$

3.3 Implementing SAK EMKM has an impact on how perception in micro, small, and medium-sized enterprises are perceived

The research findings indicate that the implementation of SAK EMKM in Handicraft MSMEs registered with the Bandung City Micro, Small and Medium Enterprises Cooperative Service is not significantly impacted by the perception of MSME actors. The findings of the hypothesis test (see table 6), which display the Sig value of 0.796 > 0.05 and the computed t value < t table (0.259 < 1.990), support this claim. There exists a weak positive association between the perception of MSME actors and the implementation of SAK EMKM, as indicated by the correlation test findings, which have a value of 0.209. Perceptions of MSME actors in relation to visitors' implementation of SAK EMKM have a 0.025 contribution, according to the regression test results. This is consistent with research by Kasir (2020), which found that the attitudes of MSME actors had no discernible impact on the application of SAK EMKM. This, however, contradicts the findings of Febriyanti et al.'s (2018) study, which found a favorable and substantial association between MSME actors' perceptions of and attitudes about the implementation of SAK EMKM. The more positively MSME participants view accounting, the more they will require and apply SAK EMKM as a crucial component in growing their businesses in the future. However, if accounting is not seen favorably, MSME actors will have less of a need to adopt SAK EMKM. As a result, the adoption of SAK EMKM may benefit from MSME participants' favorable perceptions of accounting.

3.4 Accounting Understanding has an impact on how performers in micro, small, and medium-sized enterprises are Perceived

According to the study's findings (table 2), handicraft MSMEs registered with the Bandung City Micro, Small and Medium Enterprises Cooperative Service report that their implementation of SAK EMKM is significantly impacted by accounting understanding. This claim is supported by the hypothesis testing results, which display the Sig value of 0.02 < 0.05 and the computed t value > t table (2.220 > 1.990). According to the results of the correlation test, there is a somewhat positive association (r = 0.419) between accounting understanding and the application of SAK EMKM. As demonstrated by the regression test findings, accounting understanding contributes 0.182 to the implementation of SAK EMKM for visitors.

This is consistent with the findings of a study conducted by Pardita et al. (2019), which found that applying SAK EMKM is positively and significantly impacted by comprehension. The influence on SAK EMKM implementation increases with the degree of accounting knowledge possessed by MSME operators. As a

result, MSME players can immediately benefit from the best implementation of SAK EMKM's application in presenting financial reports if they have an understanding of accounting.

3.5 Socialization of SAK EMKM's has an impact on how performers in micro, small, and medium sized enterprises are Perceived

The research findings indicate that the implementation of SAK EMKM in Handicraft MSMEs registered with the Bandung City Micro, Small and Medium Enterprises Cooperative Service is significantly impacted by the socialization of SAK EMKM. The hypothesis testing findings, which display the computed t value > t table (3.599 > 1.990) and the Sig value, which is 0.001 < 0.05, support this claim. The correlation test results between SAK EMKM socialization and SAK EMKM implementation show a value of 0.505, indicating a moderately positive link between the two. The regression test findings indicate that there is a 0.336 contribution from the socialization of SAK EMKM to the implementation of SAK EMKM for visitors. Kusuma and Lutfiany's (2018) research findings support this, demonstrating that socialization of SAK EMKM has a favorable impact on its implementation. In this research, the SAK EMKM socialization model illustrates personal perspectives on external pressures to engage in or refrain from engaging in a certain activity. MSME actors will be inspired or motivated to implement SAK EMKM by the knowledge or comprehension they have acquired via socialization.

3.6 The perception of MSME performers, accounting understanding, and SAK EMKM socialization are related to the SAK EMKM implementation

It was determined that Fcount was bigger than Ftable (11.218 > 2.72), based on the findings of the simultaneous hypothesis test (F test). It is possible to conclude that the Perception of MSME Actors, Understanding of Accounting, and Socialization of SAK EMKM has a correlation value of 0.299 with the Implementation of SAK EMKM based on the results of the correlation test between these three variables and the Simultaneous Implementation of SAK EMKM, which had a value of 0.299. This implies that as MSME players' perceptions, accounting knowledge, and socialization of SAK EMKM grow, so too will the use of SAK EMKM. The R-Square score indicates that the two variables each contributed 0.299. This indicates that 29.9% of the implementation of SAK EMKM is impacted by the perception of MSME players, accounting understanding, and socialization of SAK EMKM; the remaining 70.1% is influenced by unresearched factors. According to this perspective, the perception of MSME players, accounting comprehension, and socialization of SAK EMKM all seem to have a major impact on the implementation of SAK EMKM at the same time.

Table 7. Simultaneous Hyphotesis Test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,611	3	1,537	11,218	,000[b]
	Residual	10,824	79	,137		
	Total	15,435	82			

Source : SPSS 26 output

4. CONCLUSION

The study's findings' conclusion can demonstrate for partial that the implementation of SAK EMKM in Handicraft MSMEs registered with the Bandung City Micro, Small and Medium Enterprises Cooperative Service is not significantly impacted by the perception of MSME actors, implementation of SAK EMKM is significantly impacted by accounting understanding, the implementation of SAK EMKM in Handicraft MSMEs registered with the Bandung City Micro, Small and Medium Enterprises Cooperative Service is significantly impacted by the socialization of SAK EMKM. Based on the findings of the simultaneous hypothesis test (F test), it is possible to conclude that the Perception of MSME Actors, Understanding of Accounting, and Socialization of SAK EMKM has a correlation with the Implementation of SAK EMKM based on the results of the correlation test between these three variables and the Simultaneous Implementation of SAK EMKM.

It is crucial that Financial Accounting Standards be implemented in line with SAK EMKM regulations that affect MSME participants. It is anticipated that the creation of SAK EMKM, which is intended only for MSME participants, will facilitate the preparation of financial reports in compliance with SAK EMKM. This will have a significant impact on a company's capacity to survive. The way MSME players are perceived, how accounting is understood, and how MSMEs are socialized can all affect how SAK EMKM is implemented.

A way to encourage Indonesian entrepreneurs to make a major contribution to the growth of more sophisticated MSMEs is through SAK EMKM. Financial reports are crucial to a business, which makes this imperative for all companies, but MSMEs in particular. Naturally, for a business to be viable, all costs and revenues must be transparent and in balance. It is believed that SAK EMKM will help organizations switch from cash-basis financial reporting to accrual-basis financial reporting. With the release of SAK EMKM, it is envisaged that MSMEs in Indonesia will become more financially literate and have more access to bank financing. It is also envisaged that SAK EMKM will serve as a foundation in the future for the creation of accounting manuals or guidelines for MSMEs engaged in a range of commercial endeavors. The practice of applying SAK EMKM is known as "application," and it is done with the intention of achieving a certain objective—namely, presenting financial reports—and serving a prearranged and desired group interest—namely, submitting MSME financial reports in compliance with SAK EMKM.

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