

The Effect Of Accounting Understanding, Socialization Of SAK EMKM, Education Level, And Work Motivation On The Implementation Of Sak EMKM In UMKM In PD. Pasar Jaya Market Kramat Jati

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Abstract. The purpose of this study is to ascertain how the implementation of SAK EMKM in MSMEs at PD. Pasar Jaya Kramat Jati Market is impacted by Accounting Understanding (X1), Socialization of SAK EMKM (X2), Education Level (X3), and Work Motivation (X4). 200 respondents made up the study's sample, which consisted of MSMEs based at PD. Pasar Jaya Pasar Kramat Jati. Questionnaires based on primary data were utilized. A number of tests, including multiple linear regression, classical assumption testing, data quality testing, descriptive statistical analysis, and hypothesis testing, were used to process the data using SPSS version 26 software. The findings indicated that the implementation of SAK EMKM was significantly impacted, to a partially, by work motivation, socialization of SAK EMKM, and accounting understanding. The application of SAK EMKM is unaffected by educational attainment, nevertheless. With an Adjusted R Square value of 0.366, or 36.6%, simultaneous findings demonstrate that the value of F count (29,682) > F table (2,650). This indicates that the factors of work motivation, education level, socialization to SAK EMKM, and accounting knowledge all affect SAK EMKM implementation. Information technology, business age, organizational culture, and business scale are some of the additional characteristics that affect the remaining 63.4% but were not covered in this study.

Keywords: Accounting Understanding, EMKM SAK Socialization, Education Level, Work Motivation, and Implementation of EMKM SAK.

1. Introduction

The COVID-19 pandemic has not stopped MSMEs in DKI Jakarta from growing. Around the capital city, many new entrepreneurs have emerged. The number of MSMEs in DKI Jakarta has reached 289,370 as of Friday, December 24, 2021, according to Muhammad Abbas, Head of the DKI Jakarta Economic and Financial Bureau [1]. MSMEs are having trouble raising finance, according to data from the Central Bureau of Statistics (2020). 39.22% of MSMEs encountered capital issues during the COVID-19 epidemic [2], according to a complaint report that was received by the Ministry of Cooperatives & SMEs in October 2020.

Comparing 2018 to the end of December 2019, there were approximately 64,194,057 MSMEs. MSMEs play a major role in the economic development of developing nations such as Indonesia, particularly through hiring a large number of people. The sector most impacted by the epidemic is MSMEs, according to Oke Nurwan, Director General of Domestic Trade at the Ministry of Trade [3]. Oke Nurwan claims that one of the biggest problems MSMEs have encountered during the epidemic is getting finance and financing because many of them are "unbankable" or do not match banking criteria. Many MSMEs have been forced to turn to loan sharks because it is difficult to obtain funding from banking institutions [4]. One of the reasons MSMEs are not creditworthy is because they do not report their finances, which is one of the credit qualification requirements.

For many people in Indonesia, micro, small and medium enterprises (MSMEs) are an integral part of their economic activities. MSMEs play a crucial role in driving economic growth in Indonesia and are considered one of the main pillars of the country's economy. The Indonesian economy relies heavily on MSMEs, which serve as the engine for innovation, job creation, and economic growth. MSMEs comprise a wide range of fields, from manufacturing and services to agriculture and technology. MSMEs are the core of the Indonesian economy as they contribute raw materials to large industries and have fewer resources and manpower than large enterprises [5].

A serious problem in the development of MSMEs is the implementation of ETAP (non-publicly accountable entity) financial accounting standards, especially for MSMEs in Indonesia. In particular, financial management for MSMEs that still use simple bookkeeping and lack of knowledge about MSME bookkeeping based on SAK ETAP, is the root cause of MSME problems. According to research [6], regardless of the size of a business, including the MSME industry, it is not immune to financing problems. The MSME industry is still constrained by financing problems, business development, EMKM accounting, and financial management problems. Therefore, MSMEs must be trained, comply with capital and marketing regulations and analyze their financial performance to provide information about the company's financial position, performance and cash flow. This is useful for those who use financial statements. The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) are currently recognized by the Indonesian Institute of Accountants as an accounting standard that makes it easier to prepare financial statements for small and medium-sized businesses. The first day of 2018 saw the implementation of this standard [7]. Despite the fact that MSMEs are using accounting more and more, SAK EMKM's structure is still somewhat basic and does not strictly adhere to the more intricate Financial Accounting Standards for MSMEs. Lists a number of factors, including low educational attainment, a lack of knowledge and comprehension of accounting skills, a shortage of human resources capable of performing accounting tasks in accordance with standards, and the belief that accounting is insufficient and overly complex for the business world [8]. Even though the majority of MSMEs currently have financial statements, incorrect accounting practices continue to be a barrier. Because it uses the historical cost measurement basis and allows small businesses to accurately document their assets and

liabilities, this standard is easier to adopt than SAK ETAP. Although SAK EMKM is straightforward, it has proven capable of providing accurate data for the presentation of financial statements. With the aim of assisting MSME players in meeting bank loan requirements. The successful implementation of SAK EMKM is made possible by various factors, such as accounting understanding, education level, socialization skills, and work motivation of MSME actors.

2. Literature Review

Accounting knowledge is essential for businesses. If an accountant or business owner has extensive accounting expertise, managing the business will be simpler. If someone is able to follow the accounting cycle from recording transactions to creating financial statements, they are said to be knowledgeable about accounting. Accounting knowledge can enhance performance, highlight mistakes in SAK EMKM-based financial statements, and increase the relevance of the resultant SAK EMKM financial statements. If MSME stakeholders comprehend accounting better, SAK EMKM will be implemented more successfully.

This is consistent with studies [9]; [10]; [11] that demonstrate that accounting knowledge has a favorable and noteworthy impact on the use of SAK EMKM in MSMEs. However, studies by [12] and [13] demonstrate that MSMEs' grasp of accounting has no bearing at all on the use of SAK EMKM.

The socialization of SAK EMKM has an important meaning for MSME players in Indonesia. [14] in [15] state that because MSMEs do not receive training and socialization, they do not prepare financial reports based on SAK EMKM. [16] state that socialization is a process of learning and acquiring knowledge, abilities, and attitudes that demonstrate maturity and enable a person to become an active part of society. [16] state that socialization is a process of learning and acquiring knowledge, abilities, and attitudes that demonstrate maturity and enable a person to become an active part of society. This socialization is expected to increase the preparing financial reports. Information regarding the application so that MSME actors can run their businesses in accordance with applicable financial accounting provisions, IAI, its affiliated institutions, and other institutions that understand the concept offer SAK EMKM. With more intensive socialization, MSME players will increasingly understand and be able to apply SAK EMKM.

Work motivation is a type of willpower that takes the form of methods to carry out, identify the goals you have for the company, and assess the level of success and accountability. A company can benefit greatly from work motivation and can inspire and guide people to produce their best work [17]. SAK EMKM adoption will be highly advantageous for MSME owners who possess work motivation, as it is a crucial factor in enterprise management [18]. According to [19] MSME workers who are driven by their employment will be more ebullient at work. Motivated workers are essential for a business to thrive in the face of intense economic rivalry. Those with

strong entrepreneurial motivation will find that applying SAK EMKM to their business development yields significant advantages. Because of this, MSME business actors that are more excited about managing a firm will be more equipped to apply SAK EMKM.

3. Research Method

This research uses quantitative methods, using population samples collected in the real area where the research takes place as a sample. The quantitative research approach is a type of research methodology that is methodically planned, organized, and structured right from the start of the research design. Utilizing positivist principles, quantitative research methodologies are employed to examine certain populations or samples. Creating hypotheses and using research instruments to gather data are common components of quantitative research methods. Interpret this as an effort to use data analysis to explain the outcomes of statistical tests and hypotheses [20].

Answers to a handwritten questionnaire about accounting knowledge, SAK EMKM socialization, educational attainment, and work motivation toward SAK EMKM application serve as the study's primary source of data.

4. Result and Discussion

Descriptive statistical analysis aims to describe the data collected from respondents regarding accounting understanding, socialization of SAK EMKM, education level, work motivation, and implementation of SAK EMKM. Sugiyono [22] defines statistics as a tool used to describe or summarize data that has been collected without intending to make general conclusions. Descriptive statistics are used to provide a general picture of respondents' perceptions of each variable in this study through mean, maximum, minimum, and standard deviation values.

Descriptive statistics are used to give an overview of the data or variables examined in this study, including work motivation, education level, SAK EMKM socialization, accounting comprehension, and SAK EMKM implementation. The lowest, maximum, average, and standard deviation values of the 200 questionnaires are listed below. These are the outcomes of descriptive statistics:

Normality Test

For the study data to satisfy the standards of parametric statistics, it must be determined using the normality test if the data are normally distributed. Based on the findings of the normality test, the data is generally regarded regularly distributed if the Sig. (Significance) value is greater than 0.05; conversely, the data is considered not normally distributed if the Sig. value is less than 0.05. The following are the results derived from the Kolmogorov-Smirnov normalcy test, using a sample size of greater than thirty.

Table 1. Result of Normality Test

One-test Kolmogorov Smirnov Test	
Specification Values	0,200

Source: Primary data processed using SPSS 26, 2024

Multiple Linear Regression Analysis

This research employs multiple linear regression analysis to ascertain the degree to which independent variables (accounting comprehension, socialization of SAK EMKM, education level, and job motivation) influence the dependent variable (SAK EMKM implementation). The results of the multiple linear regression analysis are displayed in the table below:

Table 2. Result of Multiple Linear Regression Analysis

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta
Constant	1.789	1.337	
Understanding of Accounting	0.295	0.057	0.304
Socialization of EMKM Financial Accounting Standards	0.095	0.029	0.191
Education Level	-0.077	0.049	-0.069
Work Motivation	0.360	0.054	0.395

Source: Primary data processed using SPSS 26, 2024

It is possible to calculate the constant values B of 1.789, X1 of 0.295, X2 of 0.095, X3 of -0.077, and X4 of 0.360 by examining the table above. When the regression equation is used in the computation, its value is:

Partial Test (t-test)

This study uses the t-test to ascertain how much one independent variable (X) influences the dependent variable (Y) in a partial manner. The t-table that results has degrees of freedom $df = n - k - 1 = 195$ if four independent variables are included in a sample of 200 and the error rate is set at 2.5% (0.025).

Table 3. Result of Partial Test

Model	t-Statistic	P-Values
Constant	1.290	0.199
Understanding of Accounting	5.144	0.000
Socialization of EMKM Financial Accounting Standards	3.307	0.001
Education Level	-1.565	0.119

Model	t-Statistic	P-Values
Work Motivation	6.722	0.000

Source: Primary data processed using SPSS 26, 2024

Simultaneous Test (F-test)

Researchers employ the F test, a simultaneous test, to determine whether or not each independent variable in a study impacts the dependent variable concurrently or collectively. According to the F distribution table, there are 200 data points (N), the correlation coefficient has a significance level of 2.5%, and the F table is equal to $(df1 = k - 1; df2 = n - k) = (3; 196) = 2.650$.

Table 4. Result of Simultaneous Test

Model	F	Sig.
Regression	29.632	0.000

Source: Primary data processed using SPSS 26, 2024

5. Conclusion

The findings of the hypothesis research indicate that the application of SAK EMKM in MSMEs at PD. Pasar Jaya Pasar Kramat Jati is influenced by accounting knowledge, SAK EMKM socialization, educational attainment, and work motivation. Here are a few inferences that can be drawn:

1. The Accounting Understanding variable (X1), which utilizes data from 200 respondents, displays a minimum value of 8, a maximum value of 20, a mean of 15.98, and a standard deviation of 2.857 following data processing and descriptive statistical testing. Minimum value: 14, maximum value: 35, mean: 26.00, standard deviation: 5.582 are displayed for the SAK EMKM Socialization variable (X2). A minimum value of 4 and a maximum value of 15, with a mean of 10.35 and a standard deviation of 3.194, are displayed by the education level variable (X3). A minimum value of 15, a maximum value of 25, a mean of 20.09, and a standard deviation of 3.038 are displayed for the Work Motivation variable (X4). lowest value: 9, maximum value: 20, mean: 15.40, lowest value: 9 and standard deviation: 2.764 are displayed for the SAK EMKM Implementation variable (Y).
2. The outcomes of the F test, also known as simultaneous hypothesis testing, demonstrate that the application of SAK EMKM is highly impacted concurrently and by accounting comprehension, SAK EMKM socialization, education level, and work motivation. The fact that H5 is accepted is demonstrated by the fact that F count $29.682 > F$ table 2.650 with a significance level of $0.000 < 0.025$. The application of SAK EMKM is the dependent variable, and it is thus simultaneously affected by accounting understanding, work motivation, education level, and socialization of SAK EMKM.

3. The coefficient of determination of the dependent variable (Y) is still far from ideal, as indicated by the coefficient of determination (R²) test results, which also reveal that the coefficient of determination is still far from the number 1 (0.366). 36.6%, or 0.366, is the Adjusted R Square value. But additional variables not included in this study have an impact on the remaining 0.634, or 63.4%.

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