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ANALYSIS OF FACTORS AFFECTING THE IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARDS FOR MICRO, SMALL AND MEDIUM ENTITIES (SAK-EMKM) ON BATIK MSMEs IN PEKALONGAN REGENCY

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Abstract—**Micro, Small, and Medium Enterprises (MSMEs) is a sector that contributes significantly in recovering the economic recession due to the Covid-19 pandemic. In empowering MSMEs, the government develops the concept of the signature product. One of Indonesia's top signature products is batik. Pekalongan is known as the "Batik City" which has great potential in batik businesses and now they have grown economically. The potential of increased transactions because of the technology utilization is also an opportunity for business to optimize their financial reporting in order to obtain higher equity. Through simplification of Small and Medium Entity Financial Accounting Standards (SAK-EMKM) that were published by IAI, this study aims to identify several factors on the implementation of EMKM Financial Accounting Standards. Determinants of Education, Motivation, Owners' Perception of Business, and Socialization Accounting Standard were tested for their level of influence on the Implementation of SAK-EMKM. The results showed that the Owner's Education and Motivation did not have a positive effect on the implementation of SAK-EMKM so that they were not the factors in the implementation of SAK-EMKM. While the Owner's Perception of Business and the Socialization Accounting Standard have a positive effect on the implementation of SAK-EMKM so that both of them are the factors in the implementation of SAK-EMKM of MSMEs Batik Pekalongan.**

Keywords—SAK-EMKM Implementation, Socialization Accounting Standard, MSME of Batik Pekalongan

I. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a sector that is predicted to be able to contribute significantly in recovering the economic recession due to the Covid-19 pandemic. The Indonesian government is increasingly paying attention to the development of MSMEs and is trying to optimize it from time to time. Exploring the potential in a sector also means not forgetting to identify problems that can hinder its growth. Capital is often the main factor needed to develop MSMEs. The reason is that 60%-70% of MSMEs in Indonesia do not have access to financing. Capital from banks or other financial industries is widely available but difficult to obtain due to administrative and technical requirements that have not been met by MSME's. Based on this, the government

hopes that MSMEs will have better access to capital by issuing Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) through the Indonesian Institute of Accountants (IAI).

In empowering MSMEs, the government is also making efforts to develop the concept of superior products. One of Indonesia's leading products is batik. Pekalongan is known as the "Batik City" which has great potential in batik activities and until now has grown so rapidly. Setono Batik Market is one of the batik centers with the largest number of batik shops in Pekalongan. The increasing MSMEs at Setono Batik Market has considerable potential because its location is located on a strategic north coast route. The growth of MSMEs batik in Pekalongan is increasing along the digitalisation that support business people to expand marketing. The potential for increased transactions from the use of information technology is also an opportunity for business people to access information and expand knowledge so that they can optimize their financial reporting. With the simplification of accounting standards and ease of access to information at this time, MSME's are expected to be able to develop strategies to increase their business funding better by knowing the determinants of the implementation of EMKM Financial Accounting Standards.

Implementation of SAK-EMKM is often influenced by owner education, owner motivation, owner perception, and socialization related to SAK-EMKM among MSME's. In previous studies, each factor showed different results. Education level is a person's last education, both formal and non-formal. The level of education can have a positive effect on the implementation of SAK-EMKM because the higher the level of education a person has will affect how the person's development and thinking patterns are. Someone who has a higher education or has knowledge of accounting will know the benefits of implementing SAK-EMKM (Kusuma and Lutfiany, 2018).

Motivation is an encouragement for someone to achieve their goals. Owner motivation has a positive effect on the implementation of SAK-EMKM because the strength or weakness of a person's motivation can determine the size of achievement (Purnama, 2010). Someone who has a high

motivation to develop his business will know the benefits of implementing the SAK-EMKM report for the progress of his business. While perception is a person's perspective in describing or interpreting an object, event, and human. People will behave according to the perception they have. The perception of MSME's is a person's learning process through prejudice from information both from hearing and sight. The owner's perception is closely related to the continuity of his business. Anisykurlilah (2019) states that the perception of entrepreneurs can influence the implementation of SAK-EMKM.

The socialization and training received by business actors can affect the knowledge and willingness of business actors to implement SAK-EMKM. Socialization is an activity that involves direct interaction in an effort to communicate the intent and purpose of a matter so that it is expected to have a direct impact on the decision-making of the participants who are the target of socialization. Currently, a socialization activity can be more easily carried out because there are more capable information technology facilities so that it is predicted that it has a greater chance of influencing the implementation of SAK-EMKM.

II. BACKGROUND THEORY

A. Micro, Small and Medium Enterprises (MSMEs)

MSMEs are productive business units that stand-alone, which are carried out by individuals or business entities in all economic sectors. In principle, the distinction between micro, small, medium, and large enterprises are generally based on the initial asset value (excluding land and buildings), the average annual turnover, or the number of permanent workers. However, the definition of MSMEs based on these three measuring tools differs by country. In Indonesia, the definition of MSMEs is regulated in the Law of the Republic of Indonesia Number 20 of 2008 concerning MSMEs but currently, the Job Creation Law has changed several previous provisions. One of the amended provisions is related to the criteria for MSMEs with further descriptions outlined in Government Regulation Number 7 of 2021 concerning Ease, Protection, Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (PP MSMEs).

The regulation of MSMEs regulates the grouping of MSMEs based on business capital or annual sales results. Categorization is based on the amount of working capital and sales results for each company scale. The valuation of the amount of business capital does not include land and buildings for business premises. Micro-businesses have criteria for working capital of a maximum of 1 billion Rupiahs or having annual sales of a maximum of 2 billion Rupiahs. Small businesses have a business capital criteria of more than 1 billion to 5 billion Rupiahs or have annual sales results of more than 2 billion to 15 billion Rupiahs. Medium Enterprises have a business capital criteria of more than 5 billion to 10 billion Rupiahs or have annual sales results of more than 15 billion to 50 billion Rupiahs.

B. SAK-EMKM

SAK-EMKM is a Financial Accounting Standard that is intended to be used by micro, small and medium-sized entities. Micro, small and medium enterprises are entities without significant public accountability that meet the definition and criteria of micro, small and medium enterprises as stipulated in the prevailing laws and regulations in Indonesia. SAK-EMKM can be used by entities that do not meet the definitions and criteria previously mentioned if the authority allows the entity to prepare financial statements based on SAK-EMKM (Indonesian Institute of Accountants, 2016:1).

C. Financial Report

The purpose of financial statements according to SAK-EMKM is to provide information on the financial position and performance of an entity that is useful to a large number of users in making economic decisions by anyone who is not in a position to request special financial statements to meet the information needs. These users include entity resource providers, such as creditors and investors. The financial report also shows the accountability of management for the resources entrusted to it (Indonesian Institute of Accountants, 2016:3). Financial statements according to Financial Accounting Standards for Micro, Small, and Medium Entities consist of: Statement of Financial Position (Balance Sheet), Income Statement, Notes to Financial Statements.

D. Implementation of SAK-EMKM

Accounting information is one of the reliable information and can be used as a basis for decision making. The accounting information is contained in the financial statements. Anisykurlillah (2017) states that accounting information has an effect on the desire of MSMEs to accept SAK-EMKM. Quality accounting information is used by business actors to support business success. In addition, the level of education is also important to support the understanding of MSMEs in preparing financial reports based on SAK-EMKM.

SAK-EMKM contains a simpler accounting arrangement than SAK-ETAP because it regulates transactions carried out by EMKM with purely historical cost measurements. SAK-EMKM is expected to be able to assist MSME's in compiling financial reports so as to make it easier for MSME's to get access to funding. The Indonesian Institute of Accountants issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) which was approved by the Financial Accounting Standards Board (DSAK) on 18 May 2016 and is effective for the preparation of financial statements starting on 1 January 2018.

E. Business Owner Education

According to the Big Indonesian Dictionary (KBBI), education has a meaning as a learning process for each individual to achieve higher knowledge and understanding of certain and specific objects. Formally obtained the results of knowledge of each individual who has a mindset, behavior,

and morals in accordance with the education obtained. According to Law No. 20 of 2003, the national education system has an educational pathway consisting of formal education, non-formal education, and informal education.

Formal education is a structured and tiered educational path, such as basic education, secondary education, and higher education. For example, basic education is Elementary School (SD), Junior High School (SMP), or other equivalent forms. Secondary education such as Senior High School (SMA) or Vocational High School (SMK), or other equivalent forms. Higher education consists of Diplomas, Bachelors's, Masters, Specialists, and doctorate. While non-formal education is education that functions as an addition or complement to formal education, such as courses and training aimed at developing self-ability. Quoted by Pratiwi and Hanafi (2016) the education of MSME entrepreneurs can be determined based on the formal education that has been taken. If the formal education level of the owner or manager is low, the presentation and use of accounting information will also be low when compared to the owner's high level of formal education.

Education is something that must be owned by someone to develop the potential that exists in humans in improving their abilities to be better than before and in order to be able to apply what they know in everyday life, including in attitude and behavior. Education is a conscious and planned effort to create a learning atmosphere and learning process so that students can actively develop their potential. The owner's education level is the level of education owned by MSME owners. Indicators of the owner's education level according to Rudiantoro and Siregar (2012) are the education obtained in formal schools, including Elementary School (SD), Junior High School (SMP), High School (SMA), Diploma, and Bachelor. The results of research conducted by Rudiantoro and Siregar (2012) partially variable level of education does not significantly affect the variable implementation of SAK-EMKM in MSMEs. Based on the literature review and previous research that has been described, the following hypothesis is formulated:

H1: *Owner's education has a positive effect on the implementation of SAK-EMKM in the business of MSMEs at the Setono Batik Market Pekalongan.*

F. Motivation of Business Owners

From the understanding and definition of motivation by the experts above, it can be concluded that motivation is a condition or condition that encourages, stimulates, or moves a person to do something or the activity he does so that he can achieve his goals. Motivation becomes a strength, power, or power, or a complex situation and readiness within the individual to move towards a certain goal, both consciously and unconsciously (Kompri, 2016).

A person's motivation can be generated and grow through himself (intrinsic) or from the environment (extrinsic). Intrinsic motivation means the desire of oneself to act in the absence of external stimuli. Intrinsic motivation will be more profitable and provide consistency in learning. Kompri (2016) states that extrinsic motivation is described as motivation that comes from outside the individual and cannot be controlled by the individual which is exemplified by values, prizes, and or awards used to stimulate one's motivation. If someone does not have motivation, then that person will not be able to receive and implement information optimally. To be able to accept and implement SAK-EMKM properly, MSME owners have a strong motivation to develop their business.

Robbins (2003) says that motivation is a willingness to try as optimally as possible in achieving organizational goals which are influenced by the ability of the business to satisfy several individual needs. It can also be concluded that motivation is an action that can encourage someone to try to achieve certain business goals or objectives. Motivation questions how to direct the power and potential of subordinates so that they are able to work together productively, successfully achieve and realize predetermined goals.

Motivation is defined as an internal condition that arouses us to act, encourages us to achieve certain goals, and keeps us interested in certain activities. The results of research conducted by Rudiantoro and Siregar (2012) Partially, the motivation variable has a significant effect on the variables of implementing SAK-EMKM in MSMEs. Based on the literature review and previous research that has been described, the following hypothesis is formulated:

H2: *The owner's motivation has a positive effect on the implementation of SAK-EMKM in the business of MSMEs at the Setono Batik Market Pekalongan.*

G. Business Owner Perception

Perception is a cognitive process experienced by everyone in understanding information about their environment, either through sight, hearing, appreciation, feeling, or smell (Robbins, 2003). The perception selection process is a process of how a person can be interested in an object so as to give rise to a perception of the object. Business perception is related to the perspective on an object by means of interpretation which cannot be separated from a person's personal characteristics such as attitudes, interests, hopes, interests, motives, and experiences. According to Robbins (2013), perception is generally influenced by two factors, namely internal factors, and external factors. Internal factors are factors that come from within, such as attitudes, habits, and desires. While external factors come from outside the individual. Business perceptions also affect the use of SAK-EMKM in their business financial statements because each business actor has a different perception.

According to Robbins (2003), perception is how a person views an object and tries to interpret what he sees, that interpretation is strongly influenced by the personal characteristics of the perceptual actor such as attitudes, interests, hopes, interests, motives, and experiences. The perception of MSMEs is also influenced by the use of SAK

because each owner has a different perception. MSME's should have a good perception of the preparation of financial reports. The perception of MSME's is a person's learning process through prejudice from the information. The results of research conducted by Viola Syukrina E Janrosl (2018) show that the perception of MSME's has a significant effect on the use of SAK-EMKM in MSMEs. Based on the literature review and previous research that has been described, the following hypothesis is formulated:

H3: Perceptions of SAK-EMKM Owners have a positive effect on the implementation of SAK-EMKM in the business of MSMEs at the Setono Batik Market Pekalongan.

G. Socialization of SAK-EMKM

The definition of socialization according to Dirdjosisworo (1985: 81) is the process of a person acquiring knowledge, skills, and attitudes that can be accepted or practiced to be able to function as adults and at the same time as active actors in certain positions or roles in society. According to Dirdjosisworo (1985: 81), socialization contains three important meanings, namely: The process of socialization is a learning process, which is a process of an individual taking the way of life or culture of his community. In the socialization process, the individual learns a measure of behavioral compliance in the society in which he lives with patterns of values, behavior, ideas, attitudes, and habits. All the traits and skills learned in the socialization process can be structured and developed as a single entity within the individual.

The definition of socialization according to Dirdjosisworo (1985: 135) Socialization is the process of a person acquiring knowledge, skills, and attitudes that he treats so that he can function as an adult and at the same time as an active actor in a certain position or role in society. Socialization of SAK-EMKM is a process of individuals learning how to adapt to a certain environment and how to coordinate their behavior with the behavior of others so that they can learn according to their roles and applicable rules. Access to information is now easier, allowing a person to get socialized about the things he needs to achieve certain goals. The easy dissemination of information also allows a wider reach for the dissemination of the information. The results of research conducted by Nuril Badria and Nur Diana (2018) socialization has a significant effect on the implementation of SAK-EMKM.

H4: The Socialization of SAK-EMKM Owners have a positive effect on the implementation of SAK-EMKM in the business of MSMEs at the Setono Batik Market Pekalongan.

III. RESEARCH METHOD

A. Population and Sample

The population of this reserach is all of The MSMEs at Setono Batik Market Pekalongan which there are 600 shops that consist of large and small shops. The sampling technique

in this study uses a probability sampling technique, which is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as sample members (Sugiyono, 2010: 120). One of the probability sampling techniques is incidental sampling, which is a technique for determining the sample by chance, or anyone who coincidentally (incidentally) meets the researcher on the object of research and is deemed to match the characteristics of the specified sample to be sampled.

B. Data Collection Techniques

The data collection technique is a survey method using a questionnaire. A questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents in this study who are the owner of *MSMEs at the Setono Batik Market Pekalongan.* in order to measure respondents' opinions using an interval scale. The interval scale used is the Likert scale to measure attitudes, income, and perceptions of a person or group of people about social phenomena (Sugiyono, 2016:132). The questionnaire was also tested for validity and reliability.

C. Equation

Multiple linear regression analysis aims to determine the effect of the independent variable (X) on the related variable (Y). If the independent variable (X) is more than one, then the analysis is used with the multiple linear regression method. Multiple linear regression equation, as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e$$

Description:
Y = Implementation of SAK-EMKM
a = Constant
b1,....,b7 = Regression coefficient
X1 = Owner's Education
X2 = Owner's Motivation
X3 = Business Perception
X4 = Socialization of SAK-EMKM
e = nuisance error / error

After testing the hypothesis, the regression coefficient needs to be tested through the Individual Regression Coefficient Test (t-test) and the Determination Coefficient Test (R^2). This study uses a statistical procedure whose processing uses the IBM SPSS Statistics 23 application.

IV. RESEARCH RESULTS AND DISCUSSION

Regression analysis aims to determine the magnitude of the influence of the independent variable (X) on the related variable (Y). This study uses multiple linear regression analysis methods with SPSS 23. The results presented in the following table:

Table1 The Results of Coefficient Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	10,040	2,165		4,638	0,064
Owner's Education	0,881	0,006	0,476	0,427	0,627
Owner's Motivation	-0,574	0,264	-0,098	-0,554	0,042
Owner's Perception	0,509	0,341	0,133	1,973	0,038
SAK-EMKM Socialization	0,789	0,342	0,424	2,306	0,025

The table above shows that the value of the beta coefficient on Unstandardized Coefficients, then the multiple linear regression equation is as follows:

$$Y = 10.040 + 0.881X_1 - 0.574X_2 + 0.509 X_3 + 0.789 X_4 + e$$

A. The Owner's Education Factor

Based on data obtained from MSMEs at the Setono Batik Market Pekalongan., the owner's education variable with a significance value of 0.627>0.05 indicates that the owner's education has a negative effect on the implementation of SAK-EMKM. Thus, Hypothesis 1 which states that Owner's Education has an effect on the implementation of SAK-EMKM in the MSMEs at the Setono Batik Market Pekalongan is rejected. From the results of the description of respondents based on education, it can be seen that most of the respondents' last education was SMA/SMK. The level of education that has been taken does not affect the perception or view of MSME's towards the preparation of financial reports based on applicable standards, if a person is willing to learn or understand financial statements, it will be easy to apply financial statements in their business in accordance with SAK-EMKM.

The results of this study are in line with research conducted by Tuti (2014), which states that MSME's with a low educational background but who have a desire to learn and participate in socialization regarding bookkeeping financial statements, they will be able to understand financial statements that are correct and in accordance with standards. Now there are many non-formal institutions or socialization and seminars related to accounting, which can be attended to increase understanding of financial statement bookkeeping.

4.2 The Owner's Motivation Factor

Based on data obtained from MSMEs at the Setono Batik Market Pekalongan the owner's motivation variable with a significance value of 0.042 <0.05 indicates that the owner's motivation has an influence on the implementation of SAK-EMKM. Thus, Hypothesis 2 which states that the Owner's Motivation has an effect on the Implementation of SAK-EMKM in the business of MSMEs at the Setono Batik Market Pekalongan is rejected. The owner's motivation affects the

implementation of SAK-EMKM in MSMEs at the Setono Batik Market Pekalongan because there are still many MSMEs actors who already know or understand the applicable information technology, but are still reluctant to make financial reports in accordance with SAK-EMKM because the money reports incoming and outgoing money is considered sufficient. Regarding operations, the owners also only rely on records of the number of goods in stock. From this simple record, they feel they can run their business well and sustainably. Even the motivation to develop a business does not use bank credit as a strategy so that compiling financial reports in accordance with SAK-EMKM is not considered necessary.

The results of this study are in line with research conducted by Tuti (2014) which states that the owner's motivation does not affect the need for SAK-ETAP for MSMEs. The owner's motivation does not encourage MSMEs to understand the need for SAK-ETAP and its application in their business. However, Pratiwi (2016) states that the owner's motivation has an effect on the implementation of SAK-ETAP on MSMEs. An MSME actor who understands information technology tends to want to be able to apply SAK-ETAP better in his business financial statements.

C. The Owner's Perception

Based on data obtained from MSMEs at the Setono Batik Market Pekalongan the owner's perception variable with a significance value of 0.038 <0.05 indicates that the owner's perception has an influence on the implementation of SAK-EMKM. Thus, Hypothesis 3 which states that the Owner's Perception has an effect on the implementation of SAK-EMKM in the business of MSMEs at the Setono Batik Market Pekalongan is accepted. Every business actor has a different perception of financial statements. If they think that compiling financial reports is important and provides greater benefits than the costs incurred, then business actors will prepare financial reports in accordance with SAK-EMKM. In addition, there is a perception that by making financial reports in accordance with SAK-EMKM they assume that their business will get better. The results of this study are in line with research conducted by Uma Dewi, et al. (2017), the perception of MSME's can change the thinking that originally considered it difficult to compile financial reports, into something easy.

V. RESEARCH CONCLUSION

Owner's Education and Owner's Motivation are not determinants of SAK-EMKM implementation. While the Owner's Perception and the Socialization of SAK-EMKM has a positive influence on the Implementation of SAK-EMKM so both of them are the determinant of the implementation of SAK-EMKM. The issuance of SAK-EMKM is expected to be widely implemented by MSME's by carrying out various socialization so that it is hoped that later the Batik community or MSMEs in Pekalongan can for preparing financial reports. The more of socialization of SAK-EMKM will increase the implementation of SAK-EMKM in Pekalongan, especially for Batik MSME's.

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