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FACTORS AFFECTING THE UNDERSTANDING OF UMKM IN PREPARING FINANCIAL REPORTS ACCORDING TO SAK EMKM IN GUNUNG ANYAR SUB-DISTRICT

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Abstract

Preparation of accurate and timely financial statements is very important for MSMEs to be able to monitor financial performance and make good business decisions. However, MSMEs often experience difficulties in preparing financial statements in accordance with Financial Accounting Standards for Micro, Small and Medium Entities. Some factors that can affect the understanding of MSMEs in preparing financial statements according to Sak EMKM are information and socialization, educational background, education level, business size, length of business. So this study aims to test and prove the factors that affect the understanding of micro, small and medium enterprises in the preparation of financial statements based on accounting standards for micro, small and medium entities in MSMEs in Gunung Anyar district. The type of research used in this study is quantitative research. The data analysis technique used in this study uses Partial Least Square (PLS) which consists of outer model and inner model. The results showed that Information and Socialization, Educational Background, Education Level did not have a significant effect on the understanding of MSME actors in preparing financial statements based on Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). Meanwhile, Business Duration and Business Size have a significant effect on the understanding of MSME actors in preparing financial statements based on SAK EMKM in Gunung Anyar district.

Keywords: *Business Size, Education Background, Education Level, Length of Business, Understanding of Financial Accounting Standards of Micro Small and Medium Entities*

INTRODUCTION

Micro, small and medium enterprises (MSMEs) have an important role in improving the welfare of the Indonesian people because they can absorb the number of unemployed and make a high contribution to gross domestic product. The ease of creation and development makes MSMEs have their own advantages over large businesses. According to (Loen, 2019) the advantages of MSMEs compared to large businesses are: 1. Innovation in technology that has easily occurred in product development. 2. Based on local resources so as to maximize potential and strengthen independence. 3. The ability to create quite a lot of employment or labor absorption. 4. Flexibility and ability to adjust to market conditions quickly compared to large-scale companies that are generally bureaucratic. 5. There is managerial dynamism and an entrepreneurial role.

The superiority of MSMEs in business management and the application of management makes MSME actors less professional, this is related to the preparation of financial reports. According to (Rismawandi et al., 2022) MSMEs face many obstacles, one of which is financial reporting bookkeeping. MSMEs are too focused on the production and operational processes, so that MSME actors do not pay attention to bookkeeping financial reporting.

Limited knowledge of accounting science, the complexity of the accounting process, and the assumption that financial reports are not important for MSME actors as well as several other factors that influence the understanding of MSME actors of the Financial Accounting Standards for Micro,

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Small and Medium Entities (SAK EMKM), so that there are still many MSME actors who have not used accounting information to the fullest and have not been able to provide accounting information related to their business conditions.

The first factor that influences the understanding of MSME actors is information and socialization. Small and medium entrepreneurs who get good information and socialization will also have a better understanding of SAK EMKM. This supports the implementation process of SAK EMKM in the continuity of the business processes of MSME actors.

The second factor is the educational background of MSME actors. The educational background of MSME actors in the accounting section will affect the preparation of financial reports for small and medium enterprises. An accounting education background will have a good perception of SAK EMKM compared to a non-accounting background.

The third factor that influences the understanding of MSME actors is the level of education. The level of education that MSME actors have taken has an influence on the perspective on accounting information related to small and medium business operations. So that information, especially accounting in small and medium business operations, is in accordance with applicable standards.

The fourth factor that influences the understanding of MSME actors is the length of business. The length of business or business age factor is one of the considerations for business assessment by investors and banks. Because from the length of the business, it can be seen the track record of the business process that has been undertaken so far. The longer the age of the business provides advantages in terms of business structure and the process of disciplining every action of MSMEs, in this case, the bookkeeping of business financial reports.

The fifth factor that influences the understanding of MSME actors is business size. The business size factor can influence the thinking of MSME actors regarding the higher level of business transactions. The bigger the size of the business, the more it encourages business actors to learn and think about solutions to the problems they face.

This research is supported by research (Prawesti, 2017), (Budiman et al., 2017), (Febriyanti & Wardhani, 2018) which states that information and socialization, educational background, education level have no effect and are not significant to the understanding of the application of SAK EMKM. but contrary to research (Silvia & Azmi, 2019) and (Sholeh et al., 2020) which states that turnover and the provision of information and socialization of SAK EMKM have a positive effect on the perceptions of MSME entrepreneurs in SAK EMKM-based financial reporting, but the level of education, technology utilization, and length of business have no effect on the perceptions of MSME entrepreneurs in SAK EMKM-based financial reporting.

Based on previous studies and the phenomena found, the authors are interested in conducting research with the title "Factors Affecting the Understanding of MSMEs in Preparing Financial Statements Based on SAK EMKM in MSMEs in Gunung Anyar District".

THEORETICAL REVIEW

Theory of Planned Behavior

According to (Ajzen, 1991) in research (Nurbaeti et al., 2019) This theory is a social theory that predicts human behavior. The main factor of theory of planned behavior is the individual's intention to perform certain behaviors. Human behavior can be caused by a person's beliefs about behavior and overestimated beliefs about others. This theory relates to financial behavior. According to (Susanti et al., 2018) (Susanti et al., 2018), financial behavior relates to how a person treats, manages, and uses the financial resources available to him such as making a budget, saving money and controlling spending, investing, and paying obligations on time.

This proves that individuals who get information and socialization, have the right educational background, a high level of education, have a large business scale, and have a business for a long time are closely related to financial behavior. These factors are the basis for the theory of planned behavior and create a relationship between the factors that influence the understanding of MSME actors in preparing financial reports on SAK EMKM. This relationship exists if MSME actors carry out financial planning with financial behavior that can support their business financial planning in order to produce good financial planning.

Micro, Small and Medium Enterprises (MSMEs)

Based on Law No. 20/2008 on Micro, Small and Medium Enterprises. The definition of a micro business according to the Law is a productive business owned by individuals and/or individual businesses that meet the criteria of a micro business. According to the Central Bureau of Statistics, the definition of a business is an economic unit that carries out activities with the aim of producing goods/services for sale or exchange for other goods and there is a person or more who is responsible and has the authority to manage the business.

Financial report

According to (Nuvitasari et al., 2019) financial statements are information that reflects the finances of an entity or organization that can be used to assess how the entity or organization is performing in a certain period. Financial statements generally consist of an income statement, balance sheet, cash flow statement, statement of changes in capital and notes to financial statements. The purpose of financial statements is to provide financial information of a company to meet the interests of various parties with an interest in financial statements.

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Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM)

The Indonesian Institute of Accountants (IAl) issued SAK EMKM to help Indonesian MSMEs become more transparent, efficient, and accountable. This aspect has been the biggest challenge for Indonesian MSMEs in accessing capital from financial institutions, thus hindering the growth and role of MSMEs as the pillar of the Indonesian economy in the future. SAK EMKM as a benchmark to facilitate and gain understanding in preparing financial statements because it provides a simpler form than SAK ETAP.

Understanding of MSMEs in Preparing Financial Statements Based on SAK EMKM

People who have an understanding of accounting standards are people who are good at and understand accounting standards. According to (Susilowati et al., 2021) accounting understanding has a positive and significant effect on the application of SAK EMKM because if MSME actors understand and are able to prepare financial reports in accordance with applicable accounting standards in Indonesia, it can be said that MSME actors understand SAK EMKM.

Information and Socialization

According to (Kautsar & Rejeki, 2020) information and socialization are ways or methods to help and introduce MSMEs. In this case, information and socialization is the process of implementing financial reports that assist MSMEs in making financial reports to improve their business and understand about SAK EMKM. According to (Wati, 2021) accounting information is a tool used by users of accounting information. Accounting information as quantitative information about economic entities that is useful for making economic decisions in determining choices among other alternative actions.

Educational Background

Educational background is the field of study or major pursued by the actor. According to (Julyanda & Rejeki, 2018) education is a conscious and planned effort to create a learning atmosphere and learning process to actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character and skills needed by themselves and society. Educational backgrounds by entrepreneurs include accounting, management, economics, or others.

Education Level

According to (Efriyenti & Yusran, 2020) formal education levels consist of basic education, secondary education and higher education. Types of education include general, vocational, academic, professional, vocational, religious and special education. Meanwhile, according to (Wati, 2021) states that the level of education is the level of formal education that has been taken by MSME owners.

Business Age

Business age is the length of an entrepreneur in running his business. The length of time the business has been running can affect its expertise or productivity, so that it can increase efficiency and be able to reduce production costs smaller than the sales results. Length of business results in changes in the company's mindset in acting and running company operations.

Business Size

According to (Julyanda & Rejeki, 2018) business size is a scale that indicates the size or size of an entity or company which can be measured by sales volume, asset value and the number of employees of the company. The size of the company can also be measured through the number of workers, the amount of production, the amount of working capital, the amount of investment and others. The larger the scale of the business, the more the company's activities, which are characterized by the number of employees.

Framework of Thought

The research conceptual framework is formulated based on the theoretical review and review of previous research as follows:

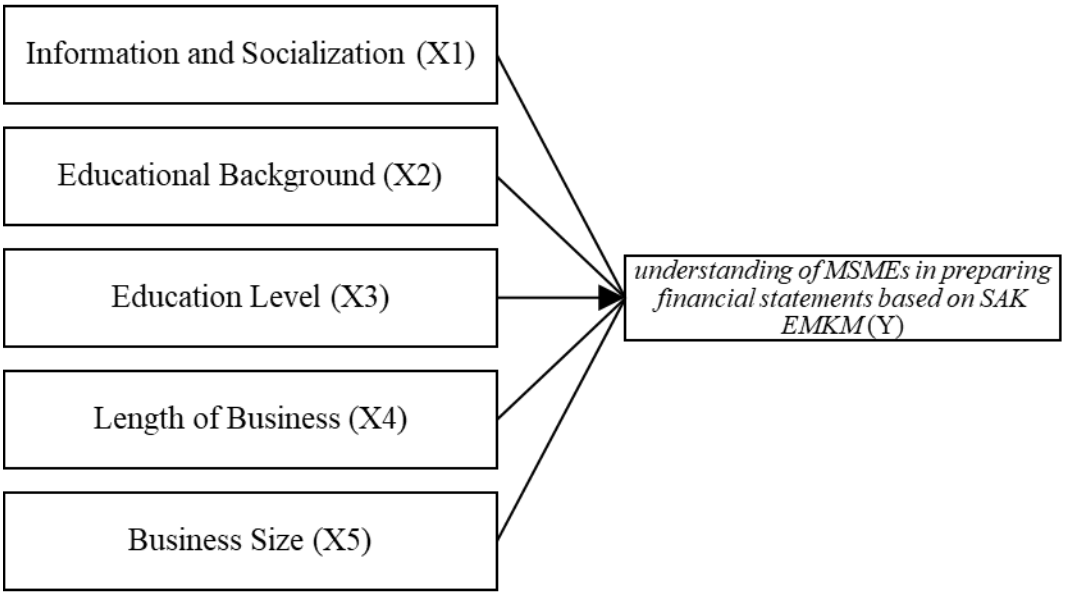

Figure 1. Conceptual Framework

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Hypothesis Development

Information and socialization is an effort made by the Indonesian Institute of Accountants, certain institutions or other related parties which aims to introduce and provide information and knowledge to MSMEs regarding the contents of the SAK rules. According to (Wati, 2021) business actors obtain information and also good socialization, the level of understanding of SAK EMKM will be better so that it states that the provision of information and socialization has a significant positive effect on the use of SAK EMKM in MSMEs.

H1: Information & Socialization has a positive effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM in MSMEs in Gunung Anyar District.

Business actors who have an accounting education background are believed to have a better perception of SAK EMKM compared to business actors who have a background other than accounting. According to (Prawesti, 2017) which proves that educational background affects the understanding of MSMEs in preparing financial reports based on SAK EMKM.

H2: Background Education has a positive effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM in MSMEs in Gunung Anyar District.

The level of education that has been taken and owned by a person is basically an effort made to obtain good performance. A high level of public education is important for readiness to face challenges in global change. According to (Dewi & Purwatiningsih, 2021) stated that there is a significant positive influence between the level of education on the understanding of MSMEs in the application of SAK EMKM.

H3: The level of education has a positive effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM in MSMEs in Gunung Anyar District.

According to (Wati, 2021) the length of the business will also determine the maturity of MSME actors to make decisions on their actions. The longer the age of the business, the better the business development will be. The results of research (Julyanda & Rejeki, 2018) state that there is a positive influence between the length of business on the understanding of MSMEs in preparing financial reports based on SAK EMKM. The longer the business runs, the higher the motivation or encouragement of MSME actors to prepare financial reports based on SAK EMKM.

H4: Length of business has a positive effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM in MSMEs in Gunung Anyar District.

According to (Julyanda & Rejeki, 2018) business size is a scale that shows the size or size of an entity or company which can be measured by sales volume, asset value and the number of employees of the company. The larger an entity, the greater the level of complexity of the company, so accounting information will be needed. Research by (Efriyenti & Yusran, 2020) states that there is a significant positive influence between business scale on the understanding of MSMEs in preparing financial reports based on SAK EMKM.

H5 : Business size has a positive effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM in MSMEs in Gunung Anyar District.

METHOD

The type of research used in this study is quantitative research. The population and sample in this study were 592 MSME actors in Gunung Anyar sub-district and the number of samples used was 86 respondents. The type of data used in this study consists of primary data and secondary data. Primary data obtained directly from respondents' answers through filling out a questionnaire that has been distributed in the form of a questionnaire to 86 MSME actors in Gunung Anyar as respondents. Secondary data used in this study is in the form of literature data obtained by the author through studies derived from scientific journals, reference books, articles and other sources of information.

In this study there are 5 independent variables and 1 dependent variable. The independent variables consist of information and socialization, educational background, education level, length of business, and business size. While the dependent variable is the understanding of MSME actors in preparing financial reports based on SAK EMKM. The data analysis technique used in this study uses Partial Least Square (PLS) which consists of outer model and inner model.

RESULTS AND DISCUSSION

Through the results of data processing and analysis, it is known that the data has met the outer model evaluation, namely each variable has met convergent validity, discriminant validity, and composite reliability. Based on the evaluation of the inner model, the coefficient of determination (R2) value of 0.602 is obtained, meaning that accountability can be explained by 60.2% by information and socialization, educational background, education level, length of business, and business size, while the remaining 39.8% is explained by other variables not examined in this study.

Table 1. Hypothesis Test

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**	Description
Information and Socialization (X1) -> Understanding of SAK EMKM (Y	0,150	0,147	0,094	1,593	0,111	Not Significant
Education Level (X3) ->	0,134	0,132	0,099	1,350	0,177	Not

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Understanding of SAK EMKM (Y)						Significant
Length of Business (X4) -> Understanding of SAK EMKM (Y)	0,245	0,243	0,113	2,164	0,031	Significant
Educational Background (X2) -> Understanding of SAK EMKM (Y)	0,070	0,083	0,078	0,896	0,370	Not Significant
Business Size (X5) -> Understanding of SAK EMKM (Y)	0,355	0,353	0,119	2,993	0,003	Significant

Source: Data processed by SmartPLS 4.0

The effect of information and socialization on the understanding of MSMEs in preparing financial statements based on SAK EMKM

From the table above, it can be seen that the P - Values value is 0.111 above 0.05 and significant, which is indicated by the t-statistic value of 1.593. The P - Values value indicates that information and socialization have no effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM. Based on these results, it can be concluded that the first hypothesis is rejected and insignificant.

It can be concluded that information and socialization have no effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM. The results of this analysis are in line with research (Ita Prawesti, 2017) entitled Factors Affecting the Understanding of MSMEs in Preparing Financial Statements Based on SAK ETAP, which states that socialization and information have no effect on the preparation of financial statements based on SAK ETAP.

The effect of educational background on the understanding of MSMEs in preparing financial statements based on SAK EMKM

From the table above, it can be seen that the original SAMPLE (O) value is 0.070 with P - Values of 0.370 above 0.05 and significant as indicated by the t-statistic value of 0.896. The P - Values value indicates that educational background has no effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM. Based on these results, it can be concluded that the second hypothesis is rejected and insignificant.

It can be concluded that educational background has no effect on the understanding of MSMEs in preparing financial statements based on SAK EMKM. The results of this analysis are not in line with the research of Anton, et al. (2017) entitled Factors Affecting Understandability Of Micro, Small, And Enterprises In Preparation Of Financial Statement Based On SAK ETAP In Palembang which states that educational background has an effect and is significant. However, this analysis is in line with research (Ita Prawesti, 2017) entitled Factors Affecting the Understanding of MSMEs in the Preparation of Financial Statements Based on SAK ETAP which states that educational background has no effect on understanding the preparation of financial statements based on SAK ETAP.

The effect of education level on the understanding of MSMEs in preparing financial reports based on SAK EMKM

From the table above, it can be seen that the original SAMPLE (O) value is 0.134 with P - Values of 0.177 above 0.05 and significant as indicated by the t-statistic value of 1.350. The P - Values value indicates that the level of education has no effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM. Based on these results, it can be concluded that the third hypothesis is rejected and not significant.

It can also be concluded that the level of education has no effect on the understanding of MSMEs in preparing financial reports based on SAK EMKM. The results of this analysis are in line with the research of Galuh Artika Febriyanti, Agung Sri Wardhani (2018) entitled The Effect of Perceptions, Education Level, and Socialization on the Application of SAK EMKM in MSMEs in Surabaya City which states that the level of education has no effect and is not significant on understanding the application of SAK EMKM. This analysis is also in line with Bella Silvia's research, Fika Azmi (2019) entitled Analysis of Factors Affecting the Perceptions of Umkm Entrepreneurs Towards Sak Emkm-Based Financial Statements states that the level of education, technology utilization, and length of business have no effect on the perceptions of MSME entrepreneurs towards SAK EMKM-based financial reports.

The effect of length of business on the understanding of MSMEs in preparing financial statements based on SAK EMKM

From the table above, it can be seen that the original SAMPLE (O) value is 0.245 with P - Values of 0.031 below 0.05 and significant as indicated by the t-statistic value of 2.164. The P - Values value indicates that the length of business affects the understanding of MSMEs in preparing financial reports based on SAK EMKM. Based on these results, it is concluded that the fourth hypothesis is accepted and significant.

It can be concluded that the length of business affects the understanding of MSMEs in preparing financial reports based on SAK EMKM. The results of this analysis are in line with the research of Moh Adam Sholeh, Maslichah, Dwiyani Sudaryanti (2020) entitled The Effect of Sdm Quality, Business Size and Business Length on Understanding Umkm in Preparing Financial Statements Based on Sak Emkm which states that the quality of human resources, business size and length of business have a positive and significant effect on the understanding of SMEs in presenting

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financial reports based on SAK EMKM. However, the results of this analysis are not in line with the research of Bella Silvia, Fika Azmi (2019) entitled Analysis of Factors Affecting the Perceptions of Umkm Entrepreneurs Towards Sak Emkm-Based Financial Statements which states that turnover and the provision of information and socialization of SAK EMKM have a positive effect on the perceptions of MSME entrepreneurs towards SAK EMKM-based financial statements but the level of education, technology utilization, and length of business have no effect on the perceptions of MSME entrepreneurs towards SAK EMKM-based financial statements.

The effect of business size on the understanding of MSMEs in preparing financial statements based on SAK EMKM

From the table above, it can be seen that the original SAMPLE (O) value is 0.355 with P - Values of 0.003 below 0.05 and significant as indicated by the t-statistic value of 2.993. The P - Values value indicates that business size affects the understanding of MSMEs in preparing financial reports based on SAK EMKM. Based on these results, it can be concluded that the fifth hypothesis is accepted and significant.

It can be concluded that business size affects the understanding of MSMEs in preparing financial reports based on SAK EMKM. The results of the analysis are in line with the research of Ketut Eny Suastini, Putu Eka Dianita Marvilianti Dewi, I Nyoman Putra Yasa (2018) entitled The Effect of Human Resources Quality and Business Size on the Understanding of MSMEs in Preparing Financial Statements Based on Sak Emkm (Case Study on MSMEs in Buleleng District). With the results of research stating that the quality of human resources and business size has a positive and significant effect on the understanding of umkm in preparing financial reports based on SAK EMKM.

CONCLUSION

Based on the research findings that have been carried out, the conclusion of this research that can be drawn is that information and socialization, educational background, and education level do not have a significant effect on the understanding of umkm actors in preparing financial reports based on sak emkm while business size and length of business have a significant effect on the understanding of umkm actors in preparing financial reports based on sak emkm in gunung anyar sub-district.

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