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# The effect of socialization, accounting training and perceptions of MSMEs On The Readiness Of MSMEs In Implementing SAK EMKM

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### ABSTRACT

The purpose of this research was to determine the effect of socialization, accounting training and perceptions of MSMEs actors on the readiness of MSMEs in the application of Financial Accounting Standards (SAK EMKM). The research method uses a survey method on MSMEs registered on Padang city cooperative and MSMEs in 2020. Data collection uses questionnaire distributed to MSMEs in Padang city with a sampling technique using purposive sampling. Total samples that could be collected was 73 MSMEs. The data analysis method used was multiple regression using SPSS version 25. The results showed that either partially or simultaneously, socialization, accounting training and perceptions of MSMEs actors affected the readiness of MSMEs in the implementation of SAK EMKM in Padang city.

### Introduction

Micro, small and medium enterprises (MSMEs) are one way of alleviating poverty in Indonesia. Moreover, MSMEs are one of the main pillars of national economy which must get the main opportunity, support, protection and development as wide as possible as a form of firm partiality in people's economy without neglecting the role of large enterprises and state-owned enterprises (UU no.20 of 2008). Shonhadji, et al (2017) stated that MSMEs is one of the drivers of nation's economy. MSMEs has an important role in economic growth and employment absorption in Indonesia. Muslichah et al., (2020) revealed that *SMEs* have a significant and strategic role in Indonesia's economic development. In addition to playing a role in economic growth and employment, *SMEs* also play a role in distributing development results. The contribution of the micro, small, and medium business sector to the gross domestic product in 2018 will be 60.34%. Labor absorption in the sector was 97.22% in the same year. *SMEs* have succeeded in absorbing around 121 million workers. Shonhadji, et al (2017) stated MSMEs must be able to compete and seize every opportunity so that they can keep participating in the national economy.

In order to grow, MSMEs owners must be able to manage entity's finance in an orderly and optimal manner. Wira & Gustati (2015) stated that in running a business, MSMEs actors are not only faced with a problem of how to get money in but also the ability of how to manage and control the entity's finances. Majority of MSMEs think that the turnover obtained is quite large but in reality they do not get any profit from their business. This is caused by they are not able to manage finances well so that even though their business has been running for a long time, it still not growing well. Shonhadji, et al (2017) found that financial management is the important aspect for the growth of the company. Financial management can be done using accounting. Accounting is a systematic process to produce financial information to be used as a basis of decision making for users. Amani (2018) stated that according to the rules, every MSMEs entity is required to present financial statement according to SAK EMKM standards and guidelines that applied on January 1,2018. This financial statement is the basis of decision making for stakeholders and is a requirement for submitting funds to increase venture capital to banks.

SAK EMKM (2016) revealed that Financial statement is to provide information of financial position and performance of

an entity that is useful for stakeholders in making economic decisions by anyone who is not in the able position to request specific financial statement to meet this information needs. Hardini and Yuniarto (2021) stated that in Yogyakarta, the Micro, Small, and Medium Enterprises (MSMEs) have not been able to develop because they cannot access the capital provided by the banks. It happened due to the inability of the MSMEs to prepare the standardized financial statement. *Furthermore in Ethiopia, Zelig et al., (2020)* assessed the factors determining accounting record keeping practices from 343 micro and small enterprises in Ethiopia's South Western Wollo region. The results show that the education level, the number of employees, the frequency of transactions, and the firm's size have a statistically significant and positive effect on the accounting practice of micro and small enterprises. On the other hand, the firm's age is found to have no statistically significant effect on micro and small enterprises' accounting practice. This study helps micro and small enterprises by showing the significant factors that affect their accounting practice and working towards better reporting and decision-making habits.

Lestari (2019) found that one of the factors that has become the obstacle to the MSMEs readiness in implementing SAK EMKM is the lack of socialization regarding SAK EMKM implementation and the importance of financial statements. Dewi et al., (2017) stated that socialization is a process by which a person acquires knowledge, skills and attitudes so that he can function both as an adult and active in a certain position or role in society. Additionally, Shonhadji, et al (2017) stated that many MSMEs are focused to operational activities so that recording and reporting are often neglected. Gustati et al (2021) revealed that this is due to the lack of understanding of MSMEs owner regarding to SAK EMKM so that they have not prepared both income statement and another financial statement according to standard accepted. This causes error either in calculating of business income or making of decision for entity development in the future.

Rafiq (2018) revealed that MSMEs actors in Padang city are quite ready regarding perceptions and supporting facilities in the implementation of SAK EMKM but they still do not understand the use of SAK EMKM as a basis of financial statement preparation because the lack of socialization carried out. Febriyanti and Wardhani, (2018) stated that socialization has not been proven to have a positive effect on the implementation of SAK EMKM. Besides that socialization, Auliah and Kaukab (2019) concluded that training of financial statement preparation is an effort to improve and develop personal and individual abilities to achieve existing expertises, abilities and skills to be able to prepare financial statement. The better the MSMEs financial statement training, the higher the understanding in present financial statement according to accepted rules, because if MSMEs actors have implemented financial statement according to accepted accounting standards, it will be easier for businessmen to obtain additional capital from both investors and creditors. Nurfadila, et al (2019) stated that simultaneously entrepreneur's perceptions and level of understanding have a significant effect on the use of SAK EMKM and partially the variable of entrepreneur's perception has a positive and significant effect on the use of SAK EMKM, level of understanding is low and influence the use of SAK EMKM.

However, various obstacles are faced by MSMEs in recording and preparing financial statement that is the lack of knowledge regarding the importance of recording system for business management Pertiwi et al., (2020), the lack of owner's knowledge regarding the application of financial statement standards especially SAK EMKM and not hiring employees specifically to manage company financial statement (Barus,2008). MSMEs actors in Padang city are quite ready regarding the perceptions and supporting facilities in SAK EMKM implementation, but they still do not understand the use of SAK EMKM as a basis of financial statement reporting regarding to the lack of socialization carried out Rafiq (2018).

Pertiwi et al., (2020) stated that according to SAK EMKM, financial statement that must be prepared by EMKM are balance sheets, income statements and note to financial statements. However, manufacturing companies need cost of good manufactured statement that will be used in income statement preparation. During 2017-2018, the number of MSMEs in Padang increase from 81,182 to 84,0652 (Padang Ekspres,2019). This number is quite large so this is also one of the motivations that drive researchers to conduct this research, With several explanations regarding the MSMEs readiness to implement SAK EMKM, researchers aim to conduct research about factors that influence the readiness of MSMEs in Padang to implement SAK EMKM.

Dewi et al., (2017) conducted research on all MSMEs in kecamatan Buleleng. In this research, they found that SAK ETAP socialization, owner's education level and MSMEs actors perceptions had a simultaneous and significant positive effect on the use of SAK ETAP in MSMEs in kecamatan Buleleng. In another research conducted by Febriyanti and Wardhani, (2018) they had quite pessimistic results. In this research they concluded that socialization was not proven to have a positive effect on the implementation of SAK EMKM. The latest research conducted by Silvia and Azmi (2019) concerning the analysis of factors that influence MSMEs entrepreneurs perceptions toward SAK EMKM based financial statement has also different results. According to the explanations above, researchers will discuss whether socialization, accounting training, MSMEs actors perceptions affect the readiness of MSMEs in implementing SAK EMKM either partially or simultaneously. Rafiq (2018) found that MSMEs actors understanding to implement SAK EMKM is also influenced by the amount of turn over received. The smaller the business turnover, the lower the readiness of SMEs actors to implement SAK EMKM because there is still a perception that financial statement is a complicated thing and have no effect on business.

## Literature Review

### 1. Readiness Theory

Readiness is a state of a person that will make him able to face the changes that occur. According to Sanusi (2005) in Lestari (2019) "Readiness is a person's willingness to do something". Readiness also means an ability to carry out certain tasks in accordance with the demands of situation at hand (Mulyasa.2008:53). In this case, readiness is a person's ability to do something in accordance with existing situation and condition. The condition that a person has is very influential on readiness and response that will be given by that person, This is the same as what was stated by Slemeto (2010:13), " Readiness is a whole condition that will make him ready to respond or answer in a certain way in to a situation. Adjustment to conditions at one time will affect the tendency to respond. In briefly, readiness is a ready state to respond or answer of something in a certain way in accordance with the situation at hand. The results of these responses or answers are influenced by circumstances that a person is experiencing.

## **2. Socialization**

According to Badria and Diana (2018) socialization contains three important meanings that are socialization process which are learning process, a process where an individual adopt the way of life or society culture. In this socialization process, individual learn behavioral compliance measurement in society where he live and pattern of values and behavior, attitudes, habits and ideas. All the traits and skills learned in the socialization process are compiled and developed as a unit within the individual. Dewi et al., (2017) stated that socialization is a process of a person acquires knowledge, skills and attitudes so that he can function as an adult and having active role in a certain position or role in a society.

## **3. Accounting Training**

Hariandja (2007) explained that training is more emphasized on increasing the ability to do specific task at this time. There are several reasons that training must be carried out or become a very important part of human resources management activities, including: employees who do not understand correctly how to do a job, changes in the work environment and labor, increasing of competitiveness and adjustments to existing regulations

## **4. Perceptions of MSMEs about Accounting**

Febriyanti and Wardhani, (2018) revealed that there is a positive and significant relationship between perceptions of MSMEs actors and SAK EMKM implementation. The education level which is the second independent variable in this research do not influence the implementation of SAK EMKM. Socialization as a third independent variable is not proven to have a positive effect on the application of SAK EMKM.

## **5. Accounting Standards for Micro, Small and Medium Enterprises**

Accounting standards for micro, small and medium enterprises (SAK EMKM) were declared effective on January 1, 2018 but early application has been encouraged. This standard has been prepared to meet the financial statement needs of micro, small and medium enterprises. SAK EMKM is a financial accounting standard that is simpler than SAK ETAP because it regulates transactions that are commonly carried out by MSMEs that use the historical cost to record assets and liabilities as its acquisition cost (SAK EMKM,2016). Dewi et al., (2017) conducted research on all MSMEs in Kecamatan Buleleng. They found that SAK ETAP socialization, owner's education level and MSMEs actors perception affect SAK ETAP implementation on MSMEs in kecamatan Buleleng positively and Simultaneously. In another research conducted by Febriyanti and Wardhani, (2018) had a quite pessimistic results. In this reseach they found that socialization was not proven to have a positive effect on the implementation of SAK EMKM.

Janrosl (2018) stated that perception of micro, small and medium enterprise do not affect SAK EMKM significantly, SAK EMKM socialization has a significant influence on SAK EMKM implementation. Perception of MSMEs actors and socialization of SAK EMKM have a significant effect on SAK EMKM implementation. Badria and Diana (2018) show that partially the perceptions of MSMEs actors and socialization of SAK EMKM has significant effect on the implementation of SAK EMKM. Several research about SAK EMKM have been carried out even though the SAK EMKM implementation it self still relatively new in Indonesia. One of them is the research conducted by Nurfadila, et al (2019) about the Effect of micro, small and medium entrepreneurs perceptions and the level of understanding of the implementation of SAK EMKM. Using a quantitative research method, they explained the results that simultaneously proves that entrepreneur perception and level of understanding have a significant effect on the implementation of SAK EMKM and partially proves that perception variable have a positive and significant effect on it. The low level of understanding of SAK EMKM also affect the implementation of SAK EMKM.

From the description above, the hypothesis are :

H1: Socialization affects the readiness to implement SAK EMKM

According to Badria and Diana (2018), socialization contains three important meanings that are socialization process that is learning process, a process where individual adopt the way of life or the culture of his society. The research conducted by Janrosl (2018) concluded that SAK EMKM socialization significantly affect the implementation of SAK EMKM.

H2: Accounting training affects the readiness of SAK EMKM implementation

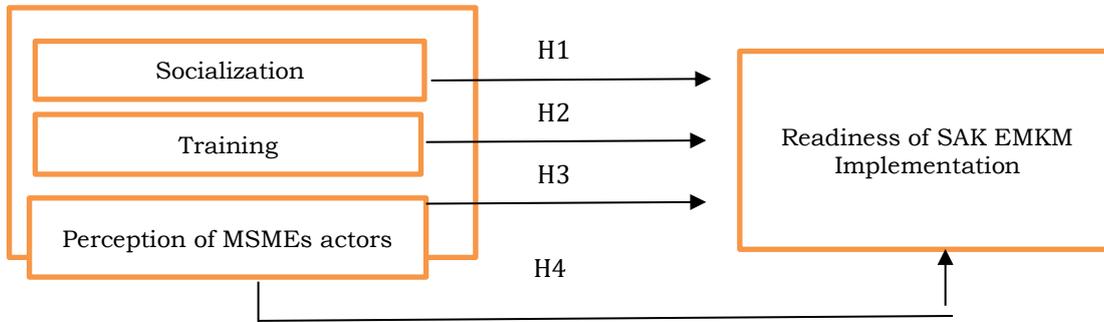
Cahyadi (2009) found that training had positive and significant effect on understanding of local financial statement.

H3: Perceptions of MSMEs actor affect the readiness of SAK EMKM implementation.

Tama et al., (2018) found that perceptions of MSMEs entrepreneur and organizational change readiness had a significant and positive effect on the implementation of micro, small and medium enterprises accounting standard (SAK EMKM).

H4: Socialization, Accounting Training and perceptions of MSMEs actors simultaneously affect the Readiness of SAK EMKM Implementation.

The perception of MSMEs actor is another factor that can influence the readiness of SAK EMKM implementation. The better the perception of MSMEs actors perception regarding SAK EMKM, the better the ability of MSMEs actors to implement SAK EMKM in to financial statement.



Picture 1 : Research Framework

**Methods**

This research uses a quantitative approach with independent variables are socialization, accounting training and perceptions of MSMEs actors. Dependent variable used is the readiness of MSMEs in implementing SAK EMKM.

The type of data used in this research is primary data. The data collection technique used a questionnaire which was distributed to MSMEs actors in Padang City as the respondents. The scale used in the preparation of research questionnaire is the liker scale. The population in this research were all MSMEs in Padang City who were registered with the cooperative Small and Medium Enterprises office of Padang City with criteria applied by researchers including MSMEs registered with the cooperative office, already had business licences, had participated in socialization and training and had a turnover of IDR 10,000,000 per month. The sampling technique in this research was purposive sampling technique.

The data analysis method used is multiple linear regression with a significance level (α) 5%.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Description : :

- Y : The readiness of MSMEs to implement SAK EMKM
- X1 : Socialization
- X2 : Accounting Training
- X3 : Perception of MSMEs actors
- β1 : Socialization coefficient
- β2 : Accounting Training Coefficient
- β3 : Perception of MSMEs Actors coefficient
- α : constant
- e : Standard error

**Research Result**

The results of the research conducted on MSMEs met the sample criteria, had participated in socialization and training, were registered in cooperative, small and medium enterprise office of Padang City, there were 73 respondents. According to the results of processing demographic data of the respondents, it shows that majority of MSMEs actors are women, the age range of respondents is under 50 years and the education of majority of the respondents is high school and junior high school and they are married. The majority of MSMEs business are culinary and ultra micro business, and the majority of respondents live in Kuranji, Padang Timur and Pauh. The majority of MSMEs business capital sources come from banking and savings and loan cooperatives and sharia banking. The majority of MSMEs business capital is IDR 1Million-10 Million and the total sales turnover is around IDR 1 Million-50 Million.

Meanwhile, from the results of data processing of respondents' answers and instruments of socialization, Training, Perceptions of MSMEs actors and SAK EMKM, with a total sample of 73 persons, the r table is 0.23 and data processing results show that the value of r count is greater than r table and having positive value. Thus, the statement of the research instrument is valid. Likewise, the value of Cronbach Alpha for the four variables researched shows a value greater than 0.700, it means that the instrument is reliable. Furthermore from the results of Kolmogorov-Smirnov (K-S) test, it was concluded that the data normally

distributed because the value of Asymp.Sig. (2-tailed) was obtained at 0.099, greater than the significance level of 0.05. Moreover, there is also no multicollinearity because the socialization variable has VIF value of 2.040 with a tolerance value of 0.490. Accounting training variable has VIF value of 2.452 with a tolerance value of 0.408. Perceptions of MSMEs actors variable has VIF value of 2.539 with a tolerance value of 0.394. Of the three variables showing of VIF value of less than 10 and tolerance value more than 0.10. Likewise the Gletjser test, the results showed that there is no heteroscedasticity because the significance value was greater than 0.05 . The following is the processing result of multiple regression

Table 1. The result of statistical t test

| Coefficients <sup>a</sup> |                             |                             |            |                           |        |      |
|---------------------------|-----------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                             | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                             | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)                  | 14,300                      | 3,884      |                           | 3,682  | ,000 |
|                           | Socialization               | -,427                       | ,162       | -,336                     | -2,633 | ,010 |
|                           | Accounting Training         | ,366                        | ,145       | ,352                      | 2,517  | ,014 |
|                           | Perceptions of MSMEs actors | ,598                        | ,148       | ,575                      | 4,044  | ,000 |

a. Dependent Variable: The readiness of MSMEs to implement SAK EMKM

Source: Data processing,2020

From the results of processed data, the following equation is made:

$$Y = 14,300 - 0,427 X_1 + 0,366 X_2 + 0,598 X_3 + e$$

### ***The Effect Of Socialization On The Readiness Of MSMEs in the implementation of SAK EMKM In Padang City***

According to the first hypothesis, socialization affects the readiness of MSMEs in implementing SAK EMKM in Padang City. The results of the t test show that the significant value is lower than alpha ( $0,010 < 0,05$ ). So it can be concluded that socialization affects the readiness of MSMEs in implementing SAK EMKM in Padang City (H1 is accepted). This means that through socialization about the importance of SAK EMKM implementation to MSMEs actors, MSMEs actors are expected to be more motivated and participate in socialization activities and are expected to be able to increase their knowledge and better MSMEs financial management so that it has an impact on the development of MSMEs business itself.

Through socialization, MSMEs actors are given an understanding about a good financial management procedures. Furthermore, it is expected that MSMEs actors will be able to prepare financial statement dan record their economic transactions in accordance with SAK EMKM. If MSMEs already have good and neat financial statement, it can be used as one of the requirements in borrowing business capital at the bank. The results of this research are in line with the research conducted by Janrosl (2018). Socialization of SAK EMKM has a significant effect on the implementation of SAK EMKM. Badria and Diana (2018) showed that partially the perceptions of MSMEs actors and socialization have a significant effect on the implementation of SAK EMKM.

### ***The Influence of Training to the Readiness of MSMEs in Implementing SAK EMKM in Padang City***

According to the second hypothesis, training affects the readiness of MSMEs in implementing SAK EMKM in Padang City. It can be seen that significant value is lower than alpa ( $0.014,0.05$ ) so it can be concluded that training affects the readiness of MSMEs in implementing SAK EMKM in Padang City. By frequently participating in training, they are able to increase knowledge and understanding of MSMEs actors in implementing SAK EMKM for the development of their business. This research results are in line with research conducted by Lohanda (2018) which stated that financial statement preparation training affects MSMEs report in accordance with SAK ETAP.

### ***The Influence of MSMEs Actors Perception on the Readiness of MSMEs in Implementing SAK EMKM in Padang City***

According to the third hypothesis, the perceptions of MSMEs actors influence the readiness of MSMEs in implementing SAK EMKM in Padang City. It can be seen that significant value is smaller than alpha ( $0.00 < 0.05$ ). Thus, H3 is accepted. With more and more MSMEs seeing that SAK EMKM is very important , especially for good financial management, business reporting and for evaluating their business performance. With this financial statement can help them in making decision. The results of this research are in line with research conducted by Nurfadila, et al (2019). This research partially proves that entrepreneur perceptions variable have a

positive and significant influence on the readiness of MSMEs in implementing SAK EMKM. Badria and Diana (2018) stated that partially the perceptions of MSMEs actors have a significant influence on the implementation of SAK EMKM.

### **Socialization, Accounting Training and perceptions of MSMEs actors on the Readiness of SAK EMKM Implementation.**

From the data processing above, it can be concluded that simultaneously socialization, accounting training, perceptions of MSMEs actors affect the readiness of MSMEs in implementing SAK EMKM in Padang City. MSMEs actors realize the importance of SAK EMKM socialization and are supported by accounting training as well as a good perception from MSMEs actors of the importance of SAK EMKM for the development and evaluation of their business.

### **Conclusion**

This research was conducted on MSMEs registered at the Padang City cooperative and MSMEs. The selected sample is MSMEs that are registered with the office of cooperative and MSMEs and have participated in training and socialization, have a business license, turnover above IDR 10,000,000 per month. Of 73 questionnaires distributed to MSMEs registered with the cooperative and MSMEs could be analyzed to produce information about MSMEs registered with the office of cooperative and MSMEs who were the respondents of this research. The results of data processing shows that the readiness of MSMEs in implementing SAK EMKM in Padang City is influenced by several factors that are socialization, accounting training and perceptions of MSMEs actors.

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