
The Effect Of Education Level, Accounting Understanding, Work Motivation, And Business Size On The Preparation Of UMKM Financial Reports Based On EMKM SAK (Case Study Of Culinary Umkm In Medan City)

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Abstract

This study aims to determine the effect of the Influence of Education Level, Accounting Understanding, Work Motivation, and Business Size on the Preparation of MSME Financial Reports Based on SAK EMKM (Case Study of Culinary MSMEs in Medan City). This study uses a quantitative descriptive approach. Sample selection was carried out by purposive sampling, based on certain criteria. Primary data were collected through interviews and questionnaires. Data analysis was carried out using Multiple Linear Regression Analysis with the help of SPSS software. The results of the study indicate that partially Accounting Understanding and Work Motivation have a positive and significant effect on the preparation of MSME financial reports based on SAK EMKM. While the Level of Education and Business Size partially do not affect the preparation of MSME financial reports based on SAK EMKM. Simultaneously, Accounting Understanding, Work Motivation, Education Level and Business Size have a positive and significant effect on the preparation of MSME financial reports based on SAK EMKM.

Keywords: *Accounting Understanding, Work Motivation, Education Level, Business Size, MSME Financial Reports, SAK EMKM*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are businesses carried out by individuals, groups, small business entities or households. In Indonesia, MSMEs are the main foundation of the community's economic sector which is carried out to encourage the ability of independence in developing in society. MSMEs also contribute to suppressing or reducing poverty rates in Indonesia by expanding employment opportunities. In 2023, the number of MSMEs will reach 66 million business units in Indonesia. Based on data released by the Coordinating Ministry for Economic Affairs, it shows that the contribution of MSMEs to Gross Domestic Product (GDP) throughout 2018 - 2023 reached 64.2%. In addition, MSMEs are also able to absorb 97% of the workforce or around 117 million workers from the total absorption of the national workforce (Coordinating Ministry for Economic Affairs, 2023).

The very rapid growth experienced by MSMEs, it can be said that MSMEs are one of the important pillars in the growth and development of the economy in Indonesia because with the existence of MSMEs, it can increase employment opportunities and can help the community's economy. One of the problems faced by MSMEs in running their businesses is the difficulty of getting access to funding from financial institutions as capital to run their businesses. Financial institutions are very careful in distributing credit because they do not get adequate information regarding the condition of the MSMEs (Rudiantoro and Siregar, 2012). Currently, there are still many MSMEs that only use personal capital in running their businesses even though there have been many programs attempted by the government in the field of capital, such as the People's Business Credit (KUR).

The complexity of the requirements given by the creditor is one of the reasons why MSMEs do not use capital from creditors, for example, the obligation for MSMEs to provide financial reports that describe the actual condition of MSMEs. However, there are still many MSMEs that have not recorded or made financial reports, one of which is MSMEs engaged in the culinary sector due to a lack of understanding regarding financial reporting in accordance with accounting standards, thus hampering the growth and role of MSMEs as pillars of the Indonesian economy in the future. Culinary MSMEs in Medan City have grown every year and have now reached more than 1070 Culinary MSMEs. However, one of the fundamental weaknesses is that the increase in quantity is not accompanied by an increase in the quality of financial management.

According to information quoted in portal.medan.go.id on October 18, 2023, the problem of MSME actors is not poor quality products but poor financial management. The Mayor of Medan, Bobby Nasution gave an example of poor MSME financial management, namely business cash with household funds that are not separated so that MSME actors cannot know in detail and for sure the actual profits obtained. The importance of implementing accounting for MSMEs, the Indonesian Institute of Accountants (IAI) issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to help MSMEs in Indonesia become more transparent, efficient, and accountable.

The Financial Accounting Standards Board (DSAK) of the Indonesian Institute of Accountants (IAI) has ratified the EMKM SAK on October 24, 2016 and has been in effect since January 1, 2018. The issuance of the EMKM SAK is expected to help UMKM to be able to prepare financial reports in accordance with applicable accounting standards, making it easier for UMKM to obtain loans from financial institutions to develop their businesses. However, based on field observations of several Culinary UMKM in Medan City, it was found that there are still many Culinary UMKM that do not have financial reports in accordance with the EMKM SAK. Some only make simple records such as recording daily income and expenses, some only record expenses during production or there are even Culinary UMKM that do not record their businesses for various reasons, such as the difficulty in understanding standardized records because they are considered too complicated, lack of adequate guidance or training.

MSME actors are able to prepare financial reports for their businesses that have been running for a long time only by recording existing reports, and there are no human resources specifically for recording their businesses. The reality in the field shows that there are still many culinary MSMEs that have not been able to prepare financial reports according to standards, which can potentially hinder access to funding and sustainable growth of MSMEs. Financial reports according to SAK EMKM include Financial Position Reports (Balance Sheets), Profit and Loss Reports, and Notes to Financial Statements. SAK EMKM is expected to become an accounting standard that can meet the needs of MSMEs. Every large and small business is expected to have adequate financial reports to analyze financial performance so that it can provide information related to the company's financial position, performance and cash flow that is useful for users of financial reports to make economic decisions.

The application of SAK EMKM in businesses in preparing financial reports, one of which is in the culinary sector, is still relatively low due to the lack of knowledge and ability in preparing financial reports. Several factors that influence the preparation of financial reports based on SAK EMKM include education level, accounting understanding, work motivation and business size. Education level is a process of effort carried out by a person to improve and

develop their abilities, skills and forms of behavior. Education is a learning process that includes knowledge, skills and habits of a group of people that are passed down from one generation to the next through teaching, training or research (Putra A, 2018).

Accounting understanding is a person's ability to understand the accounting process, which in this case means how MSME actors understand bookkeeping, recording and preparing financial reports for their business. Accounting understanding serves as insight for MSME owners to understand their financial reports and be able to do bookkeeping correctly and in detail (Alayubi & Triyanto, 2022). Work motivation is an encouragement that can make someone more enthusiastic about working to achieve predetermined goals. Motivation is a driving factor or reason that is the basis for a person's enthusiasm in taking action to achieve certain goals (Zerlina et al., 2023). Business size is the size of a business that can be measured through several indicators, such as income, number of employees, and total assets. Business size is the scale of a business based on the amount of assets used or transactions carried out to gain profit in one period (Winarso & Yuniarto, 2023).

RESEARCH METHODS

The research approach used in this study is quantitative descriptive. According to (Sugiyono, 2022), "Quantitative descriptive is consistent with research variables, focuses on actual problems and phenomena that are occurring, and presents research results in the form of numbers". This study discusses the influence of independent variables on dependent variables where education level, accounting understanding, work motivation, and business size are independent variables, while the preparation of MSME financial reports based on SAK EMKM is the dependent variable. This study uses quantitative data types. The type of quantitative data is data used or data in the form of numbers (Sugiyono, 2022). Quantitative Data is a collection of numbers that can be measured and calculated directly and can be analyzed using statistical techniques.

The data sources used in this study are primary data and secondary data. Primary data is data collection carried out directly from the research object to obtain direct answers from respondents (Sugiyono, 2022). Primary data used by researchers is obtained by interviewing and distributing questionnaires which are then answered by respondents. Secondary data is a data source that provides data to data collectors indirectly, for example through people or through documents (Sugiyono, 2022). In this study, the secondary data are documents in the form of financial reports and literature studies in the form of books or journals.

The population in this study are culinary MSMEs in Medan City who are actively operating in 2022-2024 and will be the target of this study. Based on data obtained by researchers from the Medan City Cooperative and MSME Service, there are 308 culinary MSMEs registered in six sub-districts. The sampling technique that will be used in this study is purposive sampling, which aims to obtain representative samples with certain criteria totaling 30 samples. The data analysis technique uses Multiple Linear Regression Analysis to test the effect of independent variables on the dependent variables in this study. The analysis was carried out by processing data using the SPSS (Statistical Product and Service Solutions) program, namely: Data Quality Test, Descriptive Statistical Test, Classical Assumption Test, Hypothesis Test, Determination Coefficient Test (R-squared)

RESULTS AND DISCUSSION

Validity Test

Variable	Statement Items	R Table	Pearson Correlation	Sig.	Information
Level Of Education (X1)	X1.1	0,361	0,717	0,000	Valid
	X1.2	0,361	0,658	0,000	Valid
	X1.3	0,361	0,748	0,000	Valid
	X1.4	0,361	0,816	0,000	Valid
	X1.5	0,361	0,795	0,000	Valid
Understanding Accounting (X2)	X2.1	0,361	0,818	0,000	Valid
	X2.2	0,361	0,800	0,000	Valid
	X2.3	0,361	0,788	0,000	Valid
	X2.4	0,361	0,849	0,000	Valid
	X2.5	0,361	0,824	0,000	Valid
Work Motivation (X3)	X3.1	0,361	0,778	0,000	Valid
	X3.2	0,361	0,790	0,000	Valid
	X3.3	0,361	0,784	0,000	Valid
	X3.4	0,361	0,815	0,000	Valid
	X3.5	0,361	0,788	0,000	Valid
Business Size (X4)	X4.1	0,361	0,891	0,000	Valid
	X4.2	0,361	0,894	0,000	Valid
	X4.3	0,361	0,779	0,000	Valid
	X4.4	0,361	0,712	0,000	Valid
Preparation Of MSME Financial Reports Based On MSME SAK (Y)	Y1	0,361	0,712	0,000	Valid
	Y2	0,361	0,790	0,000	Valid
	Y3	0,361	0,856	0,000	Valid
	Y4	0,361	0,811	0,000	Valid
	Y5	0,361	0,730	0,000	Valid

Source: SPSS Processed Data (2025)

Based on the results of the validity test presented in the table above, the r table value for 30 respondents with a significance of 0.05 is 0.361. All statement items in the variables above have a calculated r value > r table, so it can be concluded that all statement items are declared valid.

Reliability Test

Variable	Cronbach's Alpha	Coefficient Alpha	Information
Level Of Education (X1)	0,789	0,60	Reliabel
Understanding Accounting (X2)	0,869	0,60	Reliabel
Work Motivation (X3)	0,845	0,60	Reliabel
Business Size (X4)	0,826	0,60	Reliabel
Preparation Of MSME Financial Reports Based On MSME SAK (Y)	0,833	0,60	Reliabel

Source: SPSS Processed Data (2025)

Based on the results of the reliability test in the table above, it shows that all statement items in the variable have a Cronbach's Alpha value > 0.60 , which means that all statement items are reliable.

Descriptive Statistical Test

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Level Of Education (X1)	30	18.00	25.00	21.3667	1.79046
Understanding Accounting (X2)	30	9.00	20.00	14.7333	3.42338
Work Motivation (X3)	30	17.00	25.00	20.3667	2.10882
Business Size (X4)	30	9.00	20.00	11.5667	2.45909
Preparation Of MSME Financial Reports Based On MSME SAK (Y)	30	10.00	18.00	14.2333	2.40235
Valid N (listwise)	30				

Source: SPSS Processed Data (2025)

Based on the descriptive statistics in the table above, it can be explained as follows:

1. Education Level From the descriptive statistical test, it is known that the minimum value is 18, the maximum value is 25, the average value (mean) is 21.3667, and the standard deviation is 1.79046.
2. Accounting Understanding From the descriptive statistical test, it is known that the minimum value is 9, the maximum value is 20, the average value (mean) is 14.7333, and the standard deviation is 3.42338.
3. Work Motivation From the descriptive statistical test, it is known that the minimum value is 17, the maximum value is 25, the average value (mean) is 20.3667, and the standard deviation is 2.10882.
4. Business Size From the descriptive statistical test, it is known that the minimum value is 9, the maximum value is 20, the average value (mean) is 11.5667, and the standard deviation is 2.45909.
5. Preparation of MSME Financial Reports Based on MSME SAK From the descriptive statistical test, it is known that the minimum value is 10, the maximum value is 18, the average value (mean) is 14.2333, and the standard deviation is 2.40235.

Normality Test

One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual		
N		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.48668314
Most Extreme Differences	Absolute	.120
		.120

	Positive	
	Negative	-0.062
Test Statistic		.120
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- Test distribution is Normal.
- Calculated from data.
- Lilliefors Significance Correction.
- This is a lower bound of the true significance.

Source: SPSS Processed Data (2025)

Based on the results of the normality test in the table above, it shows that the significance value is $0.200 > 0.05$, so it can be concluded that the data is normally distributed.

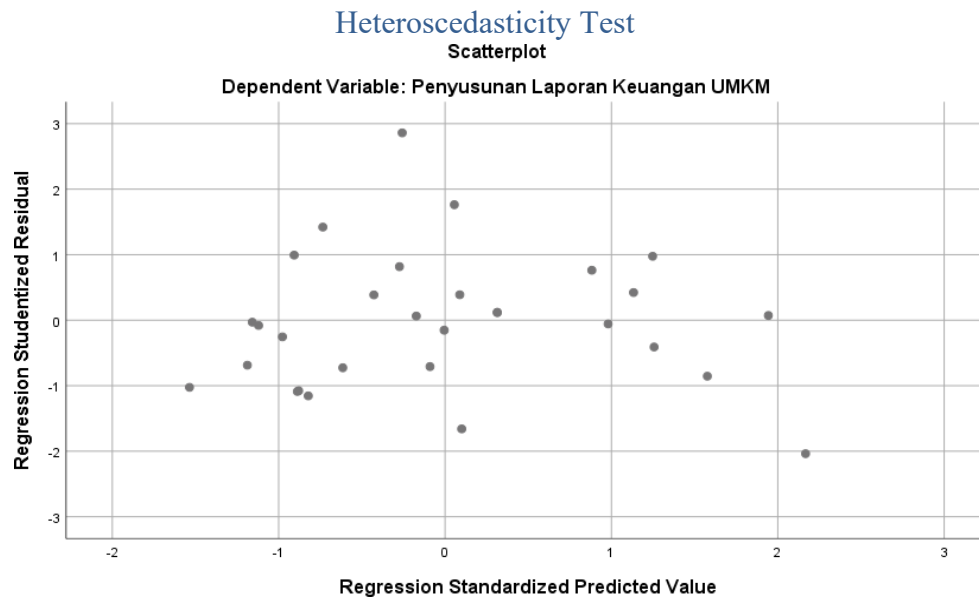
Multicollinearity Test

Collinearity Statistics		Coefficients ^a	
Model		Tolerance	VIF
1	(Constant)		
	Level Of Education (X1)		.912 1.097
	Understanding Accounting (X2)		.711 1.406
	Work Motivation (X3)		.767 1.303
	Business Size (X4)		.780 1.282

- Dependent Variable: Preparation of MSME Financial Reports

Source: SPSS Processed Data (2025)

Based on the results of the multicollinearity test in the table above, it shows that the tolerance value of all independent variables is > 0.10 and the VIF value is < 10 , which means that there are no symptoms of multicollinearity.



Source: SPSS Processed Data (2025)

Based on the image above, it shows that the points in the scatterplot table are spread randomly both above and below 0 and do not form a pattern, so it can be concluded that there is no heteroscedasticity.

Multiple Linear Regression Analysis

Coefficients^a

Unstandardized Coefficients		Standardized Coefficients		t	Sig.
Model	B	Std. Error	Beta		
1	(Constant)	-2.265	4.806		
	Level Of Education (X1)	.116	.174	.086	.664
	Understanding Accounting (X2)	.348	.103	.496	.002
	Work Motivation (X3)	.342	.161	.300	.2126
	Business Size (X4)	.167	.137	.171	.224

a. Dependent Variable: Preparation of MSME Financial Reports

Source: SPSS Processed Data (2025)

Based on the results of the multiple linear regression analysis above, the regression equation can be arranged as follows: $Y = (-2.265) + 0.116X_1 + 0.348X_2 + 0.342X_3 + 0.167X_4 + e$. From the regression equation, it can be interpreted as follows:

1. The constant of -2.265 indicates that if all independent variables, namely Education Level (X1), Accounting Understanding (X2), Work Motivation (X3), and Business Size (X4) are 0, then the preparation of MSME financial reports based on SAK EMKM has decreased by 2.265.

2. The education level variable (X1) has a positive coefficient value of 0.116, which means that if the education level variable (X1) increases by 1 unit, the MSME financial report preparation variable based on SAK EMKM (Y) will increase by 0.116 assuming other independent variables remain constant.
3. The accounting understanding variable (X2) has a positive coefficient value of 0.348, which means that if the accounting understanding variable (X2) increases by 1 unit, the variable for preparing MSME financial reports based on MSME SAK (Y) will increase by 0.348, assuming that other independent variables remain constant.
4. The work motivation variable (X3) has a positive coefficient value of 0.342, which means that if the work motivation variable (X3) increases by 1 unit, the variable for compiling MSME financial reports based on SAK EMKM (Y) will increase by 0.342, assuming that other independent variables remain constant.
5. The business size variable (X4) has a positive coefficient value of 0.167, which means that if the business size variable (X4) increases by 1 unit, the variable for compiling MSME financial reports based on SAK EMKM (Y) will increase by 0.167, assuming that other independent variables remain constant.

t-test (Partial Test)

Unstandardized Coefficients		Coefficients ^a			t	Sig.
		B	Std. Error	Standardized Coefficients Beta		
Model						
1	(Constant)	-2.265	4.806		-.471	.642
	Level Of Education (X1)	.116	.174	.086	.664	.513
	Understanding Accounting (X2)	.348	.103	.496	3.379	.002
	Work Motivation (X3)	.342	.161	.300	2.126	.044
	Business Size (X4)	.167	.137	.171	1.221	.234

a. Dependent Variable: Preparation of MSME Financial Reports
Source: SPSS Processed Data (2025)

Based on the results of the t-test in the table above, the following results were obtained:

1. Education Level (X1), the t-value was obtained at 0.664 with a significance level of 0.513. So it is known that t-count 0.664 <t-table 1.708 or significance 0.513> 0.05. Thus, it can be concluded that the Education Level does not have a partial effect on the Preparation of MSME Financial Reports Based on SAK EMKM (Y). The high or low level of education that has been undergone by MSME actors does not affect their views on financial reports. Although MSME actors only have an elementary school education, if they have the will to learn to increase their knowledge and understanding in preparing financial reports, then these MSME actors will be able to prepare financial reports based on SAK EMKM well. This is because knowledge about accounting can also be obtained from non-formal education such as training

- and the like that can be followed by MSME actors to increase their understanding of preparing financial reports.
2. Accounting Understanding (X2), obtained a t-value of 3.379 with a significance level of 0.002. So it is known that $t\text{-count } 3.379 > t\text{-table } 1.708$ or $\text{significance } 0.002 < 0.05$. Thus, it can be concluded that Accounting Understanding has a positive and significant partial effect on the Preparation of MSME Financial Reports Based on MSME SAK (Y). The higher the accounting understanding possessed by MSME actors, the better the preparation of financial reports carried out for their businesses. MSME actors who understand the basic principles of accounting, such as recording, grouping, and preparing financial reports tend to be better able to present good financial information for their businesses.
 3. Work Motivation (X3), obtained a t-value of 2.126 with a significance level of 0.044. So it is known that $t\text{-value } 2.126 > t\text{-table } 1.708$ or $\text{significance } 0.044 < 0.05$. Thus, it can be concluded that Work Motivation has a positive and significant effect partially on the Preparation of MSME Financial Reports Based on SAK EMKM (Y). The higher the work motivation, the more it will improve performance and compliance with applicable accounting standards. MSME actors who have high work motivation will be more motivated to apply the correct financial accounting standards in preparing their business financial reports. This is because they have the motivation that it is important to prepare financial reports based on standards, so MSME actors will be more focused on ensuring that the financial reports presented are in accordance with SAK EMKM so that information related to performance and financial position in their business financial reports is more detailed and transparent for the progress of their business.
 4. Business Size (X4), obtained a t-value of 1.221 with a significance level of 0.234. So it is known that $t\text{-value } 1.221 < t\text{-table } 1.708$ or $\text{significance } 0.234 > 0.05$. Thus, it can be concluded that Business Size does not have a partial effect on the Preparation of MSME Financial Reports Based on SAK EMKM (Y). The size of the business does not affect MSME actors to prepare financial reports according to standards. MSME actors who actively participate in training and have adequate understanding of the preparation of financial reports according to accounting standards will be more aware of the importance of preparing good financial reports even though the business is still classified as a micro or small business. The size of the business also does not directly make MSME actors feel the need to prepare financial reports based on SAK EMKM because there are still many MSME actors who focus more on their business operational activities. So that business size does not affect the preparation of MSME financial reports based on SAK EMKM.

F Test (Simultaneous Test)

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	103.270	4	25.818	10.070	.000 ^b
	Residual	64.097	25	2.564		
	Total	167.367	29			

a. Dependent Variable: Preparation of Financial Reports of MSMEs

b. Predictors: (Constant), Business Size, Education Level, Work Motivation, Accounting Understanding

Source: SPSS Processed Data (2025)

Based on the results of the F test in the table above, it is known that the F count value is $10.070 > F \text{ table } 2.759$ with a significance of $0.000 < 0.05$. This shows that Education Level, Accounting Understanding, Work Motivation, and Business Size simultaneously have a positive and significant effect on the Preparation of MSME Financial Reports Based on SAK EMKM. MSME actors who have an adequate level of education, especially in the field of accounting and MSME actors who actively participate in accounting training will make it easier for MSME actors to prepare financial reports in accordance with SAK EMKM. With a competent understanding of accounting, MSME actors will understand better how to record, bookkeeping and prepare good financial reports because they already have insight into preparing financial reports. In addition, work motivation is also needed because someone who is motivated to advance their business will encourage themselves to be able to apply appropriate standards in preparing transparent, accurate and detailed financial reports. The size of a business and accompanied by a desire to continue learning will be able to produce financial reports based on SAK EMKM. Education level, accounting understanding, work motivation, and business size simultaneously have a significant effect on the preparation of MSME financial reports based on MSME SAK.

Coefficient of Determination Test (R-Squared)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 ^a	.617	.556	1.60121

a. Predictors: (Constant), Business Size, Education Level, Work Motivation, Accounting Understanding

Source: SPSS Processed Data (2025)

Based on the results of the determination coefficient (R-Square) presented in the table above, it is known that the Adjusted R Square value is 0.617. It can be concluded that 61.7% of the variables of Preparation of MSME Financial Reports Based on SAK EMKM (Y) can be explained by the variables of Education Level, Accounting Understanding, Work Motivation, and Business Size. Meanwhile, the remaining 38.3% is explained by other variables not included in this study.

CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that the variables of Accounting Understanding and Work Motivation partially have a positive and significant effect on the preparation of MSME financial reports based on SAK EMKM. Because the higher the Accounting Understanding possessed by MSME actors, the better the preparation of financial reports for their businesses. The higher the Work Motivation possessed, the more it will improve performance and compliance with applicable accounting standards.

The variables of Education Level and Business Size partially do not affect the preparation of MSME financial reports based on SAK EMKM. Because the high or low level of Education that has been undergone by MSME actors does not affect their views on financial reports, knowledge of preparing financial reports can be obtained from non-formal education.

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