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The Effect of Education Level, Actor Perception, and Accounting Understanding on the Implementation of SAK-EMKM

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Abstract

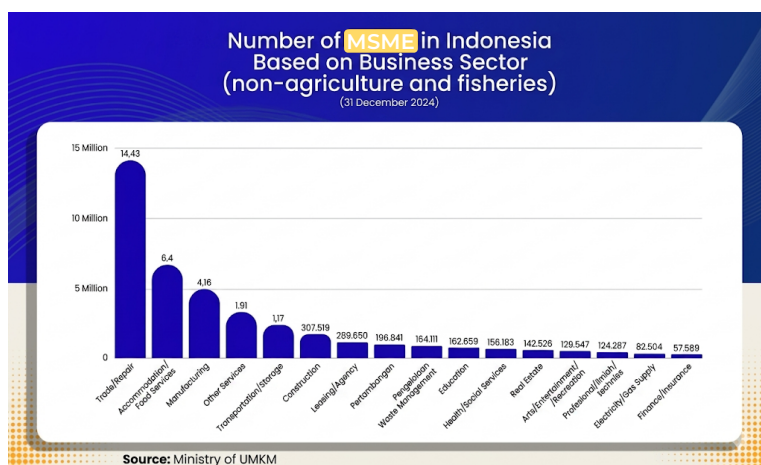
The implementation of Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK-EMKM) is crucial for enhancing financial transparency and management, yet the determinants of its successful adoption remain unclear. This study aims to examine the direct and simultaneous influence of business actors' education level, perceptions, and accounting understanding on the implementation of SAK-EMKM. A quantitative approach was employed, with data collected from culinary MSME owners using structured questionnaires. Multiple regression analysis was conducted to assess the influence of the independent variables on SAK-EMKM implementation. The findings reveal that education level does not significantly affect implementation, while both business actors' perceptions and accounting understanding have a positive and significant effect, with accounting understanding being the most dominant factor. The study also indicates that these three variables collectively contribute substantially to successful implementation. These results suggest that enhancing practical accounting knowledge and fostering positive perceptions toward financial reporting are more effective strategies than solely focusing on formal education. The study contributes to the literature by highlighting the key determinants of SAK-EMKM adoption in MSMEs and provides practical guidance for policymakers, training institutions, and business support programs aiming to improve financial management practices among culinary MSMEs.

Keywords

Accounting Understanding, Actor Perception, Education Level, SAK-EMKM.

1. Introduction

In recent years, Indonesia has faced economic challenges due to the COVID-19 pandemic, affecting national growth. This has highlighted the importance of the Micro, Small, and Medium Enterprises (MSMEs) sector as a key pillar of the economy (Arifin et al., 2021). MSMEs play a dynamic and significant role by driving economic activity and creating widespread employment opportunities across various non-agricultural and fisheries sectors.



Source: Ministry of Cooperatives and SME of the Republic of Indonesia (2024)
Figure 1. Number of MSMEs in Indonesia based on Business Sectors

Figure 1 shows that the accommodation and food and beverage sector dominates with 6.4 million business units, followed by manufacturing with 4.16 million units, indicating that MSMEs are still concentrated in trade and consumption. Meanwhile, sectors based on innovation, technology, and financial services remain underdeveloped, even though diversification is essential to strengthen sustainable economic resilience amid globalization, digital transformation, and shifting consumer behavior (Sukmadiana & Faeni, 2025).

To support business continuity, the preparation of accountable and reliable financial reports is crucial for business owners in decision-making in the MSME sector. Therefore, the Indonesian Accountants Association (*Ikatan Akuntan Indonesia/IAI*) has established the Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah /SAK-EMKM*) as accounting guidelines for entities without public accountability. These standards came into effect on January 1, 2018 (Prihastuti & Al Sukri, 2024). The implementation of SAK-EMKM also provides opportunities for MSMEs to access funding from various financial institutions, as financial reports prepared in accordance with the standards demonstrate business transparency and reliability.

MSMEs still face challenges in preparing financial reports in accordance with SAK-EMKM. Hamdani et al. (2025) find that effective implementation of SAK-EMKM is driven by outreach intensity and MSMEs’ understanding of basic accounting. Higher levels of both factors increase the likelihood of proper financial reporting, highlighting the need for continuous education and training to improve accountability and strengthen trust from financial institutions.

Data from the Baperida DIY 2024 shows that MSMEs in Yogyakarta City have grown annually, reaching 42,368 units (Katadata, 2025). However, culinary MSMEs face challenges due to limited accounting capacity, as many rely on experience rather than systematic financial management. Low awareness of proper financial reporting

leads to minimal or no record-keeping, which hinders their ability to access financing from formal financial institutions.

Education level is considered to influence MSMEs' ability to understand and apply accounting standards. Isapunju et al. (2024) find that higher education improves financial management, though other studies show inconsistent results, indicating the need for further research, especially in culinary MSMEs in Yogyakarta. MSMEs' perceptions play a key role, as explained by the Theory of Planned Behavior, negative perceptions reduce motivation to adopt SAK-EMKM, while positive views encourage its implementation despite limited education.

Accounting understanding is a key factor in adopting SAK-EMKM. Prihastuti and Al Sukri (2024) find that accounting knowledge significantly influences adoption and, together with socialization, explains 79.2% of its implementation. Other studies, such as Rositasari et al. (2022) and Firmansyah and Widayantie (2024), also confirm the importance of accounting understanding, while showing that education does not always have a direct effect. These mixed findings highlight the need for further research on how these factors interact in influencing SAK-EMKM adoption.

A major limitation of previous research is its limited focus on one or two variables, such as accounting understanding or work motivation, without considering the combination of education, perception, and accounting understanding simultaneously. Furthermore, most research was conducted outside of Yogyakarta, resulting in a paucity of literature describing the conditions of Yogyakarta's culinary MSMEs, which possess unique characteristics due to the influence of local culture and the dominance of the tourism sector. Therefore, this study aims to fill this gap. The study aims to examine the individual and simultaneous influence of education level, actor perception, and accounting understanding on the implementation of SAK-EMKM in culinary MSMEs in Yogyakarta City. This study is expected to provide theoretical benefits by contributing to the development of knowledge in accounting, particularly in financial accounting, by enriching concepts related to the quality of financial reporting in culinary MSMEs according to SAK-EMKM.

2. Literature Review and Hypothesis Development

2.1. Educational Level on Implementation of SAK-EMKM

Education level is a key indicator of human capital development and economic quality (Idialis et al., 2025). Periska (2024) found that higher education positively and significantly influences the implementation of SAK-EMKM among MSME actors, suggesting that more educated entrepreneurs tend to apply accounting principles more effectively. Education level is a fundamental factor that can influence the quality of implementation of the SAK-EMKM among MSMEs. Higher formal education generally equips individuals with analytical thinking skills, understanding of technical procedures, and improves skills in financial administration (Munzir, 2021; Zerlina et al., 2023). In the context of culinary MSMEs in Yogyakarta City, entrepreneurs with higher levels of education are expected to better understand the benefits of systematic financial record-keeping and the importance of financial reporting in accordance with SAK-EMKM standards.

Those with higher levels of education tend to be more compliant with standardized accounting records. Therefore, education is not only a cognitive support factor but also increases the chances of achieving financial accountability in MSME operations. Parhusip and Herawati (2020) showed that education level does not always have a significant impact on the implementation of SAK-EMKM. This suggests that other factors, such as motivation, business experience, and socialization of accounting policies, also play a significant role. Education plays a crucial role in encouraging the effective implementation of accounting standards in the MSME sector, given the link between education level and accounting

understanding, as demonstrated by previous empirical research (Mahardani, 2023; Rezeki, 2024; Hamdani et al., 2025).

H1: Education level has a positive effect on the implementation of SAK-EMKM.

2.2. Actor Perception and Implementation of SAK-EMKM

Business actors' perceptions of the implementation of SAK-EMKM are a crucial factor in determining the success of these standards in the MSME sector, particularly in the culinary sector (Karepesina et al., 2024). According to research by Syifa et al. (2025), a sound understanding of accounting can improve the quality of financial reports, thus accelerating their implementation. MSMEs who understand the benefits of SAK-EMKM tend to view these standards as a tool that supports more transparent and accountable financial management, rather than an administrative burden.

Research by Nengsih and Kemala (2023) shows that stakeholder perceptions have a positive and significant impact on the implementation of SAK-EMKM. This means that the better stakeholders' perceptions of the importance of financial reports and accounting standards, the greater their likelihood of implementing them in MSME operational activities. A positive perception leads to more effective implementation of accounting standards, increased financial reporting accountability, and enhanced business sustainability. This suggests that business actors' perspectives are influenced not only by their personal understanding of accounting concepts and practices, but also by the readiness of the digital business environment that supports their operations. A technology-responsive business environment can increase efficiency, expand access to information, and strengthen business actors' confidence in implementing accounting systems that comply with applicable standards. Therefore, the synergy between individual capabilities and digital ecosystem support is a crucial factor in driving improvements in the quality of financial management in the MSME sector.

H2: Actor perception has a positive effect on the implementation of SAK-EMKM.

2.3. Accounting Understanding and Implementation of SAK-EMKM

Accounting literacy is the ability of an individual or entity to understand basic accounting principles, recording processes, and the preparation of financial statements in an accurate and systematic manner. In the context of MSMEs, particularly in the culinary sector in Yogyakarta City, accounting literacy plays a crucial role because it determines the accuracy and reliability of financial reporting based on SAK-EMKM. According to Fraggita (2023), a sound understanding of accounting significantly contributes to MSMEs' ability to properly implement SAK-EMKM, as it enables business owners to record transactions more consistently and prepare reports in accordance with applicable standards.

With adequate accounting literacy, culinary entrepreneurs are better able to recognize the importance of presenting financial statements that comply with established standards, which not only supports more effective internal decision-making but also increases the level of trust from external stakeholders such as creditors and investors. This is particularly important given that the culinary sector is one of the main drivers of the regional economy, where transparent and accountable financial management is essential for sustainable business development. Furthermore, Mahardani (2023) emphasizes that accounting literacy has a positive and significant influence on the implementation of SAK-EMKM in MSMEs, as higher literacy levels lead to better understanding, compliance, and consistency in financial reporting practices.

H3: Accounting understanding has a positive effect on the implementation of SAK-EMKM.

2.4. Simultaneous Effect on Implementation of SAK-EMKM

The Theory of Planned Behavior (TPB) by Ajzen (1991) states that behavioral intention is influenced by attitude toward the behavior, subjective norms, and perceived behavioral control, which together determine actual behavior. In this context, higher education enhances positive attitudes toward accounting standards through a better understanding of financial reporting benefits (Al-Hattami, 2023; Arini et al., 2025). In addition, perceived ease of using SAK-EMKM influences entrepreneurs’ willingness to adopt it, while accounting knowledge strengthens confidence and commitment in its implementation (Safar, 2024).

The SAK-EMKM is a simplified adaptation of previous standards, such as SAK ETAP, developed by the Indonesian Institute of Accountants (IAI) to help MSMEs prepare practical and understandable financial statements while maintaining information quality. Effective since 2018, SAK-EMKM preserves basic accounting principles, including accrual basis, going concern, and economic entity, and requires a statement of financial position, income statement, and notes. Despite its simplification, implementation remains low due to limited awareness of obligations and benefits, inadequate accounting knowledge, and perceptions that record-keeping is unnecessary (Dewi et al., 2024). Studies indicate that education, accounting knowledge, and preparedness positively influence adoption, with accounting understanding being particularly critical for MSMEs to prepare reliable financial statements under SAK-EMKM (Periska, 2024; Khoirunnisa & Kosadi, 2025).

The integration of education level, accounting perception, and accounting understanding forms a strong foundation for the implementation of SAK-EMKM in the culinary MSME sector (Sululing & Naida, 2022). These three factors complement each other in fostering business actors’ awareness and capability to prepare financial reports correctly and in accordance with standards. In this context, education provides basic knowledge, perception shapes motivation and attitudes toward accounting, while understanding strengthens technical skills in its application. Therefore, the successful implementation of SAK-EMKM depends heavily on the extent to which these three factors are internalized in the operational practices of culinary MSMEs.

H4: Education level, actor perception, and accounting understanding have a significant simultaneous effect on the implementation of SAK-EMKM.

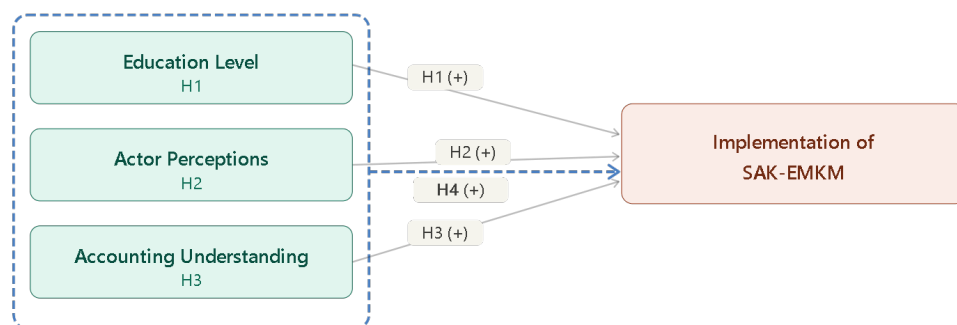


Figure 2. Research Framework

A conceptual framework for influencing the application of SAK-EMKM is shown in Figure 2, whereby actor perception, educational level, and accounting

understanding are suggested. The individual assumptions demonstrate how each variable directly affects the implementation. The model also reveals a simultaneous effect, indicating that all factors work together to influence how SAK-EMKM is implemented.

According to Law Number 20 of 2008, Micro, Small, and Medium-Sized Enterprises (MSMEs) in Indonesia are divided into three categories based on their yearly sales and net assets. MSMEs are essential to regional economic growth, and Yogyakarta's food industry is especially well-known because of the city's cultural legacy, student population, and popularity as a travel destination. Diverse food and beverage goods are in great demand due to the presence of both domestic and foreign tourists. According to Lusdani et al. (2025), culinary MSMEs have significant growth potential, supported by local wisdom, entrepreneurial creativity, and shifting urban lifestyles. Professionally managed culinary MSMEs can become primary income sources and may eventually scale up to medium or larger enterprises. However, challenges remain, including limited capital, low human resource quality, and insufficient understanding of financial management and marketing strategies. Accounting knowledge is critical for MSME actors to prepare reliable financial reports in accordance with SAK-EMKM standards (Pratyeksa, 2024). Without systematic financial recording, entrepreneurs may struggle to assess their business performance objectively.

3. Methods

In order to investigate the impact of education level, actor perspective, and accounting knowledge on the use of SAK-EMKM in Yogyakarta City's culinary MSMEs, this study used a quantitative research methodology that adhered to the positivist approach (Sugiyono, 2016). In order to increase participation, the study used structured surveys that were delivered online via Google Forms and shared on social media sites like Facebook, Instagram, WhatsApp, and email. The population consisted of culinary MSMEs in Yogyakarta City, while the sample consisted of 100 respondents selected using convenience sampling, a purposive approach that allows the researcher to choose respondents who have relevant experience and understanding of SAK-EMKM. This method was adopted due to the lack of a comprehensive list of culinary MSMEs implementing SAK-EMKM and the need to ensure respondents could provide meaningful and informed insights.

The research instruments included a questionnaire using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) to measure the variables. The independent variables were education level, actor perception, and accounting understanding. Education level was operationalized through indicators such as formal education attainment, relevance to business operations, and its impact on business management. Actor perception was measured based on respondents' views on the benefits, ease of application, and relevance of SAK-EMKM in their business, considering personal attitudes and experiences. Accounting Understanding was assessed through indicators including knowledge of basic accounting principles, transaction recording, preparation of financial statements, and comprehension of SAK-EMKM-specific standards. The dependent variable, implementation of SAK-EMKM, was measured based on the extent to which respondents could prepare and present financial reports in accordance with SAK-EMKM standards, including the accuracy of transaction recording, consistency in financial statement presentation, and the usefulness of reports for business decision-making.

Multiple linear regression was used in the study's data analysis to assess the independent variables' individual and simultaneous impacts on the dependent variable. To guarantee the validity and dependability of the regression model, the data were processed using SPSS version 25 in accordance with traditional assumption tests, such as heteroscedasticity, multicollinearity (tolerance and VIF),

and normality (Kolmogorov-Smirnov test). Cronbach’s alpha and item-total correlation were used to evaluate the questionnaire’s validity and reliability; alpha values more than 0.60 were deemed satisfactory (Ghozali, 2018). To ascertain if each independent variable and the entire model had a statistically significant impact on the application of SAK-EMKM, hypothesis testing was carried out using t-tests for individual variable significance and F-tests for simultaneous significance.

The following is the multiple linear regression formula:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3$$

- Y = Implementation of SAK-EMKM
- X1 = Education level
- X2 = Actor’s perception
- X3 = Accounting understanding
- β_1 - β_3 = Regression Coefficient
- a = Constant

4. Results

The research findings in this chapter will be subjected to data analysis with the goal of comprehending the impact of actor perspectives, education level, and accounting knowledge on the use of SAK-EMKM in Yogyakarta City’s culinary MSMEs. One hundred respondents were obtained from the data collected using a structured questionnaire sent via Google Forms. The collected data has undergone an earlier verification procedure to remove any erroneous information that might have an impact on the research data analysis’s findings. An overview of the features of this research sample was obtained by looking at the profiles of study participants. Gender, age, education, type of business, length of business, annual turnover, number of workers, and financial reports were among the categories used to classify respondents.

Table 1. Characteristic Respondent

| Variable | Category | Frequency | Percentage |
|---------------------|--------------------------------|-----------|------------|
| Gender | Female | 40 | 40% |
| | Male | 60 | 60% |
| Age | 17–25 years | 1 | 1% |
| | 26–35 years | 28 | 28% |
| | 36–45 years | 41 | 41% |
| | >46 years | 30 | 30% |
| Education Level | Elementary School | 4 | 4% |
| | Junior High School | 8 | 8% |
| | Senior High School | 31 | 31% |
| | Bachelor (S1) | 53 | 53% |
| | Master (S2) | 4 | 4% |
| | Doctorate (S3) | 0 | 0% |
| Business Type | Food | 87 | 87% |
| | Beverage | 13 | 13% |
| Business Form | Individual | 98 | 98% |
| | PT (Limited Liability Company) | 2 | 2% |
| | CV / UD | 0 | 0% |
| Number of Employees | 1–4 | 94 | 94% |
| | 5–19 | 2 | 2% |
| | 20–99 | 2 | 2% |
| Business Duration | 1 year | 2 | 2% |

| Variable | Category | Frequency | Percentage |
|---------------------|---------------------------------|-----------|------------|
| | 2–3 years | 16 | 16% |
| | 4–7 years | 41 | 41% |
| | >7 years | 40 | 40% |
| Annual Revenue | ≤ IDR 300 million | 98 | 98% |
| | > IDR 300 million – 2.5 billion | 2 | 2% |
| | > IDR 2.5 billion – 10 billion | 0 | 0% |
| Financial Reporting | Yes | 77 | 77% |
| | No | 23 | 23% |

Table 1 shows that the study involved 100 culinary MSME entrepreneurs in Yogyakarta City. Based on gender, 40 respondents (40%) were female, while 60 respondents (60%) were male, indicating a slightly higher participation of males, though the composition is relatively balanced. Regarding age, the majority of respondents were in the 36–45 years range (41%), followed by those above 46 years (30%), 26–35 years (28%), and 17–25 years (1%). In terms of education, most respondents held a bachelor’s degree (S1) at 53%, followed by senior high school at 31%, junior high school at 8%, elementary school and master’s degree at 4% each, while no respondents held a doctoral degree. This indicates that most respondents are in a productive age range with relatively high education levels, which may support their business management and decision-making capabilities.

Concerning business characteristics, most respondents were engaged in food businesses (87%) rather than beverages (13%), and almost all operated as individual businesses (98%), with only 2% as limited liability companies and none as CV or UD. The number of employees was generally small, with 94% employing 1–4 people, 2% employing 5–19 people, and another 2% employing 20–99 people. These findings indicate that the majority of respondents run micro or small-scale businesses with limited operational scale and single ownership.

Regarding business experience and performance, 41% of respondents had been operating for 4–7 years, 40% for more than 7 years, 16% for 2–3 years, and 2% for only 1 year, showing that most have sufficient experience and business stability. In terms of annual revenue, 98% reported ≤ IDR 300 million, 2% between IDR 300 million and 2.5 billion, and none above IDR 2.5 billion, suggesting that the majority operate micro-scale businesses with relatively low revenue. Finally, 77% of respondents prepared financial statements, while 23% had not, indicating awareness of financial record-keeping, though a small portion had yet to implement it.

Table 2. Validity & Reliability Test

| Variable | Item | r-count | r-table | Cronbach’s Alpha (CR) | Validity & Reliability |
|--------------------------|------|---------|---------|-----------------------|------------------------|
| Education Level | X1.1 | 0.666 | 0.5 | 0.620 | Valid & Reliable |
| | X1.2 | 0.575 | | | |
| | X1.3 | 0.602 | | | |
| | X1.4 | 0.663 | | | |
| | X1.5 | 0.647 | | | |
| Actor Perception | X2.1 | 0.713 | 0.5 | 0.714 | Valid & Reliable |
| | X2.2 | 0.603 | | | |
| | X2.3 | 0.711 | | | |
| | X2.4 | 0.729 | | | |
| | X2.5 | 0.660 | | | |
| Accounting Understanding | X3.1 | 0.612 | 0.5 | 0.655 | Valid & Reliable |
| | X3.2 | 0.637 | | | |
| | X3.3 | 0.633 | | | |
| | X3.4 | 0.706 | | | |
| | X3.5 | 0.663 | | | |
| | Y1 | 0.681 | 0.5 | 0.728 | Valid & Reliable |

| Variable | Item | r-count | r-table | Cronbach's Alpha (CR) | Validity & Reliability |
|-------------------------|------|---------|---------|-----------------------|------------------------|
| SAK-EMKM Implementation | Y2 | 0.640 | | | |
| | Y3 | 0.738 | | | |
| | Y4 | 0.704 | | | |
| | Y5 | 0.694 | | | |

The validity and reliability test results for each research variable are shown in Table 2. Every statement item on the variables of education level, actor perception, accounting comprehension, and SAK-EMKM implementation has r-count values larger than the r-table of 0.5 according to the validity test, meaning that each item is legitimate and appropriate for use as a research tool. Specifically, the r-count values for education level ranged from 0.575 to 0.666, actor perception from 0.603 to 0.729, accounting understanding from 0.612 to 0.706, and SAK-EMKM implementation from 0.640 to 0.738, all exceeding the established threshold. In addition, the reliability test using Cronbach's Alpha showed that all variables meet the reliability criteria with values above 0.60. Education level achieved 0.620, demonstrating adequate internal consistency, actor perception reached 0.714, indicating good reliability, accounting understanding scored 0.655, considered sufficiently reliable, and SAK-EMKM implementation obtained 0.728, reflecting a high level of consistency. Therefore, all research instruments are valid, reliable, and suitable for further analysis.

Table 3. Normality Test

| Test Method | Sig. | Additional Notes |
|-----------------------------|-------|---|
| Asymp. Sig. (2-tailed) | 0.001 | Using a theoretical distribution approach |
| Monte Carlo Sig. (2-tailed) | 0.090 | 99% CI: 0.083 – 0.097 |

Table 3 presents the normality test results. The asymptotic significance (2-tailed) was 0.001, and the Monte Carlo significance (2-tailed) was 0.090 with a 99% CI (0.083–0.097). Although the asymptotic Sig. < 0.05 suggests that the data are not normally distributed theoretically. The Kolmogorov-Smirnov test with Lilliefors correction is highly sensitive to sample size (N = 100) and can produce small significance values even with minor deviations from normality. Therefore, the Monte Carlo approach was applied, simulating 10,000 samples, yielding Sig. = 0.090 > 0.05, which indicates that the residuals are normally distributed. Based on the Monte Carlo normality test, the residual data meet the normality assumption and are suitable for linear regression analysis.

Table 4. Multicollinearity Test

| Variable | (B) | Std. Error | (Beta) | t | Sig. | Tolerance | VIF |
|--------------------------|-------|------------|--------|-------|-------|-----------|-------|
| Constant | 0.950 | 1.456 | – | 0.652 | 0.516 | – | – |
| Education Level | 0.058 | 0.084 | 0.056 | 0.695 | 0.489 | 0.462 | 2.165 |
| Actor Perception | 0.293 | 0.094 | 0.288 | 3.104 | 0.003 | 0.352 | 2.841 |
| Accounting Understanding | 0.605 | 0.088 | 0.567 | 6.867 | 0.000 | 0.445 | 2.248 |

Table 4 presents the multicollinearity test results based on the regression analysis. The tolerance values for education level, actor perception, and accounting understanding were 0.462, 0.352, and 0.445, respectively, with corresponding VIF values of 2.165, 2.841, and 2.248. All variables have tolerance values above 0.10 and VIF values below 10, indicating that the regression model does not exhibit multicollinearity. This shows that there is no high correlation among the independent variables, and therefore, education level, actor perception, and

accounting understanding can be reliably used to explain SAK-EMKM implementation in the regression analysis.

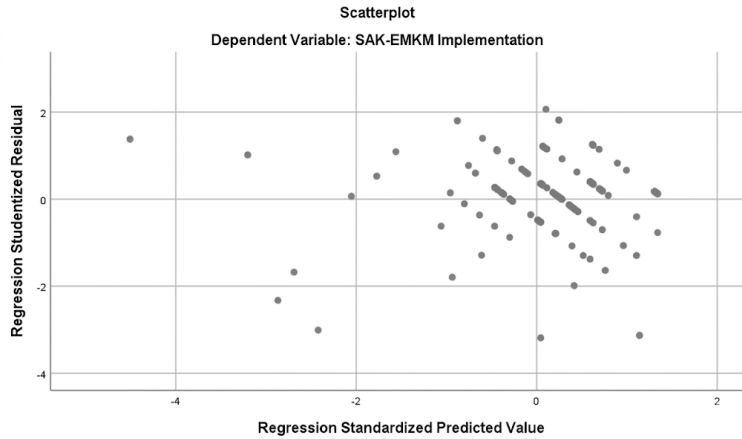


Figure 3. Heteroscedasticity Test

The association between the regression standardized predicted value (X-axis) and the regression studentized residual (Y-axis) with the dependent variable, SAK-EMKM implementation, is shown in Figure 3. The points do not create any particular pattern, such as funneling, broadening, or systematic waves, but rather are dispersed randomly around the zero line on the Y-axis. The distribution is not concentrated only above or below the zero line but spread proportionally on both sides, indicating that the residual variance is relatively constant across different predicted values. Therefore, the regression model in this study does not exhibit heteroscedasticity, satisfying the classical assumption of homoscedasticity and confirming that the model is suitable for linear regression analysis.

Table 5. R Square

| Variable / Item | Value |
|----------------------------|-------|
| R | 0.842 |
| R Square | 0.709 |
| Adjusted R-Square | 0.700 |
| Std. Error of the Estimate | 1.137 |

The coefficient of determination (R^2) is shown in Table 5. The significant correlation between education level, actor perception, and accounting comprehension with SAK-EMKM implementation is indicated by the R value of 0.842. After taking into consideration the number of independent variables in the model, the modified R Square of 0.700 indicates that these three variables account for 70% of the variation in SAK-EMKM implementation, with other factors not included in this study influencing the remaining 30%.

Table 6. Hypothesis Testing

| Hypothesis | B | Std. Error | Beta | t-statistics | Sig. |
|---|-------|------------|-------|--------------|-------|
| H1: Education Level (X1) → SAK-EMKM Implementation | 0.058 | 0.084 | 0.056 | 0.695 | 0.489 |
| H2: Actor Perception (X2) → SAK-EMKM Implementation | 0.293 | 0.094 | 0.288 | 3.104 | 0.003 |
| H3: Accounting Understanding (X3) → SAK-EMKM Implementation | 0.605 | 0.088 | 0.567 | 6.867 | 0.000 |
| Constant | 0.950 | 1.456 | – | 0.652 | 0.516 |

Based on Table 6 and the results of the regression analysis, the multiple linear regression model shows that SAK-EMKM implementation can be predicted using education level, actor perception, and accounting understanding. The regression equation is formulated as $Y = 0.950 + 0.058X_1 + 0.293X_2 + 0.605X_3$, indicating that each unit increase in education level, actor perception, and accounting understanding contributes 0.058, 0.293, and 0.605 units, respectively, to the SAK-EMKM implementation, while holding other variables constant.

Table 6 presents the regression coefficients for the independent variables on SAK-EMKM implementation. Based on the results, education level has an unstandardized coefficient of 0.058, a standardized beta of 0.056, $t = 0.695$, and $p = 0.489$, indicating that it does not have a significant effect on SAK-EMKM implementation. Actor perception shows a positive and significant effect with $B = 0.293$, $\beta = 0.288$, $t = 3.104$, and $p = 0.003$, meaning that higher actor perception contributes to increased SAK-EMKM implementation. Accounting understanding has the strongest positive impact with $B = 0.605$, $\beta = 0.567$, $t = 6.867$, and $p = 0.000$, demonstrating a highly significant contribution to SAK-EMKM implementation. The constant value is 0.950 ($t = 0.652$, $p = 0.516$). These results suggest that among the three variables, actor perception and accounting understanding significantly influence the implementation of SAK-EMKM, while education level does not.

Table 7. F-Test

| Source | Sum of Squares | df | Mean Square | F-statistics | Sig. |
|------------|----------------|----|-------------|--------------|-------|
| Regression | 302.790 | 3 | 100.930 | 78.032 | 0.000 |
| Residual | 124.170 | 96 | 1.293 | – | – |
| Total | 426.960 | 99 | – | – | – |

The computed F-statistic was 78.032 with a significance level of 0.000 based on the F-test findings in Table 7. Since the significance value is less than 0.05, it can be concluded that the regression model employed in this investigation is workable. These findings show that actor perception, education level, and accounting understanding all significantly affect SAK-EMKM implementation at the same time. Thus, it can be said that the variance in changes in SAK-EMKM implementation may be explained by these three independent variables taken together. Consequently, the link between the independent and dependent variables in the study may be explained by the regression model used in this investigation.

5. Discussion

The results of this study indicate that the education level of business actors is not the dominant factor in determining the implementation of SAK-EMKM in culinary MSMEs in Yogyakarta City. Although formal education theoretically enhances analytical skills and understanding of financial recording, in practice, the implementation of SAK-EMKM is more influenced by factors such as business experience, training, and the socialization of accounting standards. Many MSME actors with lower education levels are able to apply financial recording effectively because they are accustomed to directly managing their businesses. This finding aligns with the study by Parhusip and Herawati (2020), which asserts that education level does not always have a significant impact on the implementation of SAK-EMKM, suggesting that practical needs, motivation, and understanding of the benefits of financial reporting play a more critical role than formal educational background.

Moreover, business actors' perceptions emerge as an important factor in driving the implementation of SAK-EMKM. Entrepreneurs with positive views of

accounting standards tend to recognize the benefits of SAK-EMKM, such as facilitating financial management, increasing transparency, and improving access to capital. In contrast, perceptions that regard accounting as complicated or unimportant can hinder implementation. Positive perceptions are also shaped by an understanding of the advantages of financial reporting and a supportive business environment, including the use of digital technology for financial recording. These findings are consistent with Syifa et al. (2025), who emphasize that business actors' perceptions significantly influence the implementation of SAK-EMKM.

In addition to education and perception, accounting understanding is identified as the most dominant factor affecting SAK-EMKM implementation. Business actors with better accounting knowledge are more capable of recording transactions, preparing financial statements, and appreciating the importance of financial reporting for business development (Edan, 2023). MSMEs with basic accounting knowledge find it easier to implement SAK-EMKM, as the standards serve as a guideline for systematic and structured financial reporting. This result aligns with studies by Fraggita (2023) and Mahardani (2023), which highlight that technical accounting skills are crucial for successful SAK-EMKM implementation. Therefore, enhancing accounting understanding through training or outreach programs is essential to improve implementation.

The combination of education, perception, and accounting understanding plays a simultaneous role in supporting the successful implementation of SAK-EMKM in culinary MSMEs. Education provides the knowledge foundation, perception shapes attitudes toward the importance of accounting, and accounting understanding determines the ability to apply standards effectively (Parhusip & Herawati, 2020). This suggests that SAK-EMKM implementation is influenced not by a single factor but by the interaction of cognitive, attitudinal, and technical abilities of business actors. Additional factors, such as business experience, accounting training, government outreach, and the use of digital technology, may further influence the effectiveness of accounting standards implementation, although they were not the primary focus of this study. Thus, strategies to improve SAK-EMKM implementation should adopt a multifactorial approach, combining education, fostering positive perceptions, and strengthening practical accounting knowledge to enable culinary MSMEs in Yogyakarta to achieve more systematic and transparent financial reporting.

6. Conclusion

Based on the analysis of education level, actor perception, and accounting understanding on the implementation of SAK-EMKM in culinary MSMEs in Yogyakarta City, several conclusions can be drawn. Education level was not found to have a significant effect on SAK-EMKM implementation, suggesting that differences in formal education among MSME actors do not directly influence their financial reporting practices. In contrast, actor perception showed a positive and significant impact, indicating that entrepreneurs with a more positive view of SAK-EMKM tend to apply it more consistently. Accounting understanding also demonstrated a strong positive effect, highlighting that greater knowledge of accounting principles directly enhances adherence to SAK-EMKM standards. Simultaneously, the three variables collectively contribute to the implementation of SAK-EMKM.

These findings have practical implications for multiple stakeholders. MSME actors are encouraged to enhance their accounting knowledge through training, workshops, or seminars to improve financial management and SAK-EMKM compliance. Local governments and relevant institutions should strengthen guidance, capacity-building, and outreach programs that foster positive perceptions and accounting literacy among MSMEs. This study has limitations, as it only

considers education level, actor perception, and accounting understanding, explaining approximately 70% of the variance in SAK-EMKM implementation, while other factors remain unexamined. Future research is recommended to explore additional variables such as financial literacy, accounting technology adoption, business experience, and government support. Expanding the scope to other UMKM sectors or regions could provide broader and more comprehensive insights into the factors influencing SAK-EMKM implementation.

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Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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