

**THE EFFECT OF SOCIALIZATION, UNDERSTANDING OF INFORMATION  
TECHNOLOGY AND ACCOUNTING ON THE APPLICATION OF SMALL  
AND MEDIUM MICROFINANCE ACCOUNTING STANDARD  
(SAK-EMKM) TO MSMEs AT COFFE SHOP IN TEGALSARI  
SUBDISTRICT CENTRAL SURABAYA**

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**Abstract:** *The purpose of this study is to test the influence of socialization on the application of SAK EMKM on MSMEs Warkop in Tegalsari Subdistrict Central Surabaya, the influence of information technology understanding on the application of SAK EMKM to MSMEs Warkop in Tegalsari District of Central Surabaya, and test the influence of accounting understanding on the application of SAK EMKM to MSMEs Warkop in Tegalsari Subdistrict Central Surabaya. The data used in the study is primary data obtained through questionnaires. The population in this study is food stalls in tegalsari area of Central Surabaya. The data analysis method used is by using SmartPLS 3.0. Sampling is done by purposive sampling technique. The results of this study show that: 1) Socialization Affects the Application of SAK EMKM. 2) Understanding Information Technology Does Not Affect the Application of SAK EMKM. 3) Understanding Accounting Affects the Application of SAK EMKM.*

**Keywords:** *Socialization, Understanding Information Technology, Accounting Understanding, Application of SAK EMKM, MSMEs*

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## **1. Introduction**

Based on data from the Central Bureau of Statistics in the 2020 publication book (Central Bureau of Statistics, 2020), the population of Indonesia currently reaches 268.1 million with an economic growth rate in 2019 of 5.0%. The economic growth rate in 2019 is clearly decreasing when compared to the economic growth rate in 2018 of 5.2%.

The pace of economic growth is influenced by several things. (Yuniarti et al., 2020) revealed that the labor force participation rate and unemployment rate significantly and positively affect the economic growth rate in Indonesia. Quoted from the page (C. Indonesia, n.d.), MSMEs contribute 60.3% of total Gross Domestic Product (GDP) and absorb a total of 97% of the workforce and provide 99% of employment in Indonesia. Therefore, MSMEs play an important role in Indonesia's economic growth. Surabaya as one of the major cities in Indonesia that has been a red zone area of the spread of COVID-19 is experiencing the impact of COVID-19 in the MSME sector. The Surabaya City Government then made various efforts to be able to restore the economy in the current COVID-19 era. Quoted from the page <https://humas.surabaya.go.id/2020/09/18/pemkot-surabaya-jemput-bola-fasilitasi-pengurusan->

[siup-dalam-dua-hari-total-320-usaha-yang-daftar/](#)(Admin, 2020), Surabaya City Government (Pemkot) continues to facilitate the management of Trade Business License (SIUP) to Surabaya residents who have businesses or MSMEs, especially for businesses coffee shops (Warkop), angkringan, to cafes. Diketahui sebelumnya dari laman <https://surabaya.go.id/id/berita/9886/permohonan-dan-pengurusan-siup-> (Surabaya, 2020), in order to support the acceleration of economic growth in the city of Surabaya as a city of services and trade, various efforts were made. One of them is by facilitating licensing for investors through Surabaya Single Window (SSW) in 2013. So, efforts to encourage MSMEs to register SIUP by the Surabaya Municipality is an effort to accelerate economic growth, especially in the current Covid-19 era.

Surabaya municipality requires all business owners of the warkop to register SIUP. Quoted from the page <https://radarsurabaya.jawapos.com/read/2020/09/15/214014/warkop-di-surabaya-kini-wajib-punya-siup>(Wijayanto, 2020), Head of Satpol PP Surabaya Eddy Christijanto said he would crack down firmly on warkop businesses that do not have SIUP. In fact, based on regulation of the Minister of Trade No. 36/M-DAG/PER/9/2007-year 2007 article 4 paragraphs 1 and 2 (State, 2007) states there is an exception obligation to have SIUP for non-legal individual traders and small sellers such as street vendors, hawkers, and so on. SIUP can be provided if the person wishes. If all warkops are required to register SIUP then it is very likely that the excluded traders are included in the list given obligations by the Surabaya Municipality. The consequence of this policy is that all MSME owners, especially Warkop who are required to register siup, can also have an obligation to record or book accounting. In addition, based on the decree of the Minister of Industry and Trade No. 289/MPP/Kep/10/2001(Trade, 2001) on the Standard Provisions of The Granting of Trade Business License (SIUP), the requirement of individual companies to request SIUP is to complete documents, one of which is the Company's Balance Sheet. Balance sheet is one of the elements of financial statements contained in SAK EMKM. Balance Sheet creation should certainly refer to the standards contained in SAK EMKM. So, it is very important that the warkop entrepreneurs apply SAK EMKM in their warkop accounting records.

In addition, a good financial report is expected to assist msme owners in evaluating their business and can use the evaluation results in the form of such information in decision making, as well as to obtain various funding from financial institutions. Considering accounting information has an important role to achieve business success, including for MSMEs. Accounting information can be a reliable basis for obtaining credit from banks, tax reporting objectives and internal corporate objectives such as economic decision making in business management, including market development decisions, pricing and others(Sutapa, 2020).

SAK EMKM is a simplification of the Financial Accounting Standards of Entities Without Public Accountability (SAK ETAP). SAK EMKM is basically a simplification of sak ETAP which was previously used for MSMEs. SAK ETAP is difficult to understand by MSMEs. (Rudiantoro & Siregar, 2012) revealed, The biggest obstacle to the implementation of SAK ETAP is the low understanding of MSMEs entrepreneurs who will use the SAK ETAP. In order to realize a more modern, independent, and advanced MSMEs, IAI then published the SAK EMKM.

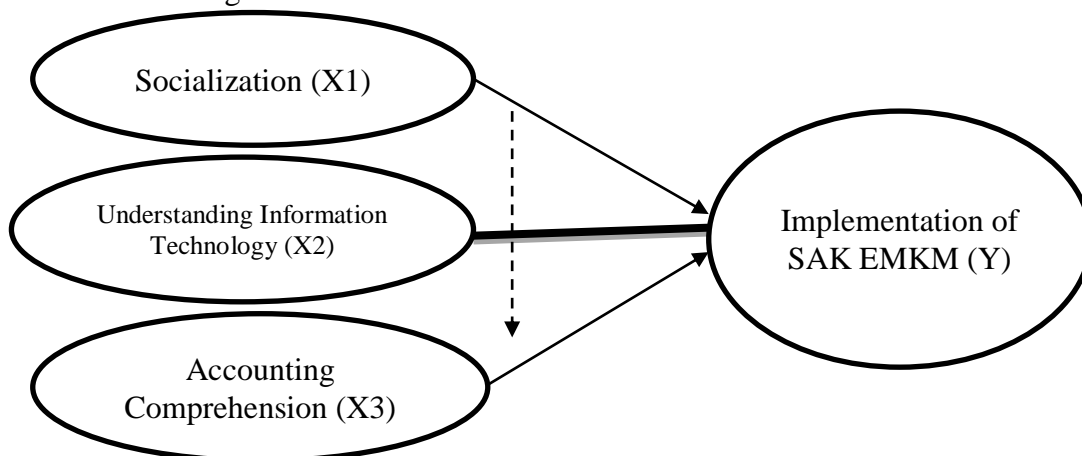
SAK EMKM has standard specificities. Some of these are fewer components of the report for EMKM and consist only of income statements, balance sheets, and notes on financial

statements. The recognition of elements of financial statements is based solely on historical costs with unrecognized impairments except for financial services entities, comparative reports are sufficiently juxtaposed with the last period, and fixed assets are depreciated by declining or straight-line balance methods regardless of residual value, and most strikingly the accrual base used requires businesses that previously used the cash base to convert their records into accrual bases. Sak EMKM is effective as of January 1, 2018 (I. A. Indonesia, 2020).

Although there are many benefits of the application of SAK ETAP or SAK EMKM, still the application of SAK ETAP or SAK EMKM is still not fully maximized. (Prajanto & Septriana, 2018) argues that in the modernization era, many MSMEs only record the amount of cash in and out cash, the amount of goods obtained and handed over to consumers and bills and obligations from MSMEs that have not been standardized. In UMKM Warkop, (Ramdani & Kamidin, 2018) revealed, the recording and preparation of financial statements conducted by some managers of MSMEs Warkop in makassar city is only limited to business reports made in accordance with the understanding and needs of each manager warkop that is not in accordance with the accounting cycle with only limited recording of cash in and cash out and they do not apply SAK ETAP in compiling the financial statements. He also mentioned the obstacles experienced by the manager of the Warkop, namely the lack of knowledge about SAK ETAP, and socialization. In addition, researchers feel that understanding information technology is also important in the current era. The importance of information technology is reinforced by Law No. 20 of 2008 article 16 paragraph 1 letter (d) which even mentions that the government and local governments have a role to facilitate business development (MSMEs) in the field of design and technology (NKRI, 2008).

Based on Theory of Planned Behavior, (Ajzen, 2005) explains, intention (and behavior) is a function of three basic determinants, the first is personal, the second reflects social influence, and the third deals with control issues. So in this case socialization is included in the social influence factor, understanding information technology and accounting understanding can be incorporated into the control factor that will trigger the conduct of a behavior in this case namely applying SAK EMKM.

The following frame of mind.



*Partial Least Square (PLS)*

**Figure 1. Theoretical Framework**

### Research Hypothesis

Now & Bougie (2017:93) states that the hypothesis is an interim statement that predicts what it wants to find in empirical and testable data. Based on theoretical discussions and frame of mind, the hypotheses formulated are as follows.

H1 : Socialization Affects the Application of SAK EMKM in MSMEs Warkop.

H2 : Understanding Information Technology Affects the Application of SAK EMKM in MSMEs Warkop.

H3 : Accounting Understanding Affects the Application of SAK EMKM in MSMEs Warkop.

## 2. Research Method

The object of this research includes the implementation of SAK EMKM in UMKM Warkop which stands for Warung Kopi in Kec. Tegalsari Central Surabaya. Although the name is coffee shop, but Warkop not only sells coffee drinks, but also provides some ready-to-eat snacks. The subject of this study was the Owner of UMKM Warkop in Tegalsari Subdistrict, Central Surabaya. The unit analyzed was the response of the Owner of UMKM Warkop in Tegalsari Subdistrict, Central Surabaya, to the question in the questionnaire. Socialization research instruments (X1), information technology understanding (X2), accounting understanding (X3) and the application of SAK EMKM (Y) in the form of questionnaires with scoring likert models filled out by respondents on the questionnaires shared. The Likert scale consists of 5 (five) scales namely Strongly Agree (SS), Agree (S), Doubt (R), Disagree (TS) and Strongly Disagree (STS).

Table 1 Population Research Details

Neighborhoods	sum
Keputran	1
Dr. Soetomo	86
Tegalsari	8
Wonorejo	58
Kedungdoro	107
<b>TOTAL</b>	<b>260</b>

Source : Data processed by researchers.

Based on the criteria above, the number of samples that meet the criteria as many as 62 MSMEs Warkop consisting of:

Table 2 Details of Research Samples

Neighborhoods	sum
Keputran	0
Dr. Soetomo	11
Tegalsari	1
Wonorejo	32
Kedungdoro	18
<b>TOTAL</b>	<b>62</b>

Source : Data processed by researchers.

The data collected is data consisting of primary data and secondary data. Data obtained directly from research objects in the form of questionnaires or questionnaires from 62 selected respondents. In collecting data researchers using field research methods, and library research. The analysis techniques used in this study using Partial Least Square (PLS) with SmartPLS 3.0. Partial Least Square (PLS) software are one of the methods of analysis, and test canonical correlations, which negate ols (Ordinary Least Squares) assumptions that require normal data distribution. PLS is used to explain whether there is a relationship between two or more latent variables (prediction), and can be used to analyze path analysis on a small sample number (<100). (Setiawan, 2020)

According to (Wiyono, 2011) PLS is conducted in three stages, namely:

- 1) Outer Model
- 2) 2 Analysis. Inner Model
- 3) 3 Analysis. Hypothesis Test

### 3. Results and Discussion

#### 3.1. Results

##### Description of Socialization Research Variables (X1)

Socialization is the process of individuals learning how to adjust to a particular environment and how to coordinate their behavior with the behavior of others and learn in accordance with the roles and regulations set out called SAK EMKM (Janrosli, 2018). Here are the results of respondents' response recapitulation:

Table 3 Respondent Recapitulation Results X1

Item	Skor					Total
	STS	TS	R	S	SS	
X1.1	0	8	7	38	9	62
	0%	12.9%	11.3%	61.3%	14.5%	100%
X1.2	1	17	6	32	6	62
	1.6%	27.4%	9.7%	51.6%	9.7%	100%
X1.3	1	12	19	27	3	62
	1.6%	19.4%	30.6%	43.5%	4.8%	100%
X1.4	0	7	15	36	4	62
	0%	11.3%	24.2%	58.1%	6.5%	100%
X1.5	0	6	16	37	3	62
	0%	9.7%	25.8%	59.7%	4.8%	100%
X1.6	1	17	16	27	1	62
	1.6%	27.4%	25.8%	43.5%	1.6%	100%

Source: Data processed, 2021

From the results of the questionnaire can be concluded that the average majority of respondents, namely 52.95% agreed to have received socialization SAK EMKM.

### **Understanding Information Technology (X2)**

Understanding Information Technology is the ability of UMKM Warkop owners to be able to utilize an accounting information system and can facilitate the owner of MSMEs Warkop in providing financial reports of their business with information technology at this time. Here are the results of respondents' response recapitulation:

**Table 4 Respondent Recapitulation Results X**

Item	Skor					Total
	STS	TS	R	S	SS	
X2.1	0	1	5	36	20	62
	0%	1.6%	8.1%	58.1%	32.3%	100%
X2.2	2	22	20	11	7	62
	3.2%	35.5%	32.3%	17.7%	11.3%	100%
X2.3	1	1	7	34	19	62
	1.6%	1.6%	11.3%	54.8%	30.6%	100%
X2.4	1	16	16	16	13	62
	1.6%	25.8%	25.8%	25.8%	21%	100%
X2.5	3	31	17	8	3	62
	4.8%	50%	27.4%	12.9%	4.8%	100%
X2.6	2	31	17	9	3	62
	3.2%	50%	27.4%	14.5%	4.8%	100%
X2.7	1	8	10	29	14	62
	1.6%	12.9%	16.1%	46.8%	22.6%	100%

Source: Data processed, 2021

From the results of the questionnaire can be concluded that the average majority of respondents of 32.9% agreed to understand information technology. This indicates that there are still many respondents who do not understand information technology.

### **Accounting Knowledge (X3)**

Accounting Understanding is the understanding of MSME warkop owners to the accounting cycle, namely inputs, processing (process), and output (output) that exist in the accounting cycle. Here are the results of the recapitulation of respondents' answers:

**Table 5 Respondent Recapitulation Results X3**



Item	Skor					Total
	STS	TS	R	S	SS	
X3.1	0	1	6	43	12	62
	0%	1.6%	9.7%	69.4%	19.4%	100%
X3.2	0	11	20	21	10	62
	0%	17.7%	32.3%	33.9%	16.1%	100%
X3.3	0	9	9	36	8	62
	0%	14.5%	14.5%	58.1%	12.9%	100%
X3.4	0	11	14	30	7	62
	0%	17.7%	22.6%	48.4%	11.3%	100%
X3.5	0	5	11	38	8	62
	0%	8.1%	17.7%	61.3%	12.9%	100%
X3.6	0	13	12	31	6	62
	0%	21%	19.4%	50%	9.7%	100%

Source: Data processed, 2021

From the results of the questionnaire can be concluded that the average majority of respondents of 53.5% agreed to understand accounting.

#### **Application of SAK EMKM (Y)**

The implementation of SAK EMKM is the Application of Financial Accounting Standards used by micro, small and medium entities. Micro, small and medium-sized entities are Entities Without Public Accountability (SAK ETAP), which meet the definitions and criteria of Small and Medium Enterprises (MSMEs) as stipulated in the prevailing laws and regulations in Indonesia, for at least 2 consecutive years (Indonesian Institute of Accountants, 2020:1) Here are the results of recapitulation of respondents' answers:

**Table 6 Results of Respondent Recapitulation Y**

Item	Skor					Total
	STS	TS	R	S	SS	
Y1	0	3	7	43	9	62
	0%	4.8%	11.3%	69.4%	14.5%	100%
Y2	0	11	21	28	2	62
	0%	17.7%	33.9%	45.2%	3.2%	100%
Y3	0	14	21	26	1	62
	0%	22.6%	33.9%	41.9%	1.6%	100%
Y4	2	6	21	32	1	62
	3.2%	9.7%	33.9%	51.6%	1.6%	100%

Source: Data processed, 2021

From the results of the questionnaire can be concluded that the average majority of respondents of 52% agreed to have implemented SAK EMKM. Results of Outer Model(Measurement Model) Convergent Validity

Table 7 Outer

	Socialization	Information Technology Knowledge	Accounting Knowledge	Implementation of SAK EMKM
X1.1	0.792			
X1.2	0.800			
X1.3	0.790			
X1.3	0.922			
X1.5	0.926			
X1.6	0.208			
X2.2		0.813		
X2.4		0.723		
X2.5		0.707		
X2.7		0.733		
X3.3			0.866	
X3.4			0.934	
X3.5			0.859	
X3.6			0.898	
Y1				0.786
Y2				0.855
Y3				0.873
Y4				0.886

Source: Data processed, 2021.

**Table 8 Average Variance Extracted (AVE)**

	<b>Average Variance Extracted (AVE)</b>
Socialization	0.683
Understanding Information Technology	0.555
Accounting Comprehension	0.792
Implementation of SAK EMKM	0.724

Source: Data processed, 2021.

Based on Table 7 Outer Loadings and Table 8 Average Variance Extracted (AVE), the indicators X2.1, X2.3, X2.6, X3.1 and X3.2 were removed from the calculation because they had a loading factor value below 0.70 ( $<0.70$ ), after the indicator is removed and the next calculation is carried out, each indicator has a Loading Factor value of more than 0.70 ( $>0.70$ ) and has an Average Variance Extracted (AVE) value of more than 0.50 ( $>0.50$ ), so it can be concluded that all indicators have meets the rule of thumb of convergent validity.



*Discriminant Validity*

**Table 9 Cross Loading**

	Socialization	Information Technology Knowledge	Accounting Knowledge	Implementation of SAK EMKM
X1.1	0.792	0.294	0.581	0.533
X1.2	0.800	0.378	0.657	0.605
X1.3	0.790	0.266	0.419	0.503
X1.3	0.922	0.507	0.757	0.669
X1.5	0.926	0.434	0.717	0.667
X1.6	0.709	0.185	0.389	0.418
X2.2	0.332	0.813	0.531	0.411
X2.4	0.172	0.723	0.384	0.306
X2.5	0.304	0.707	0.351	0.332
X2.7	0.425	0.733	0.476	0.478
X3.3	0.594	0.488	0.866	0.683
X3.4	0.689	0.566	0.934	0.742
X3.5	0.582	0.493	0.859	0.766
X3.6	0.731	0.574	0.898	0.699
Y1	0.478	0.472	0.691	0.786
Y2	0.559	0.388	0.591	0.855
Y3	0.589	0.516	0.710	0.873
Y4	0.721	0.415	0.760	0.866

Source: Data processed, 2021.

**Table 10 Comparison of AVE Square Roots with Correlations between Variables**

	Socialization	Information Technology Knowledge	Accounting Knowledge	Implementation of SAK EMKM
<b>Socialization</b>	<b>0.826</b>	0.432	0.729	0.696
<b>Information Technology Knowledge</b>	0.432	<b>0.745</b>	0.596	0.572
<b>Accounting Knowledge</b>	0.729	0.596	<b>0.890</b>	0.814
<b>Implementation of SAK EMKM</b>	0.696	0.572	0.814	<b>0.851</b>

Source: Data processed, 2021.

Based on Table 10 Discriminant Validity, each variable has a cross loading value greater than 0.70 ( $>0.70$ ) and has a square root value of AVE which is higher than the correlation between variables, so it can be concluded that all variables have met the rule of thumb of discriminant validity.

#### **Reliability**

**Table 11 Cronbach Alpha dan Composite Reliability**

	<i>Cronbach Alpha</i>	<i>Composite Reliability</i>
Socialization	0.905	0.928
Information Technology Knowledge	0.736	0.833
Accounting Knowledge	0.912	0.938
Implementation of SAK EMKM	0.873	0.913

Source: Data processed, 2021.

Based on Table 11 Cronbach Alpha and Composite Reliability, each variable has a Cronbach alpha value and a composite reliability value of more than 0.70 ( $>0.70$ ), so it can be concluded that all variables have met the rule of thumb of the reliability test.

#### **Inner Model**

##### **Koefisien Determinasi ( $R^2$ )**

**Table 12 Koefisien Determinasi ( $R^2$ )**

	$R^2$	Adjusted $R^2$
Implementation of SAK EMKM	0.688	0.671

Source: Data processed, 2021.

Based on Table 12 Coefficient of Determination ( $R^2$ ), the  $R^2$  value of 0.688 means that the application of SAK EMKM can be explained by 68.8% by Socialization, Understanding of Information Technology and Accounting Understanding while the remaining 31.2% is explained by other variables not examined in this study.

#### **Path Coefficient**

**Table 13 Path Coefficient**

	<i>Original Sample (O)</i>	<i>T-Statistics</i>	<i>p-value</i>
Socialization	0.219	2.080	0.038
Information Technology Knowledge	0.066	0.804	0.422
Accounting Knowledge	0.615	5.328	0.000

Source: Data processed, 2021.

Based on Table 13 Path Coefficient, the following results were obtained:

- 1) Socialization has an effect on the implementation of SAK EMKM, with a parameter coefficient of 0.219 at a significance level of 5% (T-Statistics > 1.96 and p values < 0.05).
- 2) Understanding of Information Technology has no effect on the implementation of SAK EMKM, with a parameter coefficient of 0.066 at a significance level of 5% (T-Statistics < 1.96 and p values > 0.05).
- 3) Accounting understanding has an effect on the implementation of SAK EMKM, with a parameter coefficient of 0.615 at a significance level of 5% (T-Statistics > 1.96 and p values < 0.05).

### **3.2.Discussion**

#### **The Effect of Socialization on the Implementation of SAK EMKM**

Socialization is the process of individuals learning how to adapt to a certain environment and how to coordinate their behavior with the behavior of others and learn according to established roles and regulations called SAK EMKM (Janrosi, 2018). Based on the results of the study, it showed that socialization had an effect on the application of SAK EMKM with a parameter coefficient of 0.219 and a p value of 0.038 (T-Statistics > 1.96 and p values < 0.05).

One of the predictors of intention in the theory of planned behavior is subjective norm, namely the individual's view of pressure from the surrounding environment to perform or not perform a behavior. Socialization of SAK EMKM plays a component of subjective norms in this study. The knowledge or understanding obtained by MSME actors from the socialization of SAK EMKM will provide impetus/motivation to implement SAK EMKM.

The results of this study are in line with the results of research by (Janrosi, 2018) and (Sutapa, 2020) which state that the socialization of SAK EMKM has a positive influence on the use of SAK EMKM.

#### **The Effect of Understanding Information Technology on the Implementation of SAK EMKM**

Understanding of Information Technology is the ability of Warkop MSME owners to be able to take advantage of an accounting information system and can facilitate Warkop MSME owners in providing business financial reports with information technology at this time. Based on the results of the study, it shows that the understanding of Information Technology has no effect on the application of SAK EMKM with a parameter coefficient of 0.066 and a p value of 0.422 (T-Statistics < 1.96 and p values > 0.05).

This proves that Understanding Information Technology is not one of the reasons for Warkop SMEs to implement SAK EMKM. This may be because the understanding of Information Technology in control factors that should increase attention to implementing SAK EMKM is seen as a general matter and not as an accounting technology system that is integrated with the business processes of Warkop MSME actors.

The results of this study are not in line with the results of research conducted by (Hastuti et al., 2017) and (Wandini & Budiasih, 2017) which state that the use of accounting information technology has a positive effect on the application of SAK ETAP.

### **The Effect of Accounting Understanding on the Implementation of SAK EMKM**

Accounting understanding is the understanding of Warkop MSME owners towards the accounting cycle, namely input, processing, and output in the accounting cycle. Based on the research results, Accounting Understanding has an effect on the application of SAK EMKM, with a parameter coefficient of 0.615 and a p value of 0.000 (T-Statistics > 1.96 and p values < 0.05).

One of the predictors of intention in the theory of planned behavior is perceived behavioral control (perception of self-control), namely the individual's belief about the presence or absence of supporting or inhibiting factors to be able to elicit behavior. This belief can be obtained through observation or knowledge. Accounting understanding can also be classified into this perceived behavioral control intention predictor. So, the more MSME actors believe that they understand accounting, the higher the chance that they will apply SAK EMKM.

The results of this study are in line with the results of research by (Kusuma, 2019) and (Parhusip, 2020) which state that accounting understanding partially has a positive effect on the implementation of SAK EMKM.

### **4. Conclusion**

Based on the results of the analysis and discussion, the conclusions of this study are as follows: Socialization Of Influence on the Application of SAK EMKM on MSMEs Warkop in Tegalsari District, Central Surabaya. Understanding Technology Does Not Affect the Application of SAK EMKM On MSMEs Warkop in Tegalsari District, Central Surabaya. Accounting Understanding Affects the Application of SAK EMKM to MSMEs Warkop in Tegalsari Subdistrict, Central Surabaya. Suggestions Based on the results of the study conducted, the researchers presented some suggestions as follows. For further research can take more and more extensive samples and in other regions. For further research can add other variables that can represent factors that can influence the application of SAK EMKM. For further research can add more indicators - indicators of variable assessors.

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