

THE EFFECT OF UNDERSTANDING LEVEL, READINESS LEVEL, AND PERCEPTION OF EASINESS ON THE IMPLEMENTATION OF SMALL AND MEDIUM MICRO ENTITY ACCOUNTING STANDARDS

(Case Study on MSME Actors in Bandung City)

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ABSTRACT

This study examined the relationship between understanding level, readiness level, and perception of easiness to implementation of Financial Accounting Standards of Micro, Small, and Medium Enterprises on Micro, Small, and Medium Enterprises in the city of Bandung. The subjects in this study were 98 units of MSMEs registered at the Department of Cooperatives and MSMEs in Bandung. The method used in this study is a quantitative method with a descriptive and verification approach. To measure the classical assumption test, multiple linear regression analysis, and the coefficient of determination along with hypothesis test with SPSS for Windows version 23. The results indicate that there was a positive effect between understanding level and perception of easiness to implementation of Financial Accounting Standards of MSMEs and there is no effect between readiness level to implementation of Financial Accounting Standards of MSMEs on MSMEs in the city of Bandung. These three variables of the study gave an effective contribution as much as 19,9% while the rest came from other factors.

Keywords: *Understanding level; readiness level; perception of easiness.*

Introduction

MSMEs are an example of economic development in Indonesia based on a people's economy. MSMEs have a significant role in the social and regional economy. In Indonesia, MSMEs are able to absorb 97.22% of the workforce and contribute to gross domestic product of 60.34%. In the city of Bandung itself, the growth of MSME units has increased every year. However, the increasing growth of MSMEs is not matched by their ability to manage finances well.

Based on research in the field, there are still many MSME actors who do not separate personal and business assets, do not record transactions regularly due to lack of competent resources, and do not even make simple financial reports. In addition, the understanding of accounting knowledge is still low and the unpreparedness of MSME actors in dealing with problems that make MSMEs difficult to develop.

To overcome this problem, DSAK IAI has approved ED SAK EMKM in its meeting

on May 18, 2016 hereinafter referred to as SAK EMKM and is effective on January 1, 2018. SAK EMKM has a goal to standardize MSME financial reports which are considered simpler and easier to understand. Financial statements according to SAK EMKM (2016) are intended to provide information on the financial position and performance of an entity that is useful for a large number of users in making economic decisions to meet the information needs. The issuance of SAK EMKM is expected to be one of the drivers of financial literacy for MSMEs in Indonesia so that they gain wider access to financing from the banking industry. In the future, SAK EMKM is also expected to facilitate MSME managers in compiling financial reports that can be used to develop businesses. So, SAK EMKM should be implemented optimally.

The low implementation of SAK EMKM is influenced by many things. Two of them are the level of understanding of accounting science and the level of readiness of MSME actors in implementing the implementation of SAK EMKM. Darmasari and Wahyuni (2020) found that accounting understanding and readiness level had a positive and significant effect on the implementation of SAK EMKM.

Meanwhile, there is a perception of ease of implementation of SAK EMKM. SAK EMKM is made in a simpler form and there are only three types of financial statements, namely, statements of financial position, income statements, and notes to financial statements. With a simpler report form, it is hoped that MSME actors can implement SAK EMKM in their business activities. Febriyanti et al (2018) found that the perception of MSME actors had a positive and significant effect on the implementation of SAK EMKM. This is contrary to Kasir's research (2020) which found that the perception of MSME actors had no effect on the enactment of the EMKM SAK. Based on the things above, researchers are interested in researching the influence of the level of understanding, level of readiness, and perceived ease of implementation of SAK EMKM on SMEs in Bandung.

LITERATURE REVIEW

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

Based on the scope of the Financial Accounting Standards for Micro, Small, and Medium Entities or SAK EMKM, this standard is intended to:

1. The Financial Accounting Standards for Micro, Small and Medium Entities or SAK EMKM are intended to be used by micro, small and medium entities.

2. Financial Accounting Standards for Micro, Small and Medium Entities or SAK EMKM are used for entities that do not meet the definition and criteria of Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), if the authority allows the entity to prepare financial statements based on SAK EMKM.

According to SAK EMKM (2016) the purpose of financial statements is to provide information on the financial position and performance of an entity that is useful to a large number of users in making economic decisions by anyone who is not in a position to request special financial statements to meet the information needs. These users include resource providers to entities, such as creditors and investors.

Based on SAK EMKM, the minimum financial statements include, the statement of financial position at the end of the period, the income statement for the current period, and notes to the financial statements containing additions and details of certain relevant items.

1. Statement of Financial Position

The statement of financial position presents information about the entity's assets, liabilities and equity at the end of the reporting period. An entity's statement of financial position may include the following accounts, namely cash and cash equivalents, receivables, inventories, property, plant and equipment, accounts payable, bank payables, and equity. An entity shall present accounts and parts of accounts in the statement of financial position if such presentation is relevant to an understanding of the entity's financial position. SAK EMKM does not specify the format or order of the accounts presented. However, an entity may present asset accounts in order of liquidity and liability accounts in order of maturity.

2. Income Statement

The income statement presented by the entity represents the financial performance of the entity for a period. An entity's income statement may include

the following accounts, namely revenue, finance expense, tax expense. The income statement includes all income and expenses recognized in a period, unless SAK EMKM requires otherwise. SAK EMKM regulates the treatment of the effects of corrections for errors and changes in accounting policies which are presented as retrospective adjustments to the previous period and not as part of profit or loss in the period the changes occur.

3. Notes to Financial Statements

The notes to the financial statements contain a statement that the financial statements have been prepared in accordance with SAK EMKM, a summary of accounting policies, and additional information and details of certain accounts that describe important and material transactions so that it is useful for users to understand the financial statements. The types of additional information and details presented depend on the type of business activities carried

out by the entity. The notes to the financial statements are presented in a systematic manner as far as practicable. Each account in the financial statements cross-references to related information in the notes to the financial statements.

Based on SAK EMKM (2016), fair presentation requires an honest presentation of the effects of transactions, other events and conditions in accordance with the definitions and criteria for recognizing assets, liabilities, income and expenses. Fair presentation of financial statements requires an entity to present information to achieve the following objectives:

- a) Relevant: information can be used by users for the decision-making process.
- b) Accurate representation: the information in the financial statements accurately represents what will be presented and is free from material error and bias.
- c) Comparability: information in the entity's financial statements can be compared between periods to

identify trends in financial position and performance. Information in an entity's financial statements can also be compared between entities to evaluate financial position and performance.

- d) **Understandability:** the information presented can be easily understood by users. Users are assumed to have sufficient knowledge and willingness to study the information with reasonable diligence.

Understanding Level

According to Carin and Sund (2013: 7) understanding is the ability to explain and interpret something, which means that someone who has understood something or has gained an understanding will be able to explain or re-explain what he has received. Meanwhile, according to Winkel and Mukhtar quoted by Sudaryono (2012: 44) understanding is a person's ability to capture the meaning and meaning of the material being studied, which is expressed by outlining the main content of a reading or changing the data presented in a certain form to another form. .

SAK EMKM is an accounting standard used for micro, small and medium entities that issue general purpose financial reports for external users. Thus, understanding SAK EMKM is a person's ability to measure, classify (differentiate) and summarize the presentation of the elements of financial statements in accordance with the applicable provisions in SAK EMKM.

Djuharni (2012:3) states that understanding learning outcomes is the highest type of learning when compared to the type of learning knowledge. Understanding can be categorized into 3 levels, namely:

1. The lowest level is the understanding of translation, starting from translating in the true sense, interpreting and applying the principles. In this case, business actors are expected to be able to translate the meaning of accounting as well as an understanding of the applicable financial accounting standards.
2. The second level is interpretive understanding, namely connecting the lowest parts by knowing the next part or connecting some parts of the graph to events, distinguishing between the main and the non-essential. At this level, the research subject provides an opinion regarding the records carried out during

business activities, knowledge in classifying sections of financial statements.

3. The third level is the level of extrapolated meaning. In this case, it means that a person is able or can see behind what is written, can estimate, predict based on the understanding and conditions presented in the form of ideas or symbols, as well as the ability to make conclusions related to the circumstances and their consequences. At this level, the researcher seeks to find out the understanding of the research subject regarding the presentation of parts of the financial statements by business actors in accordance with their understanding.

Readiness Level

According to Slameto (2010:13) readiness is the overall condition that makes him ready to respond or answer in a certain way to a situation. Adjustment of conditions at one time will affect the tendency to respond. The level of readiness in this study will be assessed from perceptions and supporting factors regarding SAK EMKM. Perceptions regarding SAK EMKM in question are perceptions about the importance of Accounting Standards,

recording transactions, storing transaction evidence, controlling business operations, separating company finances from personal finance, requiring someone who is an expert in accounting, and will make records based on SAK EMKM.

According to Mohan Rao (2007:127) states that the level of readiness consists of five, namely not ready, preliminary, ready, receptive, and optimal. The level of readiness of MSME managers in implementing SAK EMKM-based financial reports in this study is as follows:

1. Not Ready, characterized by the absence of an understanding of SAK EMKM-based financial reports, and no understanding of the vision and mission of SAK EMKM. In this study, for example, managers or organizations have not realized the importance of an accounting standard such as SAK EMKM.
2. Preliminary, with the characteristics of already recognizing the importance of

- SAK EMKM-based financial reports, processes within the organization already describing SAK EMKM-based accounting activities, and there are already individuals who promote SAK EMKM-based financial reports. For example in this study, the manager or organization has recorded every transaction that occurs in the business, keeps every transaction evidence, separates company finances from personal finances.
3. Ready, with the characteristics of individuals in the organization who have practiced effective activities to support SAK EMKM-based financial reports, accounting activities including making SAK EMKM-based financial reports have been carried out every time in every work activity, and there is a documentation system. For example in this study, all transactions that occur in the business have been supported by a computer system, have used accounting software and accounting information systems.
 4. Receptive, with the characteristics of SAK EMKM-based financial reports that have been running effectively and efficiently. An example in this study is that there is already someone who is an expert in accounting to assist in making financial reports according to SAK EMKM.
 5. Optimally, the organization has the ability to adapt and be flexible to the requirements specified in SAK EMKM. For example, in this study, the organization or manager follows the standard, namely SAK EMKM in carrying out accounting records.

Persepsi Kemudahan

According to Desmita (2012:83), perception is the experience of objects, events, or relationships obtained by inferring information and interpreting messages. Meanwhile, according to Rakhmat (2011:16) perception is the interpretation of an object, event or information based on the life experience of someone who does that interpretation.

According to Jogiyanto (2010:114) the perception of convenience is a measure where a person believes that using a technology can be clearly used and does not require much effort, but is easy to use and easy to operate.

According to Venkatesh and Davis in Jogiyanto (2010: 152) divide the dimensions of perceived ease of use into the following:

- a) Individual interaction with the system is clear and understandable.
- b) It does not require a lot of mental effort to interact with the system.
- c) The system is easy to use (easy to use).
- d) Easy to operate the system according to what the individual wants to do (easy to get the system to do what he/she wants to do).

The context of the perception of ease of use of SAK EMKM means that MSME business actors believe that using SAK EMKM is easy to understand. The perception of ease of use will reduce the effort (both time and effort) of business actors in studying the recording of financial statements through SAK EMKM. This means that if the SAK EMKM is perceived as easy to use by business actors, then the system will often be used. The system that

is used more often shows that the system is easy to operate and easier for users to use.

Framework and Conceptual Hypotheses

The Effect of Understanding Level with the Implementation of SAK EMKM

According to Carin and Sund (2013: 7) understanding is the ability to explain and interpret something, which means that someone who has understood something or has gained an understanding will be able to explain or re-explain what he has received. Understanding SAK EMKM is a person's ability to measure, classify (differentiate) and summarize the presentation of the elements of financial statements in accordance with the applicable provisions in SAK EMKM. Thus, the understanding in question is the understanding of MSME actors on the basis of accounting and Financial Accounting Standards for Micro, Small, and Medium Entities or SAK EMKM.

Various studies regarding the influence of the level of understanding on the implementation of SAK EMKM have been carried out, one of which is the research of Darmasari and Wahyuni (2020) entitled The Effect of Socialization of SAK EMKM, Accounting Understanding, and the Level of Readiness of MSME Actors

towards the Implementation of SAK EMKM in Financial Statement Preparation for MSMEs in Indonesia. Buleleng Regency. The results show that the level of understanding has a positive and significant effect on the implementation of SAK EMKM. The higher the level of understanding of MSME actors towards SAK EMKM, the higher the influence on the implementation of SAK EMKM. Thus, if MSME actors have an understanding of Basic Accounting and Financial Accounting Standards for Micro, Small, and Medium Entities in implementing SAK EMKM-based financial reports, then the implementation of SAK EMKM-based financial reports can run optimally and the benefits can be felt directly by MSME actors.

The Effect of Readiness Level on the Implementation of SAK EMKM

According to Slameto (2010:13) readiness is: "The whole condition that makes him ready to respond or answer in a certain way to a situation. Adjustment of conditions at some point will affect the tendency to respond. The level of readiness in this study will be assessed from perceptions and supporting factors regarding SAK EMKM. Perceptions regarding SAK EMKM in question are perceptions about the

importance of Accounting Standards, recording transactions, storing transaction evidence, controlling business operations, separating company finances from personal finance, requiring someone who is an expert in accounting, and will make records based on SAK EMKM.

Research on the influence of the level of readiness on the implementation of SAK EMKM has been carried out, one of which is the research of Pardita et al. (2019), entitled The Effect of the Level of Application of the Accounting Recording System, the Level of Accounting Understanding and the Level of Readiness of MSME Actors on the Application of SAK EMKM to MSMEs in Gianyar Regency. The results show that the level of readiness has a positive and significant effect on the implementation of SAK EMKM. The higher the level of readiness of MSME actors to implement SAK EMKM, the higher the impact on the implementation of SAK EMKM. Thus, if MSME actors are ready to implement Financial Accounting Standards for Micro, Small, and Medium Entities, then the implementation of SAK EMKM-based financial reports can run optimally and the benefits can be felt directly by MSME actors.

The Influence of Perceived Ease on the Implementation of SAK EMKM

According to Jogiyanto (2010: 114) the perception of convenience is a measure in which a person believes that using a technology can be clearly used and does not require much effort, but is easy to use and easy to operate.

Research on the effect of perceived ease of use on the implementation of SAK EMKM has been carried out, one of which is the research of Pradipta and Supadmi (2015) entitled *The Effect of Perceived Ease of Use and Usefulness on the Implementation of SAK ETAP (Empirical Study on SMEs in North Denpasar)*. The results showed that the perception of ease of use and usefulness had a positive and significant effect on the implementation of SAK ETAP. The higher the ease of use of SAK EMKM by SMEs, the higher the impact on the implementation of SAK EMKM. Thus, it can be concluded that if MSME actors find it easy to implement SAK EMKM, then the system will be used frequently and can improve performance, productivity and performance effectiveness as well as beneficial for business actors.

Based on the explanation above, it is possible to formulate a hypothesis regarding "The Influence of Understanding Level, Readiness Level, and Perception of Ease of Implementation of Financial Accounting Standards for Micro, Small and Medium Entities (Case Study on MSME Actors in Bandung City)", as follows:

Hypothesis I $H_1:\beta_1>0$: The level of understanding (X1) has a positive effect on the implementation of SAK EMKM.

Hypothesis II $H_2:\beta_2<0$: Readiness level (X2) has no positive effect on the implementation of SAK EMKM.

Hypothesis III $H_3:\beta_3>0$: Perception of Ease (X3) has a positive effect on the implementation of SAK EMKM.

METHOD

This research has a causal study objective. Causal studies explain one or more factors that have the possibility of causing a problem. The aim of the researcher to conduct a causal study is to hope that this research can prove that variable X is the cause of variable Y to occur. Thus, if the variable X is changed or omitted in some way, problem Y is solved.

Population and Sample

The population of this research subject is 6,315 MSME units spread over 30 sub-districts in the city of Bandung, so further sampling is necessary. The sample size was calculated using the Slovin formula. The number of samples for the study are:

$$n = \frac{N}{1 + N(d)^2}$$

$$n = \frac{6.315}{1 + 6.315(0,1)^2}$$

n = 98,441 rounded up to 98 SMEs

Data analysis method

Multiple Linear Regression Analysis This research model uses multiple linear regression as follows:

$$Y = (a + b_1X_1 + b_2X_2 + b_3X_3)$$

Information:

Y: SAK EMKM Implementation Variables

X1: Variable Level of Understanding

X2: Variable Level of Readiness

X3: Variable Perception of Ease

a: Constant

b1: Regression coefficient Comprehension Level

b2: Readiness Level regression coefficient

b3: Regression coefficient of Perception of Convenience

RESULTS AND DISCUSSION

Validity test

The validity test criteria according to Ghozali (2016:52) is that the significance test is carried out by comparing the calculated r value with the r table for degree of freedom (df) = n – 2, in this case n is the number of samples. For this study the number of samples is (n) = 98 and the magnitude of df = 98 – 2 = 96 and alpha 0.05 (5%) obtained r table = 0.198. Based on the results of data processing, table 1 below is the results of the validity test in this study:

Table 1. Validity Test

Source: Data processed, 2021

Based on the test results from table 1 above, the SAK EMKM Implementation variable (Y) is 8 questions, the Understanding Level variable (X1) is 12 questions, the Readiness Level (X2) is 10 questions, and the Perception of Ease (X3) variable is 6 questions. Of the four variables, all questions were declared valid because all of them had an r count greater than r table (10%: 96) of 0.198, which means that it is valid.

Reliability Test

Reliability test decision making according to Ghozali (2016:47), to measure reliability with Cronbach's Alpha (α) statistical test. A construct or variable is said to be reliable if it gives the value of Cronbach's Alpha (α) > 0.70. Based on the results of data processing, the following table 2 is the result of the reliability test:

Tabel 2. Reliability Test

No	Variabel	Cronbach's Alpha	Jumlah Pertanyaan	Keterangan
1	Implementasi SAK EMKM	0,908	8	Reliabel
2	Tingkat Pemahaman	0,958	12	Reliabel
3	Tingkat Kesiapan	0,957	10	Reliabel
4	Persepsi Kemudahan	0,891	6	Reliabel

Source: Data processed, 2021

Based on table 2 above, it can be concluded that the research variable instrument has a Cronbach's Alpha value of more than 0.70. Thus it can be concluded that all research variables are reliable.

Hypothesis testing

Based on the results of the hypothesis testing conducted for this study, the data contained in table 3 below:

Table 3. Hypothesis Test Results

Jenis Pengujian	Model	Df	Mean Square	F	Sig.
Uji F	Regression	3	178,984	9,042	0,000 ^a
	Residual	94	19,794		
	Total	97			
Variabel		Unstandardized θ	Standardized β	t	Sig.
Uji t	(Constant)	12,449		3,555	0,001
	Tingkat Pemahaman (X_1)	0,187	0,304	3,058	0,003
	Tingkat Kesiapan (X_2)	0,032	0,048	0,488	0,627
	Persepsi Kemudahan (X_3)	0,354	0,303	3,301	0,001
Koefisien Determinasi	R Square (R^2)	Adjusted R Square (Adj. R^2)			
	0,224	0,199			

Source: Data processed, 2021

Based on the results of the F statistical test, it can be interpreted when after knowing the significant value in table 3, it is done by looking at the significance level which produces the number 0.000 where this number is smaller than the error level (error) of 0.05. So this shows that the variable level of understanding, level of readiness, and perceived ease simultaneously affect the variables of SAK EMKM implementation.

After the t statistic test has been carried out, the data in table 3. Then the t statistical test can be interpreted when after knowing the significant value. The interpretation of the results of the t test scores are as follows:

1. Based on the results of the t test, the t value for the variable level of understanding is 3.058 with a significant

value of 0.003 which means the hypothesis that the variable level of understanding has a significant positive effect on the implementation of SAK EMKM is acceptable.

2. The t value for the readiness level variable is 0.488 with a significance value of 0.627 which means that the hypothesis of the readiness level variable has no significant positive effect on the implementation of SAK EMKM is acceptable.

3. While the t value for the convenience perception variable is 3.301 with a significant value of 0.001 which means that the hypothesis of the convenience perception variable has a significant positive effect on the implementation of SAK EMKM can be accepted.

According to Sugiyono (2018:241) the coefficient of determination or the statistical table in the form of adjusted R2 is a tool to see how much influence each independent variable has on the dependent variable partially. The value of the coefficient of determination is a range between zero or one. Value Adj. A small R2 (close to zero) means that the ability of the independent variable in explaining the variation of the dependent variable is very limited. Inversely if the value of Adj. R2

that is close to 1 means that the independent variables provide almost all the information needed to predict the dependent variable. The result of the coefficient of determination (Adjusted R2) from this study is 0.199. Shows that the variables used in this study represent 19.9% of all variables that affect the dependent variable in this study or the implementation of SAK EMKM. The remaining 80.1% of SAK EMKM implementation variables are influenced by other things outside of the variables raised in this study.

The Influence of the Level of Understanding on the Implementation of SAK EMKM

The results of hypothesis testing indicate that there is a significant positive effect between the level of understanding variables on the implementation of SAK EMKM on SMEs in Bandung. This result is in line with the research of Darmasari and Wahyuni (2020) who found the level of accounting comprehension had a significant positive effect on the implementation of SAK EMKM. The significant influence of the level of understanding with the implementation of SAK EMKM in this study shows the better the understanding of accounting carried out in MSMEs in Bandung City, the

implementation of financial statements based on SAK EMKM can run optimally.

The Effect of Readiness Level on the Implementation of SAK EMKM

The results of hypothesis testing indicate that there is no significant positive effect between the variables of readiness level on the implementation of SAK EMKM on SMEs in Bandung. This result is in contrast to the research by Pardita et al (2019) which found that the level of readiness of MSME actors had a positive effect on the implementation of SAK EMKM. There is no significant effect on the level of readiness with the implementation of SAK EMKM in this study, it shows that MSME actors do not have the readiness to implement SAK EMKM because the system is not adequate and human resources are incompetent..

The Influence of Perceived Ease on the Implementation of SAK EMKM

The results of the hypothesis test indicate that there is a significant positive effect between the perceived convenience variables on the implementation of SAK EMKM on MSMEs in the city of Bandung. This result is in line with the research by Pradipta and Sutami (2015) who found the perception of convenience had a significant

positive effect on the implementation of SAK EMKM. The significant influence of perceived ease with the implementation of SAK EMKM in this study shows that the more it is perceived as easy to use by MSME actors in the city of Bandung, the implementation of financial statements based on SAK EMKM will often be used which shows that the standard is easy to apply by its users.

CONCLUSION

Based on the analysis of primary data from this study, it can be concluded that there is a positive influence between the variables of understanding level and perceived ease of implementation of SAK EMKM. While the variable level of readiness there is no positive effect on the implementation of SAK EMKM. This means that, the higher the level of accounting understanding and perceived ease, the higher the implementation of SAK EMKM.

SUGGESTION

For MSME actors, MSME actors should read more, actively participate in discussions, and learn independently about the importance of accounting and SAK EMKM for business continuity. After that, the MSME owner should make a financial record of the business being run. If you

can't or don't know about reporting according to standards, you can compile simple notes or use an easy-to-use financial recording application. Then the MSME owners provide mentoring and coaching in terms of compiling financial reports and need to change their way of thinking with parties who understand accounting and SAK EMKM.

Future researchers are expected to be able to test other variables related to the implementation of SAK EMKM and conduct research that can increase readiness in implementing SAK EMKM for MSME actors. In addition, future researchers are expected to be able to expand different areas or units of analysis to compare the results of subsequent studies with previous studies so that they can describe more representative results.

For DSAK IAI, it is better to increase socialization related to the need and importance of bookkeeping using accounting standards as well as to provide direction and explanation about the relationship of accounting to business improvement. The provision of information can be done online through websites and social media and by visiting MSME centers.

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