

**THE EFFECT OF MSME PERCEPTIONS, HUMAN RESOURCES  
COMPETENCE AND ACCOUNTING UNDERSTANDING ON THE  
IMPLEMENTATION OF EMKM SAK**

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**ABSTRAK**

*Based on the results of the partial test (t test) it shows that the perception of MSME actors has a positive and significant effect on the implementation of SAK EMKM where the t-count > t-table is 2.732 > 1.672. Accounting understanding has a positive and significant effect on the implementation of SAK EMKM where the value of t-count > t-table is 5.379 > 1.672. Based on the results of the simultaneous test (F test) shows that the Perception of MSME Actors, Human Resources Competence, and Accounting Understanding simultaneously or together have a significant influence on the implementation of SAK EMKM, this is evidenced by the F-count > F-table, which is 38.763 > 2.77.*

**Keywords:** MSME Perceptions, HR Competence, Accounting Understanding, Application of SAK EMKM.

**Introduction**

Indonesia is a developing country that focuses on economic growth and development starting with the existence of very diverse forms of large and small-scale businesses. One type of business in Indonesia that can develop in the national economy is Micro, Small and Medium Enterprises (MSMEs).

MSMEs are proven to have encouraged sustainable national economic growth. Data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop and SMEs) in 2017 shows that 97% of employment is provided by MSMEs, thus contributing

significantly to reducing unemployment in Indonesia. Seeing this important role, support from all parties is needed to develop and realize advanced, independent, and modern MSMEs (www.iaiglobal.or.id, 2020). However, in the preparation of financial statements, SMEs often experience problems in their preparation. MSME actors assume that compiling financial reports is a difficult thing and needs to be given special training or assistance in preparing financial reports. According to Tambunan (2012: 51), the problems faced by MSMEs include limited capital and access from financial institution sources, the low quality of

human resources for business actors, lack of knowledge about record keeping, managerial capabilities of business actors, limited marketing capabilities, access to information. which is still low, there are no mutually beneficial partners between MSMEs, distribution and procurement of raw materials, and high costs due to complex administrative and bureaucratic procedures. In Indonesia, a regulation has been set that requires MSMEs to maintain good accounting records, namely Government Regulation of the Republic of Indonesia Number 17 of 2013 concerning the implementation of Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises. Based on Law Number 28 of 2007 Article 28, several things that need to be recorded in the books include data covering assets, liabilities, capital, income, costs and the total acquisition price of the delivery of goods or services, which is closed by compiling a financial report in the form of a balance sheet. , as well as the income statement for the tax year period. The obligation to maintain good accounting records for small businesses has been recorded in the Small Business Law no. 9 of 1995

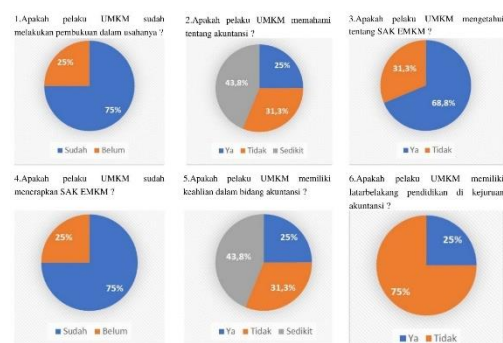
Article 22 concerning increasing Small Business access to financing and in the taxation law. With this regulation, MSME actors are expected to benefit from the application of accounting, among others: (1) as a planning tool; (2) as a tool to determine financial position; (3) knowing the amount of profit and loss; (4) facilitate obtaining credit; (5) as decision making; and (6) as an evaluation tool (Febriyanti, 2018). On January 1, 2018 the Indonesian Accounting Association adopted the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) which are simpler than SAK ETAP. SAK EMKM is expected to assist MSME actors in making the transition from cash-based financial reporting to accrual-based financial reporting. The issuance of SAK EMKM is expected to be one of the drivers of financial literacy for MSMEs in Indonesia so that they can gain wider access to obtain financing from banking institutions ([www.iaiglobal.or.id](http://www.iaiglobal.or.id), 2020).

The city of Bandung is one of the cities in Indonesia that has various types of businesses. Based on data from the Department of Cooperatives, Micro, Small and Medium Enterprises in

Bandung, there were 6,140 MSMEs. Based on data from the Information Management & Documentation Officer (PPID) the City of Bandung is recorded to have 30 sub-districts, where in each sub-district there are MSME actors. However, in order for this research to run effectively and efficiently, the author only conducted research in the Regol District of Bandung City with the reason that the author came from the region or area who quite knew the condition of MSMEs in the area that was the research objective, as for the number of MSMEs registered in Regol District as many as 61. SMEs. From the results of direct interviews conducted in December 2021 to MSME actors in Regol District, it was stated that these MSME actors often had difficulty in compiling financial reports so that in applying for loan funds in the form of credit from banks as additional capital to develop their business it became difficult because in the audit process carried out by banks to MSME actors stated that MSME actors did not meet the criteria required by the bank. In strengthening this statement, the researchers conducted a pre-research on several samples of MSME actors registered in Regol District, Bandung

City.

The following are the results and questions distributed to MSME actors registered in Regol District



**Picture 1**  
**Results of Pre-Questionnaire Research on SMEs in Regol District, Bandung City**

Based on these data, it can be seen that as many as 25% of respondents claimed to have not implemented bookkeeping in their business, and 75% of respondents claimed to have implemented bookkeeping. However, as many as 25% of respondents admitted that they did not understand accounting, as many as 43.8% of respondents admitted that they had little understanding of accounting, and the rest already understood accounting as many as 31.3% of respondents.

In addition to the next question, as many as 31.3% of respondents claimed not to know about SAK EMKM, and as

many as 68.8% of respondents already knew about SAK EMKM. However, as many as 25% of respondents have not implemented SAK EMKM in the presentation of their financial statements, and as many as 75% of respondents have implemented SAK EMKM but have not been maximized in presenting their financial statements. In the next question, 25% of respondents have expertise in accounting, 31.3% of respondents do not have expertise in accounting and 43.8% of respondents have little or no expertise in accounting. While in the next question as many as 75% of respondents do not have an educational background in vocational accounting (SMA), and as many as 25% have an educational background in vocational accounting (SMK).

### **Problem**

1. How is the application of SAK EMKM on registered MSMEs in Regol District, Bandung City?
2. What is the perception of MSME actors on MSMEs registered in Regol District, Bandung City?
3. How is the competence of human resources in SMEs registered in Regol District, Bandung City?

4. How is the understanding of accounting for SMEs registered in Regol District, Bandung City?
5. How is the influence of the perception of MSME actors, human resource competence and accounting understanding on the partial application of SAK EMKM?
6. How does the perception of MSME actors, human resource competence and accounting understanding affect the simultaneous application of SAK EMKM?

### **Literature Study**

Perception of MSME Actors According to Kotler (2017:179) is where we select, organize, and translate information input to create a meaningful picture of the world. Meanwhile, according to Sobur (2018:179) in a narrow sense is vision, how a person sees something, while in a broad sense is a view or understanding of how someone views or interprets something.

Human Resource Competencies according to Mangkunegara (2016:40) are competencies related to knowledge, skills, abilities and personality characteristics that directly affect their performance. Meanwhile, according to

Sudarmanto (2015: 54) competence is about the problem of whether or not a person's competence can be improved or improved. This question is quite important considering that all organizations want their human resources to have superior and reliable competencies, so that they are able to boost organizational performance.

Accounting understanding according to Sudaryono (2017: 44) is a person's ability to capture the meaning and significance 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. Meanwhile, according to Sund (2016: 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.

The results of the research conducted by Kasir (2020) stated that the perception of MSME actors had no effect on the application of SAK EMKM. While the results of the research by Febriyanti et al (2018) there is a positive and significant relationship between MSME actors on

the application of SAK EMKM. The research results of Trisomantagani et al (2017) stated that Human Resource Competence had a positive and significant effect on the readiness of MSMEs in implementing Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). The results of Suastini's research (2018) state that accounting understanding has a positive influence on the application of SAK EMKM.

#### **Method**

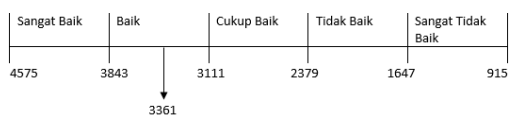
In this research, the writer uses quantitative method with descriptive and verification approach. The data used are primary data, primary data obtained from the results of questionnaires, interviews and field observations. The population in this study were 61 MSMEs in Regol District, Bandung City with a sampling technique using Non-Probability Sampling with a saturated sampling approach.

**Result and Discussion**

**Table 1 Descriptive Statistical Test Results for the Implementation of SAK EMKM (Y)**

NO	PERNYATAAN	FREKUENSI JAWABAN					SKOR	KATEGORI
		SS	S	KS	TS	STS		
1	Y.1	12	23	17	8	1	220	Baik
2	Y.2	23	29	7	2	0	256	Baik
3	Y.3	3	25	18	15	0	199	Cukup Baik
4	Y.4	17	33	10	1	0	249	Baik
5	Y.5	6	39	13	3	0	231	Baik
6	Y.6	18	32	11	0	0	251	Baik
7	Y.7	5	19	24	12	1	198	Cukup Baik
8	Y.8	9	17	23	11	1	205	Cukup Baik
9	Y.9	7	23	16	15	0	205	Cukup Baik
10	Y.10	7	29	9	16	0	210	Baik
11	Y.11	18	35	8	0	0	254	Baik
12	Y.12	0	31	15	15	0	199	Cukup Baik
13	Y.13	7	30	11	13	0	214	Baik
14	Y.14	27	33	1	0	0	270	Sangat Baik
15	Y.15	3	26	17	15	0	200	Cukup Baik
total							3361	Baik
rata-rata							224.1	

Based on table 1 the data above shows that the total average score achieved from all statements that make up the SAK MSME Implementation variable (Y) is 224.1 with a good category and is in the interval 208.4 – 256.2. It can be concluded that the application of SAK MSME (Y) has a good category.



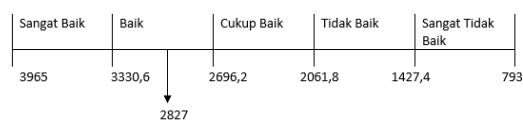
**Figure 2 Continuum Line of Application of SAK MSME**

Based on Figure 2 above, it can be concluded that the total score of the variable for the application of SAK EMKM is 3361. This shows that the application of SAK EMKM to SMEs in Regol District is categorized as good..

**Table 2 Results of Descriptive Statistical Test Results of Perceptions of MSME Actors (X1)**

NO	PERNYATAAN	FREKUENSI JAWABAN					SKOR	KATEGORI
		SS	S	KS	TS	STS		
1	X1.1	5	21	26	8	1	204	Cukup Baik
2	X1.2	7	21	21	11	1	205	Cukup Baik
3	X1.3	6	24	23	8	0	211	Baik
4	X1.4	7	20	32	2	0	215	Baik
5	X1.5	21	16	23	1	0	240	Baik
6	X1.6	11	18	19	10	3	207	Baik
7	X1.7	5	19	25	11	1	199	Cukup Baik
8	X1.8	12	19	24	6	0	220	Baik
9	X1.9	21	16	23	1	0	240	Baik
10	X1.10	13	21	16	11	0	219	Baik
11	X1.11	18	35	8	0	0	254	Baik
12	X1.12	0	30	16	15	0	198	Cukup Baik
13	X1.13	7	31	10	13	0	215	Baik
total							2827	Baik
rata-rata							217.5	

Based on table 2 the data above shows that the average score achieved from all statements that make up the variable Perception of MSME Actors (X1) is 217.5 with a good category and is in the interval 208.4 – 256.2. It can be concluded that the Perception of SMEs (X1) has a good category.



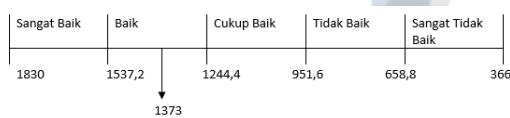
**Figure 3 Continuum Lines of Perception of MSME Actors**

Based on Figure 3 above, it can be concluded that the total score for the variable Perception of MSME Actors is 2827. This shows that the Perception of MSME Actors on MSMEs in Regol District is categorized as good.

**Table 3 Descriptive Statistics Test Results of HR Competence (X2)**

NO	PERNYATAAN	FREKUENSI JAWABAN					SKOR	KATEGORI
		SS	S	KS	TS	STS		
		5	4	3	2	1		
1	X2.1	12	20	23	6	0	221	Baik
2	X2.2	21	16	23	1	0	240	Baik
3	X2.3	13	21	16	11	0	219	Baik
4	X2.4	18	35	8	0	0	254	Baik
5	X2.5	0	31	15	15	0	199	Cukup Baik
6	X2.6	21	16	23	1	0	240	Baik
total							1373	
rata-rata							228,8	Baik

Based on table 3 the data above shows that the total average score achieved from all statements that make up the Human Resource Competence variable (X2) is 228.8 with a good category and is in the interval 208.4 – 256.2. It can be concluded that the Human Resources Competence (X2) has a good category.



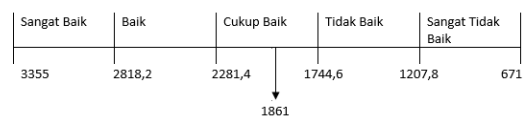
**Figure 4 Continuum of HR Competencies**

Based on Figure 4.3 above, it can be concluded that the total score of the Human Resource Competence variable is 1373. This shows that the Human Resource Competence of MSMEs in Regol District is categorized as good.

**Table 4 Descriptive Statistical Test Results of Accounting Understanding (X3)**

NO	PERNYATAAN	FREKUENSI JAWABAN					SKOR	KATEGORI
		SS	S	KS	TS	STS		
		5	4	3	2	1		
1	X3.1	0	13	28	19	1	175	Cukup Baik
2	X3.2	0	3	23	33	2	149	Tidak Baik
3	X3.3	0	0	21	32	8	135	Tidak Baik
4	X3.4	13	33	15	0	0	242	Baik
5	X3.5	0	1	27	22	11	140	Tidak Baik
6	X3.6	1	13	32	15	0	183	Cukup Baik
7	X3.7	0	3	21	24	13	136	Tidak Baik
8	X3.8	0	13	27	21	0	175	Cukup Baik
9	X3.9	0	6	30	22	3	161	Cukup Baik
10	X3.10	0	1	14	33	13	125	Tidak Baik
11	X3.11	21	16	23	1	0	240	Baik
total							1861	
rata-rata							169,2	Cukup Baik

Based on table 4 the data above shows that the average score achieved from all statements that make up the Accounting Understanding variable (X3) is 169.2 with a good category and is in the interval 159.6 – 207.4. It can be concluded that Accounting Understanding (X3) has a fairly good category.



**Figure 5 Continuum of Accounting Understanding**

Based on Figure 4.4 above, it can be concluded that the total score of the Accounting Comprehension variable is 1861. This shows that the Accounting Comprehension of SMEs in Regol District is categorized as quite good.

**Table 5. Multiple Linear Regression Analysis Test Results**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1 (Constant)	29,409	3,532		8,327	,000
Persepsi Pelaku UMKM	2,402	,879	,231	2,732	,008
Kompetensi SDM	1,107	,604	,192	1,832	,072
Pemahaman Akuntansi	3,408	,634	,553	5,379	,000

a. Dependent Variable: Penerapan SAK EMKM

If the three variables experience changes simultaneously, each at 100%, there will be a change in the application of SAK EMKM (Y) equal to the sum of the regression coefficients of MSME Perception (2.402), HR Competence (1.107), and Accounting Understanding (3.408) which amounted to (6.917).

**Table 6 Correlation Coefficient Test Results**

		Correlations			
		Penerapan SAK EMKM	Persepsi Pelaku UMKM	Kompetensi SDM	Pemahaman Akuntansi
Penerapan SAK EMKM	Pearson Correlation	1	,519**	,657**	,768**
	Sig. (2-tailed)		,000	,000	,000
	N	61	61	61	61
Persepsi Pelaku UMKM	Pearson Correlation	,519**	1	,418**	,376**
	Sig. (2-tailed)	,000		,001	,003
	N	61	61	61	61
Kompetensi SDM	Pearson Correlation	,657**	,418**	1	,665**
	Sig. (2-tailed)	,000	,001		,000
	N	61	61	61	61
Pemahaman Akuntansi	Pearson Correlation	,768**	,376**	,665**	1
	Sig. (2-tailed)	,000	,003	,000	
	N	61	61	61	61

\*\* Correlation is significant at the 0.01 level (2-tailed).

The correlation between the Perceptions of MSME Actors on the

partial implementation of SAK EMKM is 0.519. The correlation between HR Competencies on the implementation of SAK EMKM partially is 0.657. The correlation between Accounting Understanding and Implementation of SAK EMKM partially is 0.768.

**Table 7 Coefficient of Determination Test Results**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,819 <sup>a</sup>	,671	,654	3,25091

a. Predictors: (Constant), Pemahaman Akuntansi, Kompetensi SDM, Persepsi Pelaku UMKM

Based on the results of the determination coefficient test above, the R square value obtained is 0.671 or 67.1%, which means that changes in the application of SAK EMKM can be influenced by changes in the variables of MSME Perception, HR Competence, and Accounting Understanding, amounting to 67.1%. According to the correlation coefficient interpretation guidelines, this figure is included in the category of “strong” correlation because it is in the 61% - 80% interval. While the remaining 32.9%. influenced by other factors in this study besides the variables of MSME Perception, HR Competence, and Accounting Understanding such as the variables of Education Level and EMKM



Socialization.

**Table 8 T-Test Results (Partial)**

Model	Coefficients <sup>a</sup>					
	Unstandardized Coefficients		Standardized Coefficients		Sig.	
	B	Std. Error	Beta	t		
1	(Constant)	29,409	3,532		8,327	,000
	Persepsi Pelaku UMKM	2,402	,879	,231	2,732	,008
	Kompetensi SDM	1,107	,604	,192	1,832	,072
	Pemahaman Akuntansi	3,408	,634	,553	5,379	,000

a. Dependent Variable: Penerapan SAK EMKM

The table above shows that  $t$  count  $>$   $t$  table is  $2.732 > 1.672$ , so the Perception of MSME actors has a positive effect on the application of SAK EMKM.  $t$  arithmetic  $>$   $t$  table that is  $1.832 > 1.672$  then HR competence has a positive effect on the application of SAK EMKM.  $t$  arithmetic  $>$   $t$  table that is  $5.379 > 1.672$  then Accounting Understanding has a positive effect on the application of SAK EMKM.

**Table 9 Test Results f (Simultaneous)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1229,009	3	409,670	38,763	,000 <sup>b</sup>
	Residual	602,401	57	10,568		
	Total	1831,410	60			

a. Dependent Variable: Penerapan SAK EMKM  
 b. Predictors: (Constant), Pemahaman Akuntansi, Kompetensi SDM, Persepsi Pelaku UMKM

Based on the data in table 4.26 above, it is known that  $F$ count is 38.763 with a  $p$ -value (sig) of 0.000. with  $\alpha = 5\%$  and degrees of freedom  $V1 = 56$  ( $n-k-1$ ) and  $V2 = 3$ , then  $F$ table 2.77 is obtained. Due to the value of  $F$ count  $>$   $F$ table ( $38.763 > 2.77$ ), then  $H4$  is accepted and  $H0$  is rejected, meaning that the variable Perception of MSME Actors

(X1), HR Competence (X2) Accounting Understanding (X3) has a simultaneous effect on the Implementation of SAK EMKM.

## Result

Based on the results of the study, the score category value for respondents' responses regarding the application of SAK EMKM got a score of 3,361 which was included in the good category. So it can be concluded that MSMEs in Regol District are fairly good in the application of SAK EMKM. the value of the score category for respondents' responses to the Perception of MSME Actors got a score of 2,827 which was included in the good category. So it can be concluded that the perception of MSME actors on MSMEs in Regol District is fairly good. the value of the score category for respondents' responses to HR Competence got a score of 1,373 which was included in the fairly good category. So it can be concluded that the competence of HR in MSMEs in Regol District is fairly good. the value of the score category for respondents' responses to Accounting Understanding got a score of 1,861 which is included in the fairly

good category, so it can be concluded that the Accounting Understanding of SMEs in Regol District is quite good. Based on the results of the research on the t test (partially), the results of the influence of the Perception of MSME Actors, Accounting Understanding, and Socialization of SAK EMKM on the Implementation of SAK EMKM explained that the Perception of MSME Actors (X1) influenced the Application of SAK EMKM (Y), HR Competence (X2) had an effect on on the Implementation of SAK EMKM (Y), Accounting Understanding (X3) affects the Implementation of SAK EMKM (Y). Based on the results of the research on the F test (simultaneously), the Perception of MSME Actors, Human Resources Competence, and Accounting Understanding have an influence on the application of SAK EMKM. Due to the value of  $F_{count} > F_{table}$  ( $38.763 > 2.77$ ) and a significant value of 0.000 which is smaller than 0.05 ( $0.000 < 0.050$ ),  $H_4$  is accepted and  $H_0$  is rejected, meaning that the variables of MSME Perception (X1), HR Competence (X2) and Understanding Accounting (X3) has a simultaneous effect on the application of SAK EMKM (Y). The value of R

square obtained is 0.671 or 67.1%, which means that changes in the application of SAK EMKM can be influenced by changes in the variables of MSME Perception, HR Competence, and Accounting Understanding of 67.1%. According to the correlation coefficient interpretation guidelines, this number is included in the category of “strong” correlation because it is in the 61% - 80% interval. While the remaining 32.9%. influenced by other factors in this study besides the variables of SMEs Perception, HR Competence, and Accounting Understanding.

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