

## THE INFLUENCE OF EDUCATION LEVEL, BUSINESS AGE, AND ACCOUNTING TRAINING ON FINANCIAL REPORTING OF MSMEs BASED ON STANDAR AKUNTANSI KEUANGAN ENTITAS MIKRO, KECIL, DAN MENENGAH (SAK EMKM)



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### ABSTRACT

*This study examines how the effect of education level, length of business, and accounting training on the preparation of MSME financial statements based on Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) or Financial Accounting Standards for Micro, Small, and Medium Enterprises (FAS MSMEs) in Kalibawang District. MSMEs play a significant role in the Indonesian economy, yet managing their finances presents numerous difficulties. A Likert questionnaire was used to gather the data, and multiple linear regression was used for analysis. The findings indicate that the only factor that significantly affects the preparation of MSMEs' financial statements is accounting training; neither the age of the company nor the degree of education have any bearing. This study highlights the accounting training is essential for enhancing the financial understanding of MSMEs players in the application of SAK EMKM.*

**Keywords:** *Education Level; Length Of Business; Accounting Training; Financial Statements; Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM); Financial Accounting Standards for Micro, Small, and Medium Enterprises (FAS MSMEs)*

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## INTRODUCTION

MSMEs (Micro, Small, and Medium Enterprises) are described in accordance with Indonesian Law No. 20 of 2008, which deals with Micro, Small, and Medium-Sized Businesses. A business operated by an individual or an organization that satisfies the requirements of a micro-enterprise as outlined in the regulation is referred to as a micro-enterprise under Article 1 of the law. A small business is an independent company run by a person or organization that does not belong to a medium-sized or big corporation and satisfies the legal requirements for small businesses (Indonesia, 2008). A medium-sized business is one that is owned by a person or organization that does not fall within the small business or large enterprise categories and whose net worth or yearly revenue meets the legal limits (Indonesia, 2008). Last but not least, according to the law, a large corporation is a company whose net worth or yearly revenue surpasses that of medium-sized businesses (Indonesia, 2008).

Micro, Small, and Medium Enterprises (MSMEs) are vital to Indonesia's economic landscape, making significant contributions to economic development, job creation, and income distribution (Munthe et al., 2023). These businesses have shown remarkable resilience in the face of economic challenges, as demonstrated during the 1997 financial crisis, when MSMEs managed to weather the storm and maintain their operations, showcasing their strength in times of economic hardship (Sarfiyah et al., 2019). Their flexibility and ability to adapt to challenging circumstances have made them a key component in sustaining Indonesia's economic stability, MSMEs were able to continue operating and maintain their existence despite challenging circumstances (Sarfiyah et al., 2019). MSMEs' importance is reflected in their significant impact on national development for Gross Domestic Product (GDP), which accounts for 61%, or IDR 9.68 trillion. Additionally, they play a crucial role in the labor market, providing jobs for 97% of the workforce, equivalent to approximately 117 million individuals (Republik Indonesia, 2023). Based on the Ministry of Cooperatives and SMEs, there are currently 65.5 million MSMEs in Indonesia, making up nearly 99% of all business units. This underscores the vital role MSMEs play in supporting both the economic structure and employment in the nation (Republik Indonesia, 2023).

The rapid expansion of MSMEs in Indonesia is undeniable, however, these businesses still face several complex challenges (Azzahra and Wibawa, 2021). Among the most pressing issues is the management of business operations, particularly in areas such as human resource and financial management (Bismala, 2017). The application of accounting information in financial management remains an area that receives insufficient attention from business owners (Gustarinda & Adi, 2024). This lack of focus on proper accounting practices hinders the efficient management of financial resources, which could otherwise contribute to the sustainability and growth of MSMEs. In Indonesia's MSMEs sector, issues related to accounting and bookkeeping remain prevalent, impacting overall financial management. As a result, it becomes crucial for entrepreneurs to prioritize the preparation of accurate financial reports for their businesses (Rudiantoro & Siregar, 2012).

In its application, accounting practices in MSMEs are still not well implemented, due to limited knowledge about accounting and also assume that preparing financial reports is not important for MSMEs (Kurniawanysah, 2016). MSMEs owners often assume that preparing financial reports is complicated due to the complexity of accounting processes and the belief that it requires significant time and cost (Hikmahwati & Irwansyah, 2022). The limitations in applying optimal accounting practices stem from the fact that most MSMEs owners have not prepared financial statements are often not

properly prepared due to insufficient knowledge and expertise in accounting and financial record-keeping (Hikmahwati & Irwansyah, 2022). In general, bookkeeping in MSMEs is still carried out in a simple manner, and some MSMEs have yet to separate their business finances from the personal finances of the owner (Wati & Utomo, 2022). The motivation to prepare financial statements arises from the need for business capital, which is often sourced from third parties, these external stakeholders typically require MSME owners to submit their financial reports as part of the funding process (Risal & Wulandari, 2021).

To address the challenges associated with the complexity of accounting processes in the preparation of financial report for MSMEs, the *Dewan Standar Akuntansi Keuangan (DSAK)* or Financial Accounting Standards Board (FASB) under the *Ikatan Akuntansi Indonesia (IAI)* or Indonesian Institute of Accountants (IIA) has issued the *Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM)* or Financial Accounting Standards for Micro, Small, and Medium Enterprises (FAS MSMEs), these standards take into account the unique characteristics of MSMEs transactions and are designed to assist MSMEs in preparing their financial statements, the goal is to make these reports more transparent, efficient, and accountable, thus improving the overall financial management and sustainability of MSMEs (Ikatan Akuntan Indonesia, 2016). SAK-EMKM is specifically intended for entities without public accountability. Given the significant role MSMEs play in fostering sustainable economic growth and reducing unemployment in Indonesia (Alansori & Listyaningsih, n.d.). Given this contribution, it is essential to provide support for MSMEs to further enhance their development and ensure their continued success in contributing to the nation's economy.

One form of support provided to MSMEs is the issuance of SAK EMKM by the Indonesian Institute of Accountants. This standard was developed with simplicity as a key focus, ensuring that MSMEs owners can easily understand and implement it when preparing their financial statements (Firmansyah, 2016). The publication of SAK EMKM serves as a catalyst for financial literacy among MSMEs, enabling them to gain broader access to funding opportunities for capital and financial support (Purba, 2019).

The perception that accounting processes are complicated, along with constraints in resources such as human and financial capital, are major factors preventing MSMEs from preparing their financial statements (Nurhayati et al., 2022). Several elements influence accounting practices in MSMEs, including the business owner's level of education, the age of the business, and access to accounting training (Nafsiah, 2019).

Education plays a crucial influence in shaping diverse dimensions of human life, including the business sector (Wijaya et al., 2016). The type of education an individual receives can significantly impact their work performance. In the case of Micro, Small, and Medium Enterprises (MSMEs), education is particularly relevant for the business owners. Research results from Nurwanto, et al. (2022) demonstrates that education has a beneficial impact on financial statement preparation while Puput and Nur (2023) states that education level has no bearing on the understanding of MSME business actors in preparing their financial reports.

A business age indicates how long it has been in operation. Business age measures the extent to which a business has been active in operating its business. Research results from Mayroza and Jujuk (2021) suggests that the age of a business positively influences the preparation of financial statements, whereas Puput and Nur (2023) contend that the duration of a business's operation does not significantly impact the ability of MSME owners to understand and prepare their financial statements.

Accounting training refers to an education or training programme conducted to help an individual to understand and develop his or her skills in accounting. Giving people the information and abilities they need to handle and understand an organization's finances is the main objective of accounting education (Paramita et al., 2018). Research results from Rahayu, et al. (2022) demonstrates that effort has a beneficial impact on financial statement preparation, while Amalia, et al. (2023) argued that that MSMEs comprehension of how to write their financial reports is unaffected by how long a business has been in operation.

Numerous studies have explored the impact of education level, business age, and accounting training on the preparation of financial statements, yet the findings across these studies have been inconsistent. This research was conducted to revisit these factors to examine whether education level, business age, and accounting training affect the preparation of financial statements following SAK EMKM for MSMEs.

## **LITERATURE REVIEW AND HYPOTHESES**

### **Signaling Theory**

According to Brigham and Houston (2013), signaling theory explains how management perceives the future growth of a company, which in turn influences the response from potential investors toward the company. This theory suggests that companies aim to send positive signals or information to prospective investors through annual reports that include the company's financial data (Nuswandari, 2009). Companies aim to present clear and transparent financial information to showcase their stability and growth potential, which can enhance their ability to attract investment and strengthen their market position. Such data is crucial for investors and business owners when making informed investment choices (Puspitaningtyas, 2012).

### **Micro, Small, and Medium Enterprises (MSMEs)**

According to the Law of the Republic of Indonesia No. 20/2008 on Micro, Small, and Medium Enterprises, the definitions of Micro, Small, and Medium Enterprises are as follows:

- a) Micro Businesses are profitable endeavors that meet the requirements outlined for Micro Businesses in the applicable laws and are owned by individuals or sole proprietorships.
- b) Small Businesses are autonomous, profitable ventures run by people or organizations that are not divisions or branches of larger corporations. They meet the legal requirements for Small Businesses and function independently, not as subsidiaries, branches, or affiliates of Medium or Large Enterprises
- c) Medium Enterprises are self-reliant, productive economic operations run by people or organizations. They meet the legal requirements for medium-sized businesses' net worth or yearly sales and operate independently, not as branches, affiliates, or subsidiaries of small or large businesses.
- d) Large Enterprises are comprehensive business endeavors run by organizations whose yearly sales or net worth surpasses that of medium-sized enterprises. These consist of international companies doing business in Indonesia, joint ventures, private national companies, and state-owned corporations.

**Table 1**  
**MSMEs Criteria**

No	Description	Criteria	
		Assets	Revenue
1.	Micro Business	<50 Million	<300 Million
2.	Small Business	>50 Million – 500 Million	>300 Million – 2.5 Billion
3.	Medium Enterprises	>500 Million – 10 Miliar	>2.5 Billion – 50 Billion

Source: Data Analyzed, 2024

## Financial Report

Financial report are an important instrument because they provide a company's financial state and achievements attained by a company (Purwanti, 2018). Their value increases when the financial data is thoroughly analyzed and compared, providing critical information that aids in decision-making (Puspitaningtyas, 2012). These reports serve as a means of communication, allowing entities to share their financial status with both internal and external stakeholders (Adi, 2022). According to Paragraph 9 of the Statement of Financial Accounting Standards or Pernyataan Standar Akuntansi Keuangan (PSAK) No. 1 of 2022, financial statements are described as structured presentations of an entity's financial performance and condition (Ikatan Akuntan Indonesia, 2022). Typically, these reports include a statement of financial position, an income statement, a statement of changes in equity, a cash flow statement, and explanatory notes (Mitan et al., 2022). The primary purpose of financial statements is to convey the financial details of a company, whether at a specific moment or over a given period (Putranto, 2018). Paragraph 9 of PSAK No. 1 of 2022 emphasizes that these statements aim to offer crucial details regarding an organization's cash flow, profitability, and financial status information that is extremely helpful to users while they are making financial decisions. Additionally, financial statements demonstrate management's accountability for the stewardship of the resources entrusted to them (Irawati & Martanti, 2017).

## Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) or Financial Accounting Standards for Micro, Small, and Medium Enterprises (FAS MSMEs)

Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) or Financial Accounting Standards for Micro, Small, and Medium Enterprises (FAS MSMEs) is designed for companies categorized as micro, small, and medium enterprises. To assist Micro, Small, and Medium Enterprises (MSMEs) that face limitations in preparing financial statements, the Financial Accounting Standards Board (FASB) has ratified the Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) or Financial Accounting Standards for Micro, Small, and Medium Entities (FAS MSMEs). The presence of SAK EMKM is expected to provide a foundation for the preparation and development of accounting guidelines or manuals suitable for MSMEs in various business sectors. According to SAK EMKM 2016, the minimum financial statement indicators which need to be compiled by MSMEs in Indonesia include (Ikatan Akuntan Indonesia, 2016):

- a) Balance Sheet
- b) Statement of Comprehensive Income
- c) Explanatory Notes to the Financial Statements



### **Education Level**

Based on The Great Dictionary of the Indonesian Language or Kamus Besar Bahasa Indonesia (KBBI) (KBBI, 2008), education refers to a process aimed at fostering changes in attitudes and behaviors of individuals or groups through systematic teaching and training efforts, with the ultimate goal of human development. Meanwhile, the Republic of Indonesia Law Number 20 of 2003 on National Education describes education as a deliberate and structured effort to create conducive learning environments and processes. This enables students to actively develop their potential in various dimensions, including spiritual strength, self-discipline, personality, intelligence, moral character, and essential skills for their own benefit as well as for society, the nation, and the state (Indonesia, 2003). The term "education level" pertains to the stage of education achieved by an individual through formal pathways recognized and certified by the government, particularly the Ministry of Education. As stated by Tirtahardja in Nugraha (2019), the indicators of education level are as follows:

- a) Pursuing Formal Education Levels
- b) Relevance of Major
- c) Competence

### **Business Age**

The age or establishment period of a business refers to the duration of time that an entrepreneur or business owner has been running their business activities (Mintarsih et al., 2020). The duration of a business's operations can greatly influence the entrepreneur's productivity and expertise, potentially enhancing efficiency and lowering production costs more effectively than the revenue generated from sales. In this study, the indicator for business age is adopted from the methodology employed by Rudiantoro and Siregar (2012). Business age is measured by calculating the number of years from the establishment of the business to the time the research was conducted (Rudiantoro & Siregar, 2012). This measurement uses an absolute value, determined by the time elapsed between the business's founding and the research implementation.

### **Accounting Training**

Accounting training refers to programs conducted by non-formal educational institutions outside of traditional schools or universities, as well as by specialized departmental training centers or government agencies. It is a learning and teaching process that employs specific methods and techniques to improve an individual's skills and professional capabilities (Dessler, 2020). Accounting training focuses on developing employee behavior and competencies to enable them to create financial reports that are valuable to various stakeholders (Hudha, 2017). According to Budiyanto (2014), the indicators of accounting training that have developed well consist of:

- a) Training on accounting information
- b) The relevance of accounting information training to the company's needs
- c) Implementation of accounting information training within the organization

### **Hypotheses**

Education holds a crucial role in advancing various facets of human life, including the realm of business (Wijaya et al., 2016). The education one receives can influence how they perform their work, in this case, education focuses on MSME business owners. The results of the research from Nurwanto, et al. (2022) demonstrates that education positively influences the preparation of financial statements, whereas Puput and Nur (2023) argue

that the education level does not impact MSME business owners' ability to understand and prepare their financial statements. Thus, the first hypothesis is as follows :

*H1: The level of education has an impact on the financial reporting of MSMEs based on SAK EMKM.*

Business age refers to the length of time a business has been operating. Business age measures how long the business has been active in conducting its operations. The results of the research from Mayroza and Jujuk (2021) indicates that the age of a business positively influences the preparation of financial statements, whereas Puput and Nur (2023) argue that business age has no effect on MSME owners' understanding in preparing their financial statements. Thus, the second hypothesis is as follows :

*H2: Business age has an impact on the financial reporting of MSMEs based on SAK EMKM.*

Accounting training refers to educational or training programs aimed at helping individuals understand and develop their skills in accounting. The primary objective of accounting training is to equip individuals with the knowledge and abilities they need to handle and understand an organization's financial affairs (Paramita et al., 2018). The results of the research from Rahayu, et al. (2022) reveals that training positively influences the preparation of financial statements, whereas Amalia, et al. (2023) argue that the age of a business does not impact the ability of MSME owners to understand and prepare their financial statements. Thus, the third hypothesis is as follows :

*H3: Accounting training has an impact on the financial reporting of MSMEs based on SAK EMKM.*

## **METHOD**

This study is classified as survey research, using a questionnaire as the main tool for data collection. Survey research is defined as a study that selects samples from a specific population and employs a questionnaire to gather data (Arikunto, 2010). The research analysis method is quantitative in nature, involving hypothesis testing through statistical tools (Nuryadi et al., 2017).

The data for this study is primary data, directly obtained from the source (Sugiyono, 2021). Respondents are given questionnaires in order to collect this primary data. The questionnaire used is a closed-ended format, where respondents are provided with predefined response options. The responses are measured using a Likert Scale, which includes five response choices: severely agree (score 5), agree (score 4), neutral or uncertain (score 3), disagree (score 2), and severely disagree (score 1) are the possible responses.

This study was conducted on MSME participants in Kalibawang District, Kulon Progo Regency. The population in this research consists of Micro, Small, and Medium Enterprises (MSMEs) based in Kalibawang District, Kulon Progo Regency. According to Sugiyono (2021) a sample represents a portion of the total population's characteristics. The sampling method employed is random sampling, where respondents are chosen randomly from the population (Sugiyono, 2021). The sample size is determined using the Hair formula (2017), which is commonly applied when the exact population size is uncertain. If the sample size is too large, the analysis becomes overly sensitive,

complicating the acquisition of appropriate goodness-of-fit measures (Hair Jr, 2017). Therefore, it is recommended that the minimum sample size be between 5 and 10 data points per parameter being estimated. In this study, The number of indicators is multiplied by five to determine the sample size, resulting in:

$$n = \text{Number of indicators} \times 5$$

$$n = 10 \times 5$$

$$n = 50$$

The data analysis method applied in this study is quantitative analysis that involve the use of numerical data to evaluate and measure specific phenomena (Sugiyono, 2021). The analysis procedure includes categorizing the data by variables and respondent types, organizing the data by variables and respondents, displaying the data for each variable being studied, and performing calculations to test the hypothesized relationships. Multiple linear regression analysis is employed to explore the relationship between a single dependent variable (outcome) and several independent variables (predictors)(Sugiyono, 2021). The testing is conducted using SPSS 25 software.

## RESULTS AND DISCUSSION

### Descriptive Statistical Analysis

Descriptive statistical analysis is a field of statistics dedicated to summarizing and describing data (Athoillah et al., 2020). The main objective of this analysis is to describe, summarize, and present data in an informative manner. This analysis does not make conclusions or predictions about a larger population but rather concentrates on the existing data. The method involves utilizing measures of central tendency, such as the mean, median, and mode (Athoillah et al., 2020).

**Table 2**  
**Descriptive Statistics**

Variable	Number of items	Minimum	Maximum	Mean	Std. Deviation
Education Level (X1)	50	30.00	45.00	36.3400	3.35401
Business Age (X2)	50	6.00	15.00	11.3600	2.12622
Accounting Training (Y)	50	3.00	15.00	7.7800	3.35815
Application of SAK EMKM (Y)	50	14.00	45.00	25.1800	6.41964
Valid N (listwise)	50				

Source: Data Analyzed, 2024

The education level of respondents ranges from 30 to 45, with an average of 36.34, indicating a moderate education level. Business age ranges from 6 to 15 years, with an average of 11.36 years, showing some consistency. Accounting training varies from 3 to 15, with an average of 7.78, indicating moderate training levels. The application of SAK EMKM has a wider range, from 14 to 45, with an average of 25.18, showing greater variability. The standard deviations reflect moderate to larger spreads in the data. Overall, the data offers insight into the sample's characteristics and will guide further analysis.

### Validity test

A validity test evaluates a questionnaire's correctness or validity (Iqbal & Salsabila, 2023). A questionnaire is considered valid if the questions within it successfully capture the aspects that the questionnaire is designed to measure (Paparang et al., 2021). The method used in this validity test is the Product Moment Correlation technique developed by Karl



Pearson, with a 5% error rate. Data is deemed valid if the calculated r-value (r-count) is greater than the critical r-value (r-table), thus meeting the criteria for further analysis (Arikunto, 2010).

**Table 3**  
**Validity test**

Variable	Items	r count	r table	Remarks
Education Level (X1)	X1.1	0,539	0,2787	Valid
	X1.2	0,545	0,2787	Valid
	X1.3	0,533	0,2787	Valid
	X1.4	0,652	0,2787	Valid
	X1.5	0,689	0,2787	Valid
	X1.6	0,717	0,2787	Valid
	X1.7	0,738	0,2787	Valid
	X1.8	0,647	0,2787	Valid
	X1.9	0,732	0,2787	Valid
Business Age (X2)	X2.1	0,963	0,2787	Valid
	X2.2	0,973	0,2787	Valid
	X2.3	0,983	0,2787	Valid
Accounting Training (X3)	X3.1	0,961	0,2787	Valid
	X3.2	0,981	0,2787	Valid
	X3.3	0,923	0,2787	Valid
Application of SAK EMKM (Y)	Y1	0,736	0,2787	Valid
	Y2	0,781	0,2787	Valid
	Y3	0,881	0,2787	Valid
	Y4	0,819	0,2787	Valid
	Y5	0,821	0,2787	Valid
	Y6	0,723	0,2787	Valid
	Y7	0,592	0,2787	Valid
	Y8	0,757	0,2787	Valid
	Y9	0,620	0,2787	Valid

Source: Data Analyzed, 2024

Overall, these findings suggest that the measurement indicators show strong validity, as they are highly and significantly correlated, confirming that they effectively capture the same dimension of the variable.

### Reliability test

The reliability test is employed to assess a questionnaire's effectiveness as an instrument for measuring a specific variable or construct (Iqbal & Salsabila, 2023). A questionnaire is deemed highly reliable if the responses it generates remain consistent and stable over time (Budiastuti & Bandur, 2018). Reliability is evaluated using a one-shot method, where After a single measurement, the results are compared between statements or used to examine the relationship between responses to other items (Haslinda & Muhammad, 2016). This test utilizes the Cronbach's Alpha Coefficient formula, with a reliability coefficient of  $\alpha > 0.60$  signifying acceptable reliability (Puspasari & Puspita, 2022).

**Table 4**  
**Reliability test**

Variable	Number of items	Cronbarch's Alpha	Cut-off value	Remarks
Education Level (X1)	9	0.777	0,60	Reliabel
Business Age (X2)	3	0.969	0,60	Reliabel
Accounting Training (X3)	3	0.952	0,60	Reliabel
Application of SAK EMKM (Y)	9	0.903	0,60	Reliabel

Source: Data Analyzed, 2024

The Cronbach's Alpha values for all variables in this study exceed the reliability threshold of 0.60. This demonstrates that the instruments measuring Education Level (X1), Business Age (X2), Accounting Training (X3), and the Implementation of SAK EMKM (Y) are dependable. Consequently, the data collected using these instruments are reliable and consistently reflect the intended concepts.

### Classical Assumption Test

The classical assumption test is performed to assess the data's characteristics, which are essential within the research framework, to ensure the suitability of the chosen analytical model (Nugraha, 2022). In this study, within the framework of regression analysis, assumption testing is required for the data, which includes:

#### *Normality Test*

The normality test is designed to assess whether the residuals in the regression model follow a normal distribution (Ghozali, 2018). To evaluate the normality of the collected data, the Kolmogorov-Smirnov test can be applied (Usmadi, 2020). This test determines normality by examining the significance value of the variables; if the significance exceeds the 5% alpha threshold, it suggests that The information is dispersed normally (Usmadi, 2020).

**Table 5**  
**One-Sample Kolmogorov-Smirnov test**

		Unstandardized Residual	
N		50	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	5.41424462	
Most Extreme Differences	Absolute	.084	
	Positive	.054	
	Negative	-.084	
Test Statistic		.084	
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.844 <sup>e</sup>	
	99% Confidence Interval	Lower Bound	.835
	Upper Bound	.854	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Based on 10000 sampled tables with starting seed 2000000.

Source: Data Analyzed, 2024

The asymptotic significance value (two-tailed) is 0.200, indicating that the test result is not significant at the standard significance level ( $\alpha = 0.05$ ). This implies that there is not enough proof to disprove the null hypothesis, according to which the data is distributed normally. Similarly, the Monte Carlo simulation yields a significance value of 0.844, further supporting the absence of strong evidence against the null hypothesis. Therefore, the Kolmogorov-Smirnov Test results, with both asymptotic and Monte Carlo significance values being high, confirm that the residual data aligns well with a normal distribution.

### *Multicollinearity Test*

In this study, the multicollinearity test is carried out using correlation matrix analysis. To identify potential multicollinearity, the correlation matrix values obtained during data processing are reviewed, along with the Variance Inflation Factor (VIF) and Tolerance values. If none of the correlation matrix values exceed 0.1, the data can be considered free from multicollinearity (Ghozali, 2018). Additionally, a VIF value below 10 and a Tolerance value near 1 indicate that the regression model does not suffer from multicollinearity (Ghozali, 2018).

**Table 6**  
**Multicollinearity test**

Model	Coefficients				t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	Beta			Tolerance	VIF
	B	Std. Error						
(Constant)	11.244	9.359			1.201	.236		
Education Level (X1)	.016	.239	.008		.068	.946	.988	1.013
Business Age (X2)	.605	.401	.200		1.508	.138	.875	1.142
Accounting Training (X3)	.832	.253	.435		3.291	.002	.885	1.130

a. Dependent Variable: Application of SAK EMKM (Y)  
 Source: Data Analyzed, 2024

The low Tolerance value (below 0.1) may indicate multicollinearity issues. All the Tolerance values here (0.988 for X1, 0.875 for X2, 0.885 for X3) are still within an acceptable range (greater than 0.1), implying that multicollinearity is not strongly indicated. This study's VIF results (1.013 for X1, 1.142 for X2, and 1.130 for X3) are all low, indicating that the independent variables do not appear to have any significant multicollinearity problems. According to the results of the regression analysis, the Application of SAK EMKM (Y) is positively and significantly impacted by the Accounting Training variable (X3), while the dependent variable is not statistically significantly impacted by the Education Level (X1) or Business Age (X2).

### *Heteroscedasticity Test*

The purpose of this test is to assess whether there are variations in residual variance across observations in the regression model. If the residual variance remains consistent across observations, it is referred to as homoscedasticity, whereas differences in variance are termed heteroscedasticity. Homoscedasticity is desirable in a regression model. The Park Test is used for this evaluation, where the residuals are raised to a power and then transformed using the natural logarithm (Birau, 2012). A significance value greater than 0.05 suggests the absence of heteroscedasticity.

**Table 7**  
**Heteroscedasticity Ttest**

Model	Coefficients				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
(Constant)	.332	3.996			.083	.934
Education Level (X1)	-.035	.102	-.048		-.340	.735
Business Age (X2)	.125	.171	.108		.730	.469
Accounting Training (X3)	.205	.108	.281		1.900	.064

a. Dependent Variable: LN\_RES  
Source: Data Analyzed, 2024

The significance values for the education level variable ( $0.735 > 0.05$ ), business age ( $0.469 > 0.05$ ), and accounting training ( $0.064 > 0.05$ ) indicate that none of these variables exhibit signs of heteroscedasticity.

### Data Analysis

This study employs a quantitative analysis approach for data analysis. The procedure entails classifying the data according to respondent types and variables, arranging the data according to respondents and variables, presenting the data for every variable being studied, and performing computations to verify the hypotheses that have been put forth.

#### Multiple Linear Regression Analysis

Multiple linear regression analysis is a form of linear regression used to assess the impact and strength of more than two independent variables (Sudariana & Yoedani, 2022). The regression model provides coefficients for each independent variable. These coefficients, which can be either positive or negative, are tested is necessary for evaluation in order to ascertain whether the independent factors have a substantial impact on the dependent variable (Sudariana & Yoedani, 2022).

**Table 8**  
**Multiple Linear Regression**

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	11.244	9.359		1.201	.236
Education Level (X1)	.016	.239	.008	.068	.946
Business Age (X2)	.605	.401	.200	1.508	.138
Accounting Training (X3)	.832	.253	.435	3.291	.002

a. Dependent Variable: Application of SAK EMKM (Y)  
Source: Data Analyzed, 2024

$$Y = a + b1.X1 + b2.X2 + b3.X3$$

$$Y = 11.244 + 0.16 + 0.605 + 0.832$$

Y (Application of SAK EMKM), X1 (Education Level), X2 (Business Age), X3 (Accounting Training)

The multiple linear regression analysis reveals that the Accounting Training (X3) variable significantly affects the Application of SAK EMKM (Y), with a B value of 0.832 and

a Sig value of 0.002. However, as their Sig values are 0.946 and 0.138, respectively, over the 0.05 cutoff, the Education Level (X1) and Business Age (X2) variables have no discernible effect on the dependent variable. These results suggest that strengthening accounting training should be the main goal of improving the use of SAK EMKM.

### T-test

This test is used to assess whether the dependent variable is significantly impacted by the independent variables in part in the regression model (Darma, 2021). The t-test is carried out by comparing the t-table value with the t-calculated value. The independent variable is thought to have a significant partial effect on the dependent variable if the t-table value is greater than the t-calculated value and the significance level is less than 0.05 (5%) (Darma, 2021).

**Table 9**  
**T-test**

Model	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	11.244	9.359		1.201	.236		
Education Level (X1)	.016	.239	.008	.068	.946	.988	1.013
Business Age (X2)	.605	.401	.200	1.508	.138	.875	1.142
Accounting Training (X3)	.832	.253	.435	3.291	.002	.885	1.130

a. Dependent Variable: Application of SAK EMKM (Y)

Source: Data Analyzed, 2024

Since the p-value (0.946) is significantly higher than  $\alpha = 0.05$ , education level has no discernible impact on the application of SAK EMKM (Y). Additionally, because the p-value (0.138) is higher than  $\alpha = 0.05$ , business age does not have a statistically significant influence at the significance threshold of  $\alpha = 0.05$ . Since the p-value (0.002) is significantly less than  $\alpha = 0.05$ , accounting training has a substantial impact on the application of SAK EMKM (Y). This research concludes that, at the significance level of  $\alpha = 0.05$ , only Accounting Training (X3) has a significant impact on the application of SAK EMKM (Y). In this model, the variables of Business Age (X2) and Education Level (X1) have no discernible impact.

## CONCLUSION AND SUGGESTION

According to the findings of the Kalibawang District study, the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) do not significantly affect the compilation of financial statements based on the Education Level variable. This suggests that UMKM entrepreneurs' capacity to create financial statements in accordance with these requirements is not significantly influenced by their educational background.

Furthermore, the business age also does not significantly impact on the preparation of financial statements based on SAK EMKM. This implies that the duration of a business's operation does not directly affect the entrepreneurs' capability or understanding in preparing financial statements in accordance with these standards.

Conversely, the accounting training significantly influences the preparation of financial statements in accordance with SAK EMKM. This indicates that accounting



training plays a crucial role in enhancing the ability of UMKM entrepreneurs to understand and implement accounting standards when preparing their financial statements. Therefore, to improve adherence to the Financial Accounting Standards for Micro, Small, and Medium Entities, it is recommended that entities provide additional accounting training for employees or business owners.

This study, however, has some limitations. It was conducted exclusively in Kalibawang District, limiting the generalizability of the findings to other regions with differing characteristics. Additionally, the research focused on only three variables (Education Level, Business Age, and Accounting Training), potentially overlooking other significant factors affecting the preparation of financial statements based on SAK EMKM.

Future research could overcome these limitations by broadening the scope of the study to encompass broader regions, such as other districts or provinces, to enhance the applicability of the results. Moreover, incorporating additional variables, such as information technology, entrepreneur motivation, government policy, financial literacy, and organizational culture, could provide a more comprehensive understanding of the factors influencing the preparation of financial statements based on SAK EMKM.

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