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ANALYSIS OF FACTORS AFFECTING THE IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARDS FOR MICRO, SMALL, AND MEDIUMENTITIES (SAK-EMKM) IN BANYUMAS REGENCIES

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Abstract

This research is quantitive research with a survey method. Population in this research were all MSME'S actor in Banyumas Regencies with purposive sampling that 100 MSME's actor. This research uses multiple linear regression analysis, by testing the coefficient of determination, T test and use moderated regression analysis.

Based on data analysis, the results of the research show that: (1) Perception of MSME actors affects postively on the implementation of SAK EMKM, (2) Information technology has a negatively on the implementation SAK EMKM, (3) Socialization SAK EMKM affects postively on the implementation of SAK EMKM, (4) Leadership period can moderate the relationship between the perception of MSME actors on the implementation of SAK EMKM, (5) Leadership period cannot moderate the relationship between information technology on the implementation of SAK EMKM, (6) Leadership period cannot moderate the relationship between the socialization of SAK EMKM on the implementation of SAK EMKM.

Keywords: Perception of MSME Actor, Information Technology, Socialization of SAK EMKM, Leadership Period, Implementation of SAK EMKM.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are trading businesses managed by business entities or individuals that refer to productive economic businesses by the criteria set by Law Number 20 of 2008. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (SMEs), MSMEs have become the backbone of the Indonesian Association of Southeast Asian Nations (ASEAN) economies. Micro, Small, and Medium Enterprises (MSMEs) have never lost the attention of the government.

The growth has increased because these MSMEs can be sustained the impact of the global crisis. in addition, SMEs also play a key role economy because they contribute to the absorption of labor, increase the formation of Gross Domestic Product (GDP), increase the value of national exports and national investment. MSME's actors occupy the largest part of all people's economic activities, starting from farmers, fishermen, breeders, miners, craftsmen, traders, and service providers. Banyumas Regency is one of the regencies located in the Central Java province of Indonesia, that is affected by the growth of MSMEs. So far, MSMEs in Banyumas Regency have been able to support the community's economic activities ranging from culinary, production, and service businesses, which appear to be able to support

community economic activities. Based on data from the Bank of Indonesia (2015), MSMEs have an important policy role to play in national economic development.

In addition to its role in economic growth and labor absorption, MSMEs also havea role in distributing development results and when the crisis hit in the period 1997 - 1998, only MSMEs can stand firm. Data from the central statistical agencies indicate that the MSME sector is resilient to the crisis. After the 1997-1998 economic crisis, the number of MSMEs increased from 85 million to 107 million workers through 2012. In that year, the number of employers in Indonesia was 56,539,560 units of this amount, micro, small and medium-sized enterprises (MSMEs) reached 56,534,592 units, representing 99.99%. The data demonstrate that MSMEs are a very potential market for the financial sector, especially banks to channel funding because about 60 to 70% of MSME actors do not have access to bank financing.

The phenomenon in Indonesia shows, as for the extent of maintaining their businesses, that productivity is still low and limited to productive resources, it always comes down to capitalization (Endang Masitoh and Rochmi W, 2015). Increase SMEs' access to sources of finance such as the regulations of Indonesian State Law number 20 of 2008 on MSME's, banking and non-banking financial institutions, withthe existence of regulations that become a sanction, the MSME movement becomes flexible. The problem of class access to capitalization and institutionalization has begun to be solved because the regulations of Indonesian public law number 20 of 2008 . The Board of Financial Accounting Standards (DSAK) certified exposure draft standards for micro, small, and medium-sized institutions (ED SAK EMKM) in 2009, and this standard became effective on January 1, 2018 (ED SAK EMKM, 2018). Before the ratification of the SAK EMKM, the Financial Accounting Standards Board or the Indonesian Accounting Association (DSAK IAI) as an authorized institution in the preparation of accounting standards in Indonesia researched the needs of SAK EMKM, compiled a draft, held a public hearing and ratified the presentation draft in 2016. Following the completion of the process, the Financial Accounting Standards Board or the Indonesian Accounting Association (DSAK IAI) established the SAK EMKM, which will be implemented beginning on January 1, 2018 (ED SAK EMKM, 2018).

Several factors influence the implementation of SAK EMKM, including perception authorship, socialization, and MSME actors' readiness to provide financial reports based on SAK-EMKM. Badria & Diana (2018) confirmed that perception and socialization have a significant effect on the use of SAK-EMKM in the preparation of financial reports in Malang city. According to Nadhira Afdalia (2014), previous research explained that the implementation of PP Number 71 of 2010 was based on Accrual-Based Government Accounting Standards in Central Sulawesi, which used three TPB constructs, namely attitude toward behavioral, subjective norms, and perceived behavior control, all of which were linked to behavioral intention constructs.

According to Nadhira Afdalia (2014) research, attitude toward behavior and subjective norms have a positive and significant effect on intention, whereas perceived behavioral control does not affect intention. According to Rismawandi et al. (2022) in their study entitled Quality of Human Resources, Perceptions of MSME Actors, Understanding MSMEs, Socialization of SAK EMKM on the Implementation of SAK EMKM which also uses the theory of planned behavior (TPB), part of the development of the theory of reasoned action. According to Rismawandi et al. (2022) research, in a small or medium-sized business, MSME actors are required to compile financial reports on the business, because it's easy to use financial management it gives good

opportunities to users financial statements about all information owned by the MSMEs it self. So this TPB theory commonly to used to explain an individual decisions about whether or not to implement SAK EMKM (Rismawandi et al. 2022).

According to Vianastasia dan Maria (2020) who examined the understanding of SAK EMKM, socialization of financial statements, and the application of SAK EMKM with business size moderation, understanding SAK EMKM has a positive effect on the application of SAK EMKM, socialization of financial statements has a significant positive impact on the application of SAK EMKM, and business size does not moderate the understanding of SAK EMKM on the application of SAK EMKM. However, Anisykurlillah (2019) conducted research on the factors that influence the implementation of SAK ETAP in MSMEs, with environmental uncertainty as a moderating variable. Shows that the frequency of socialization and training has an effect on SAK ETAP implementation, and environmental uncertainty can be used as a moderation factor because it can strengthen business size, business age, socialization, and training.

This study refers to Parhusip and Tuban's (2020) study titled "The Effect of SAK EMKM Socialization, Owner Education Level, Perceptions of MSME Actors, and Accounting Understanding on the Implementation of SAK EMKM on MSME in Malang City." The difference between this research and the research of Parhusip and Tuban (2020) is that this study will examine the perception of MSME actors, information technology, the socialization of SAK-EMKM, and the Leadership Period as a moderating variable to the implementation of SAK-EMKM.

In previous studies, there were still gaps in research related to the implementation of SAK EMKM. This research also the author's effort to enriching literacy to see the phenomenon the implementation of SAK EMKM as an evaluation material for MSMEs in Banyumas Regency in using SAK EMKM. The author studied MSMEs in Banyumas Regency, Central Java, using a quantitative research approach. This location was chosen because Banyumas Regency has the potential to become anMSME center in several business sectors.

The business sector that has recently experienced quite good development is the food sector, in addition there are also handicrafts, services and livestock field. The factors used in this study consist of the variables of perception of MSME's actor, information technology, socialization of SAK EMKM and, the leadership Period asmoderating variables in Micro, Small and Medium Enterprises (MSMEs).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behavior

Planned behavior theory is an extension of reasoned action theory proposed by (Ajzen and Martin Fishbein, 1991). Icek Ajzen modified and developed a theory ofreasoned action into a theory of planned behavior, TPB is an extended theory from TRA that incorporates an additional construct, namely perceived behavior control (PBC). Ajzen (1988) adds perceived behavior control to capture the factors beyond an individual's control in the achievement of behavioral goals due to other factors that may hinder or support the achievement of individual intentions to behave (Ajzen in Ramdhani, 2011). Theory of reasoned action explains that a

person's intention towards behavior is formed by two main factors, namely attitude toward the behavior and subjective norm (Fishbein and Ajzen, 1975). A few years later, Ajzen added one more factor, namely perceived behavioral control, or individual perceived behavioral control; the presence of this factor changed the reasoned action theory to the planned behavior theory. According to the Theory of Planned Behavior (TPB), a person will act if he sees it as positive and believes that others want him to do it. Attitudes to toward behavior, subjective norms, and perceptions of behavior control are the determinants of an individual's intention to display that behavior.

An individual's positive or negative evaluation of specific objects, people, institutions, events, behaviors, or interests is referred to as their attitude toward behavior (Ajzen, 2005). Subjective norms are a person's beliefs about the demands of others that are important for him to be willing to perform or not in a certain appropriate behavior in response to the demands. The final type is perceived behavioral control, which is convinced of the presence or absence of things that support or do not support a person's behavior.

Unified Theory of Acceptance and Use of Technology (UTAUT)

Vankatesh et al. (2003) developed the UTAUT theory by formulating four types of core determinants an intention and user of information technology with four moderators of key relationships. The four core determinants are performance expectancy, which is the way individuals believe a system will help them perform better. Effort expectancy, is the level of effort or effort associated with the use of asystem or technology by users. Social influence is the extent to which an individual believes it is important for other people to believe that they should use a particular system or technology and the last is facilitating condition, which is the level at which a person believes that resources, organizational support, and technical infrastructure are available to support system use.

In this study, the implication of the UTAUT theory is effort expectation. The effort expectancy factor is used, which is the process by which individuals feel morecomfortable using the system technology. According to research Salmiani et al. (2021), information technology has a positive effect on the implementation of SAK EMKM in MSMEs in the Maros Regency. This case shows that an MSME owner to better understanding of information technology wants to be able to use SAK EMKM more effectively.

Definition of Micro, Small and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) have various definitions in Indonesia to date, and there is no specific definition of MSMEs that the Central Bureau of Statistics or economic researchers can use as a reference (Berisha & Pula 2015). The definition of Micro, Small, and Medium Enterprises (MSMEs) according to Statistics Indonesia is different from the Law of the Republic of Indonesia (2008) on Micro, Small, and Medium Enterprises Law 20/2008 on MSME's. The Central Bureau of Statistics (BPS) defines MSMEs according to the number of employees (Badan Pusat Statistik, 2013).

Micro, Small, and Medium Enterprises Criteria (MSMEs)

According to PP UMKM No 7 (2021) Micro, Small, and Medium Enterprises (MSMEs) are classified based on business capital or annual sales. The capital criteria for Micro, Small, and Medium Enterprises (MSMEs) based on Article 35 paragraph (2) (PP UMKM No 7, 2021) are as follows.

1. Micro enterprises have a maximum business capital of Rp1,000,000,000.00 (one billion rupiahs), excluding land and building costs.

2. Small enterprises have a business capital of more than Rpl,000,000,000.00 (one billion rupiahs) and up to a maximum of Rp5,000,000,000.00 (five billion rupiahs), excluding land and buildings.

3. Medium enterprises have a business capital of more than Rp5,000,000,000.00 (five billion rupiahs) and up to a maximum of Rp10,000,000,000.00 (ten billion rupiahs), excluding land and building.

Hypothesis Development

The Effect of Perceptions of MSME Actors on the Implementation of SAK EMKM on MSMEs in Banyumas Regency

One of the predictors of perception in the theory of planned behavior is attitude toward behavior, which is the level of positive or negative assessment by individuals toward a behavior (Ajzen, 1991). MSME actors who believe that SAK EMKM will produce positive results will be enthusiastic about its implementation, and vice versa (Parhusip & Tuban, 2020). According to Badria & Diana (2018) research on the perceptions of MSME actors can change the thinking that initially considered it difficult to prepare financial reports to be an easy thing so that MSME actors will orderly prepare financial reports based on SAK EMKM. According to Syukrina & Janrosl (2018), the perception of MSME actors has no significant effecton the use of SAK EMKM.

Meanwhile, Badria & Diana (2018) discovered that MSME actors perceptions affect their use of SAK EMKM. MSME actors' perceptions of the difficulty of preparing financial reports can be changed so that MSME actors will orderly prepare financial reports based on SAK-EMKM. With good perception, it is possible to use acceptance and evaluation to improve the business. As a result, the first hypothesis in this study is as follows:

H1 : Perceptions of MSME actors has a positive effect on the Implementation of SAK EMKM in Banyumas Regency

The Effect of Information Technology on the Implementation of SAK EMKM on MSME's in Banyumas Regency

One of the predictors of information technology in the theory of planned behavior is perceived behavioral control, which influences individuals' intention to use technology, with the intention of using the information system encouraging an individual to use the information system (Ajzen, 1991). According to Research (Ade Octavia et al. 2017), SME competitiveness can be improved by improving SME business performance. The use of information technology is one

of the supporting factors for improving the performance of SMEs (Central Statistics Agency, 2019).

The result of Anisykurlillah's (2019) research shows that the use of IT influences the implementation of SAK EMKM. Technology is one of the factors affecting complex societies. As a result, the use of technology, in this case accounting computer applications, is very important in helping the implementation of accrual based SAK EMKM effectively, efficiently, and economically based on government accounting standards (Erawati Teguh & Susanti, 2022). Based on the above description, the second hypothesis of this studyis:

H2: Information Technology has a positive effect on the Implementation of SAK EMKM in MSMEs in the Banyumas Regency.

The Effect of Socialization of SAK EMKM on the Implementation of SAK EMKM on MSME's in Banyumas Regency

One of the predictors of intention in the theory of planned behavior (TPB) is subjective norm, which is a person's belief about the demands of others who are considered important for him to be willing to display or not display a certain behavior in accordance with the demands (Ajzen, 1991). The knowledge or understanding obtained by MSME actors of the socialization of SAK EMKM will encourage or motivate the implementation of SAK EMKM (Parhusip & Tuban, 2020). According To Dewi et al. (2017), socialization is the process by which a person acquires the knowledge, skills, and attitudes that he needs to function as an adult while also being an active in specific position or role in society.

Research result from Syukrina & Janrosl (2018) also show that the socialisation of SAK EMKM has a positive impact on the use of SAK EMKM. The results of this study are supported by research conducted by Badria & Diana (2018) which aims to examine the effect of perceptions of MSME actors and the socialization of SAK EMKM on the implementation of SAK EMKM-based financial reports. The resultshow that the socialization of SAK EMKM had a positive effect on its use. As a result, the third hypothesis in this study is:

H3 : Socialization of SAK EMKM has a positive effect on theImplementation of SAK EMKM in MSMEs in the Banyumas Regency

The Leadership Period as a Moderating Effect on Perceptions MSME's Actor on Implementation of SAK EMKM

According to Holmes dan Nicholls (1989) in Wahyudi muhammad (2009), the Leadership Period determines the way business actors think, act, and behave in carrying out their operations. The older the person leading the company, the greater his need for various information, and the leadership period has a significant positive effect on perceptions for MSME owner (Holmes, 1989). The results of this study are consistent with the TPB theory concept, where one of the implcation from the theory of planned behavior is attitude toward the behavior, which is an individual's positive or negative evaluation of behavior (Ajzen, 1991).The results of research by Badria and Diana (2018) show that perceptions of MSME actors affect the use of SAK EMKM.

Previous research by Era Astuti (2007), found that the Leadership Period was measured from the time management accepted responsibility as a manager or owner of the company until this research was conducted. According to research by Era Astuti (2007), it is confirmed that there is a positive effect between the leadership period variables and the use of accounting information on MSMEs in Kudus Regency. Likewise, the research of Rudiantorom (2012) defines that the duration of a business creation can has a positive effect on the perception of MSMEs regarding SAK ETAP. As described above, the fourth hypothesis in the study is:

H4 : The Leadership Period strengthens the Influence of Perception MSME's Actor on the Implementation of SAK EMKM

The Leadership Period as a Moderating Effect on Information Technology on Implementation of SAK EMKM

One of the implication of the UTAUT theory is effort expectation. The effort expectancy factor is used, which is the process by which individuals feel more comfortable using the system technology. In conclusion, information technology is a technology that allows data to be processed to produce quality information (Nurdwijayanti, 2018). According to Holmes and Nicholls in Wahyudi muhammad (2009) The period of corporate leadership will determine the level of understanding of the importance of accounting in a business. As a result, the length of time leading up to it is expected to be simple to control information technology for business requirements.

According to Salmiani et al. (2021) research, information technology has a positive impact on the implementation of SAK EMKM on MSMEs in the Maros Regency. This demonstrates that the greater one's understanding of information technology, the greater the level of SAK EMKM implementation in MSMEs (Salmiani et al. 2021). Based on the above description, the fifth hypothesis in this study is that the influence of the Leadership Period moderates the information technology variable on the application of SAK EMKM.

H5 : The Leadership Period strengthens the Influence of InformationTechnology on the Implementation of SAK EMKM

Leadership Period as a Moderating Effect on Socialization of SAK EMKM on Implementation of SAK EMKM

One of the implication is Theory of Planned Behavior. The Theory of Planned Behavior seeks to understand motivational influences on behavior that is not under one's own control or volition (Fishbein & Ajzen, 1975). Socialization is defined as the process by which a person acquires the knowledge, skills, and attitudes required to function as an adult and as an active participant in a specific position or role in society (Dewi et al. 2017). Information and socialization are methods for introducing and assisting MSMEs in learning and understanding about SAK EMKM (Abidin, 2022). Accounting information is a tool used by accounting information users (Abidin, 2022).

Accounting information is defined as quantitative information about economic entities that is useful for making economic decisions by deciding between alternative actions (Prawesti,

2017). Solovida (2003) discovered that one of the variables, namely the Leadership Period, had a significant effect on accounting information. According to research by Abidin (2022), Prawesti (2017) and Solovida (2003), has a loyalty that the Leadership Period is able to moderate the relationship between socialization and the application of SAK EMKM. Based on the above description,the sixth hypothesis in this study is:

H6: The Leadership Period strengthens the Influence of Socialization of SAK EMKM on the Implementation of SAK EMKM.

RESEARCH METHOD

Research Design

The research type that used in this research quantitative research data. Quantitative methods, according to Sugiyono (2018), are research methods based on positivistic (concrete data), research data in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem under study to produce a conclusion.

Population and Sample

In this study, the population consisted of 8,540MSMEs registered with the Department of Labor, Cooperatives, and SMEs in Banyumas Regency. In this study, the authors used Sugiyono's Slovin technique to calculate the sample size, which resulted in a population of 8,540 MSMEs (SharazSantri, 2022).

Data Analysis Method

The data analysis method used in this study include descriptive statistics, validity test, reliability test, classical assumption test, multiple regression analysis , moderate regression analysis.

RESULTS AND DISCUSSION

Overview Respondent

The study's population consisted of MSME owners in the Banyumas district area. This research depends on primary data obtained directly from respondents via questionnaires.

Based on the Slovin formula technique calculation, the number of samples to be used in this study was 100 respondents who had registered with Department of Labor, Cooperatives, and SMEs in Banyumas Regency. Table 1 contains information on the distribution of questionnaires in this study.

Table 1. Distribution of Questionnaire Data

Questionnaire	Total
Questionnaires were distributed.	100
Questionnaires that were returned	100

Questionnaires that were not returned	0
Return percentage	100%
Questionnaires that cannot be used	0
Questionnaire that has been processed	<u>100</u>
Percentage of questionnaires Processed	100%

Source : Processed Reasearch Data (SPSS)

Table 2. Characteristic of Respondent

no		Description	Total	Percentage
1.	Gender	Male	41	41%
		Female	59	59%
	Total		100	100%
2.	Age	20-30	19	19%
		31-40	30	30%
		41-50	29	29%
		51-60	20	20%
		>61	2	2%
	Total		100	100%
3.	Type of business	Trading Enterprise	54	54%
		Restaurant	27	27%
		Support and service	19	19%
	Total		100	100%
4.	Leadership period	1-5 months	0	0%
		6-10 months	0	0%
		1-5 years	16	16%
		6-10 years	40	40%

>10 years	44	44%
Total	100	100%

Source: Processed Reasearch Data (SPSS)

In this study, information data on the characteristics of respondents collected include: gender, age of respondents, type of business and leadership period. Table 2 shows the characteristics of respondents:

Table 2 below shows the results of distributing questionnaires based on the characteristics of the respondents. Respondents of MSME owners were taken as samples in this study, based on gender dominated by female respondents as many as 59 people with a percentage of 59%. As a result, the most of MSME actors in the Banyumas district are female respondents. In terms of age, the most MSME actors in the age range of 31–40 years were 30 people, representing 30% of the total.

This means that 31-40 years of age is a productive age to emotional, intellectual, and physical maturity, as well as an long period of mature leadership. Respondentsof MSME actors in the Banyumas district who were sampled in this study were dominated by respondents who had businesses in the trade business, as many as 54 people with a percentage of 59%. This is due to the banyumas district's proportion of trading businesses, particularly in the culinary sector.

The majority of MSME players in Banyumas Regency sampled in this study were dominated by respondents with a leadership period of more than ten years, as many as 44 MSME players with a percentage of 44%. Respondents in the Banyumas district have an average leadership period of more than ten years. This is because the longer the period of leading someone, the stronger the development of the business and the greater positive the direction.

Descriptive Aanalysis

In this study, descriptive statistics include the average, maximum, minimum, and standard deviation values. The descriptive analysis test results for each variable are shown in the table 3 below:

Table 3. Statistical Descriptive Results

N	Minimum	Maximum	Mean	Std. Deviation
Persepsi	100 17	25	21.42	2.109
Teknologi informasi	100 15	25	19.56	2.217
Sosialisasi	100 15	25	19.44	2.289
Masa memimpin	100 13	23	19.01	2.023

Implementasi SAK EMKM	100	15	25	19.54	2.376
Valid N (listwise)	100				

Source: Processed Reasearch Data (SPSS)

1. The average value of the perception variable of MSME actors (X1) from several MSMEs in Banyumas Regency sampled in this study is 21.42, with a maximum value of 25, a minimum value of 17, and a standard deviation value of 2.109, proving that the size of the data distribution is as large as this value.

2. The average value of the information technology variable (X2) of several MSMEs in Banyumas Regency sampled in this study was 19.56, with a maximum value of 25, a minimum value of 15, and a standard deviation of 2.217, proving that the size of the data distribution is as large as this value.

3. The average value of the SAK EMKM socialization variable (X3) of several MSMEs in Banyumas Regency sampled in this study is 19.44, with a maximum value of 25, a minimum value of 15, and a standard deviation value of 2.289, proving that the size of the data distribution is as large as this value.

4. The average value of the lead period variable (Z) of several MSMEs in Banyumas Regency sampled in this study is 19.01, with a maximum value of 23, a minimum value of 13, and a standard deviation value of 2.023, proving that the size of the data distribution is as large as this value.

5. The average value of the SAK EMKM implementation variable (Y) of several MSMEs in Banyumas Regency sampled in this study is 19.54, with a maximum value of 25, a minimum value of 15, and a standard deviation value of 2.376, proving that the size of the data distribution is as large as this value.

Regression Analysis

Coefficient of Determination Test Results (R2)

In this study, the coefficient of determination test was used to evaluate how effectively the independent variables, such as the perception of MSME actors (X1), information technology (X2), and, socialization of SAK EMKM (X3), explained the dependent variable, namely implementation of SAK EMKM (Y). Besides that, the ability of the two models or equations to involve the moderation variable of the leadership period (Z) and its interaction with the independent variable and the dependent variable must be evaluated. Table 9 shows theresults of the coefficient of determination (R^2) test:

Table 9. Coefficient of Determination Test Results (R2) Model 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

| 1 | .849^a | .721 | .713 | 1.274 |

Predictors: (Constant), Sosialisasi, Persepsi, Teknologi informasi

Model 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869^a	.755	.736	1.220

a. Predictors: (Constant), X3_Moderating, Persepsi, Masa memimpin, Teknologi informasi, Sosialisasi, X1_Moderating, X2_Moderating

Source: Processed Reasearch Data (SPSS)

The coefficient of determination (R2) test results shown in table 9 shows an R Square model 1 value of 0.721 or 72.1%.

This means that perceptions of MSME actors (X1), information technology (X2), and, socialization of SAK EMKM (X3) most affect the SAK EMKM implementation variable by 72.1%, with the remaining 27.9% influenced by factors outside the scope of this study. Meanwhile, in model 2, the R-value is 0.755, or 75.5%. This means that model 2, such as the moderation variable of the leadership period (Z) itself with interaction, can explain 75.5% of the implementation of SAK EMKM, while the remaining 24.5% is affected by factors other than the variables of this study.

As a result, the moderation variable of the leadership period (Z) and its interaction can increase the determination of the independent variable on the dependent variable.

Hypothesis Test Results (T-test)

The T-test was used in this study to examine the effect of the independent variables on explaining the dependent variable individually. There are requirements that must be fulfilled to test the T-test, where the significance level is 0.05 or 5% with the provisions of df (n-k) where n = 100 and k = 3, so that thet-table = t (a/2; n-k-1) = (0.025; 100-3-1 = 96) = 1.984. The t-test was done through regression analysis in 2 steps in this study with the moderation variable, namely the leadership period.

The first step (model 1) of the T-test was executed from multiple regression analysis of the independent variable with the dependent variable without involving moderation variables. Table 10 shows the first model as follows:

Table 10. Hypothesis Test Results (T-test)

Model 1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.477	1.386		-.345	.731
Peception	.372	.077	.330	4.814	.000
Teknologi informasi	-.490	.234	-.458	-2.099	.038
Sosialisasi	1.113	.215	1.072	5.183	.000

a. Dependent Variable: Implementasi SAK EMKM

Source: Processed Reasearch Data (SPSS)

The moderation regression analysis is used in the second step (model 2) of the T-test to test the interaction of the independent variable with the dependent variable by involving the moderation variable. The second model is shown in thetable below:

Model 2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	22.468	16.125		1.393	.167
Persepsi	-2.049	.825	-1.819	-2.484	.015
Teknologi informasi	2.566	1.688	2.394	1.520	.132
Sosialisasi	-.336	1.655	-.324	-.203	.839
Masa memimpin	-1.243	.842	-1.058	-1.477	.143
X1_Moderating	.130	.044	3.636	2.978	.004
X2_Moderating	-.167	.089	-4.436	-1.883	.063
X3_Moderating	.081	.086	2.215	.940	.350

a. Dependent Variable: Implementasi SAK EMKM

Source: Processed Reasearch Data (SPSS)

1. First Hypothesis (H1)

The effect perceptions of MSME actors (X1) on the implementation of SAK EMKM (Y) The t-statistics value on the variable perception of MSME actors (X1) is 4.814, while the t-table value

with a significance level of 0.05 is 1.984, indicating that t-statistics > t-table. Because the significance level is 0.000 <0.05, the first hypothesis (H1), which states that the perception of MSME actors (X1)affects the implementation of SAK EMKM (Y), is accepted.

2. Second Hypothesis (H2)

The effect of information technology (X2) on the implementation SAK EMKM (Y) The t-statistics value for the Information Technology variable (X2) is -2.099, while the t-table value with a significance level of 0.05 is 1.984, indicating that the t-statistics value is t-table. Because the significance level is 0.038> 0.05, Ho is rejected while Ha is accepted, indicating that information technology (X2) has a negative and significant effect on SAK EMKM implementation. As a result, the second hypothesis (H2) that information technology (X2) has a positive on the implementation SAK EMKM is, rejected.

3. Third Hypothesis (H3)

The effect of socialization SAK EMKM (X3) on the implementation of SAK EMKM (Y) The t-statistics value on the variables socialization SAK EMKM (X3) is 5,183, while the t-table value with a significance level of 0.05 is 1.984, indicating that t-statistics > t-table. Because the significance level is 0.000 <0.05, the first hypothesis (H3), which states that the socialization of SAK EMKM (X3) affects the implementation of SAK EMKM (Y), is accepted.

4. Fourth Hypothesis (H4)

The effect of the X1_moderating variable (Z) results has a t-statistic value of 2.978, while the t-table value with a significance level of 0.05 is 1.984, so the t- statistic value> t- table. The significance level is 0.004 < 0.05, so the fourth hypothesis (H4), which states that the leadership period variable (Z) can moderate the relationship between the variable perception of MSME actors (X1)on the implementation of SAK EMKM (Y), is accepted.

5. Fifth Hypothesis (H5)

The effect of the X2_moderating (Z) variable results has a t-statistic value of -1.883, while the t-table value with a significance level of 0.05 is 1.984, so the t-statistic value < t-table. The significance level is 0.063 > 0.05, so the fifth hypothesis (H5), which states that the leadership period variable (Z) cannot moderate the relationship between information technology variables (X2) on theimplementation of SAK EMKM (Y), is rejected.

6. Sixth Hypothesis (H6)

The effect of the variable X3_moderating (Z) has a t-statistic value of 0.940, while the t-table value with a significance level of 0.05 is 1.984, so the t-statistic value < t-table. The significance level is 0.350> 0.05, so the fourth hypothesis (H6), which states that the leadership period variable (Z) cannot moderate the relationship between the socialization of SAK EMKM variable (X3) on the implementation of SAK EMKM (Y), is rejected.

Discussion

The effect of perceptions of MSME actors on the implementation of SAK EMKM

The results of the first hypothesis test show that H1 is accepted, indicating that perceptions of MSME actors have a positive and significant effect on the implementation of SAK

EMKM. This clearly indicates that the better MSME actors understand SAK-EMKM, the more positively they respond to the implementation of SAK-EMKM in their income statements. The results of this study are consistent with the TPB theory concept, where one of the predictors of perception in the theory of planned behavior is attitude toward behavior, which is the level of positive or negative assessment by individuals toward a behavior (Ajzen, 1991). MSME actors who believe that SAK EMKM will achieve positive outcomes will be motivated to implement it, and conversely (Parhusip & Tuban, 2020).

It has already been demonstrated that establishing better perceptions of MSMEactors in the Banyumas Regency can affect MSME actors' ability to prepare financial reports that are compliant with standards. Through developing knowledge that SAK-EMKM will be of great use to and that will support MSME actors in Banyumas Regency, such as knowing the extent of business development, the importance of preparing financial reports, and the information generated, business decision-making will be supported. The understanding arrangement that SAK- EMKM uses is adapted to make it simple for MSME actors to understand, making it simple to prepare financial reports. This will improve the image of MSME actors in the Banyumas Regency. This will help to improve the perception of MSME actors in the Banyumas Regency.

The results of this study are in line with the research done by Badria and Diana (2018), Kusuma and Lutfiany (2019), Purwaningsih (2018), and Haryani (2018), who found that perceptions of MSME actors have a significant impact on the preparation of SAK-EMKM-based financial statements. Margi Susilowati (2018) conducted additional research that revealed that the perceptions of MSME actors had a positive and significant effect.

The effect of information technology on the implementation of SAK EMKM

The results of the second hypothesis tests show that information technology has a negative but significant effect on the implementation of SAK EMKM, confirming that H2 is rejected. The results of this study are not consistent with the UTAUT theory concept, where one of implication from teori UTAUT theory is effort expectancy. The effort expectancy factor can be used, which is the process by which people become more comfortable with technologicalsystems.

This research contradicts Salmiani's research (2021), which states that information technology positive affects the implementation of SAK EMKM. Annisyukirillah (2019) discovered the same results and concluded that information technology has a significant effect on the implementation of SAK EMKM. However, the results of this research agree with Octisari (2019), who claims that information technology has no positive or significant effect on the implementation of SAK EMKM. Then, according to the research results of Zahro (2015), Rustam (2016), Pinasti (2007), and Hastuti et al. (2017), information technology has no effect on the needs of SAK EMKM. The difference in the statement is due to a phenomenon in the field in which MSME actors show a sufficient understanding of information technology. As a result, MSME actors are unable to understand the significance of SAK EMKM needs. As a result, we can conclude that information technology does not encourage MSME owners to implement SAK EMKM in their enterprises.

The effect of socialization SAK EMKM on the implementation of SAK EMKM

The results of the third hypothesis test show that H3 is accepted, indicating that the socialization of SAK EMKM has a positive and significant   effect on its implementation of SAK EMKM. The results of this study are consistent with the TPB concept, the subjective norms are one of the predictors in the theory of planned behavior (TPB), which is a person's belief about the demands of others who are considered important for him to be willing to display or not show certain behaviors in accordance with the demands (Ajzen, 1991). The knowledge or understanding gained by MSME actors regarding the socialization of SAK EMKM will encourage or motivate the implementation of SAK EMKM (Parhusip & Tuban, 2020).

Offering information or socialization training on SAK-EMKM will increase knowledge and open the minds of MSME actors to the fact that preparing financial reports using SAK- EMKM will be useful for business development and will also provide benefits such as increased knowledge in running their businesses. The results of this research agree with those of Badria and Diana (2018) and Kusuma and Lutfiany (2019), who concluded that socialization has a positive and significant effect on the implementation of SAK-EMKM. According to SAK EMKM, the results of this research are consistent with those of Sari (2020) and Syukrina and Janrosl (2018), who concluded that socialization has an effect on the preparation financial reports.

The effect of perceptions of MSME actors' on the implementation of SAK EMKM with the leadership period as a moderating variable

The test results of the fourth hypothesis show that H4 is accepted, indicating that the leadership period is able to moderate the relationship between perceptions of MSME actors' on implementation of SAK EMKM. The results of this study are consistent with the TPB theory concept, where one of the implcation from the theory of planned behavior is attitude toward the behavior, which is an individual's positive or negative evaluation of behavior (Ajzen, 1991). According to Holmes and Nicholls (1989) in Wahyudi Muhammad (2009), the leadership period determines how business people think, act, and behave in running their businesses. A person's perception of something is also affected by a variety of stimulations.

Owners of small businesses may have different perspectives on the importance of accounting data (Sofiah, 2014). The results of this research agree with those of Badria and Diana (2018) and Margi Susilowati (2021), who found that perceptions of MSME actors affect the implementation of SAK EMKM. Other analyses from Era Astuti's (2007) research confirm a positive relationship between the variable of leadership period and the use of accounting information in MSMEs in the Kudus Regency.

Besides that, according to Rudiantorom's (2012) research, the length of time leading in running a business has a positive effect on MSMEs' perceptions of SAK ETAP. At last, the longer a person is in charge of a business, the greater the need for information, which can be achieved if the business is well managed.

The effect of information technology on the implementation of SAK EMKM with the leadership period as a moderating variable

The results of the fifth hypothesis tests show that H5 is rejected, indicating that the leadership period is unable to moderate the relationship between information technology on the implementation of SAK EMKM. The results of this study are not consistent with the UTAUT theory concept, where one of implication from teori UTAUT theory is effort expectancy. The effort expectancy factor can be used, which is the process by which people become more comfortable with technological systems. Technology refers to the various components and capacities used in information training, storage, and distribution. The result of processing, handling, and organizing a set of data that is of knowledge value to its users is information (Salmiani et al. 2021). It is also not possible to achieve positive results from information technology, no matter how long someone has led a business.

The results of this research contradict the initial hypothesis researched (Salmiani et al. 2021). However, the results of this study are consistent with Octisari's (2019) research, which finds that information technology has no positive effect on the implementation of SAK EMKM. This condition exists because information technology does not inspire SMEs to recognize the significance of SAK and EMKM specifications. According to Sylvia and Haryati (2022), Sholihin (2020), Zahro (2015), and Hastuti et al. (2017), information technology has no positive effect on the implementation of SAK EMKM. Accounting information is used as a reference in decision-making to achieve efficiency and effectiveness in business activities, so knowing information technology is important.

The effect of socialization of SAK EMKM on the implementation of SAK EMKM with the leadership period as a moderating variable

The test results of the sixth hypothesis show that H6 is rejected, indicating that the leadership period is unable to moderate the relationship between socialization SAK EMKM on the implementation of SAK EMKM. The results of this study are not consistent with the TPB theory concept, that the theory planned behavior aims to explain the effect of motivation on behavior that is not under one's control or volition (Fishbein & Ajzen, 1975).

Information and socialization are methods for introducing and assisting MSMEs in learning and being able to comprehend SAK EMKM (Abidin, 2022). The results of this research contradict the initial hypothesis tested by Abidin (2022), Prawesti (2017), and Solovida (2003), which stated that the leadership period can moderate the relationship between socialization and the implementation of SAK EMKM. However, the results of this study are in line with the results of Dwijayanti (2014) and Wicaksono & Lathifah (2018), who found that giving information and socialization have no positive effect on implementation SAK ETAP. According to Rozikin (2023), Sulistyawati (2020), and Budiman (2017), socialization has no positive and significant effect on the implementation of SAK EMKM.

CONCLUSION

Based on the analysis, research results, and discussion, the following results are confirmed:

1. Perception of MSME actors affects postively on the implementation of SAK EMKM
2. Information technology has a negatively on the implementation SAK EMKM

3. Socialization SAK EMKM affects postively on the implementation of SAK EMKM

4. Leadership period can moderate the relationship between the perception of MSME actors on the implementation of SAK EMKM

5. Leadership period cannot moderate the relationship between information technology on the implementation of SAK EMKM

6. Leadership period cannot moderate the relationship between the socialization of SAK EMKM on the implementation of SAK EMKM

Implications

1. Theoritical Implication

    This research is expected to be useful in complementing previous literature and can be used as alternative literature to develop knowledge as well as providing reference material for other MSME accounting research.

2. Practical Implications

    a. The Department of Labour, Cooperatives, and SMEs, which also manages MSMEs in Kabupaten Banyumas, should establish a firm policy to enforce the preparation of financial statements in accordance with applicable standards. Conduct regular socialization regarding the preparation of financial statements in accordance with SAK EMKM.

    b. MSME actors are expected to be more active in socialization in order to learn the importance of using accounting information in preparing financial reports in keeping with standard specifications.

    c. There are several MSME owners who are knowledgeable of information technology, so the introduction of information technology or accounting programming is also needed. Information tools that facilitate the marketing of MSME products and can be used to help manage MSME finances.

Research Limitation

a. The types of MSME enterprises studied are still broad and also do not fully represent all MSME actors in Banyumas Regencies. There are still some types of MSME actors that can be studied, such as agriculture, livestock, fisheries, forestry, fuel, and companies in other processing sectors.

b. This study only uses variables of MSME actor perceptions, information technology, socialization SAK EMKM, and leadership period, so it is possible that some other variables can affect implementation of SAK EMKM.

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