



# The Effect of Accounting Based on Financial Accounting Standards For Micro, Small and Medium Entities (SAK-EMKM) on The Quality of Financial Reports (Case Study on Msmes In Simpang Empat District, Asahan Regency)

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**Abstract:** This research was conducted on MSMEs in Simpang Empat District, with the aim of analyzing the impact of SAK-EMKM-based accounting on the financial report quality of MSMEs in Simpang Empat District. The study employs a quantitative approach with an associative type that refers to causal relationships. The population in this research consists of 83 MSMEs in Simpang Empat District, with the sample selected using random sampling. The data sources in this study include primary and secondary data, and data collection techniques involve literature studies, surveys, and observations. The data analysis techniques used in this study are data quality tests, classical assumption tests, simple linear regression, and hypothesis testing. The results of the study indicate that SAK-EMKM-based accounting has a positive and significant effect on the financial report quality of MSMEs in Simpang Empat District. SAK-EMKM-based accounting shows a strong correlation with the financial report quality of MSMEs in Asahan District. The percentage of financial report quality that can be explained by SAK-EMKM-based accounting is 70.2%, while the remaining 29.8% can be explained by other variables outside the scope of this research.

**Keywords:** SAK-EMKM-Based Accounting, Financial Report Quality

## Introduction

Indonesia's increasingly advanced economy is characterized by increasingly rapid economic growth, so accounting plays a role as a financial information system to report the financial condition of a company. A company must be able to prepare financial reports that can provide financial information needed by users, both from internal and external parties. In the Indonesian economy, it is inseparable from the efforts carried out by individuals and groups, also related to Micro, Small, and Medium Enterprises (MSMEs) which are the most economic activities carried out by the Indonesian people.

Micro, Small, and Medium Enterprises (MSMEs) have been proven to encourage and increase national economic growth in a sustainable manner. The major contribution of MSMEs includes job creation, labor absorption, and especially being a buffer during economic crisis shocks. Micro, Small, and Medium Enterprises (MSMEs) that are the choice

of the community include businesses in the fields of services, trade, and manufacturing. The reason MSMEs are the choice of many people is because the establishment process is not too complicated and does not depend on large capital or foreign currency loans. But the fact is that so far MSMEs have received less attention.

The growth of MSMEs in several industries is currently accelerating, so the company is expected to expand its business to include small, medium and large businesses to better serve customers. To compete and maintain their business operations, MSMEs must improve all their activities. To understand the financial situation of MSMEs, each of them. According to Pada & Reyna (2018) organizations that have a chance to succeed can go out of business if they do not have efficient accounting procedures. The effects of poor financial management may not always be obvious. Financial management is an issue that is sometimes ignored by business managers. Even so, good financial control is very important because it can have a positive and negative impact on the success of these MSMEs. The ability to analyze environmental factors, develop business plans, and put ideas into action is essential for success. Therefore, it can be said that MSME entrepreneurs do not understand the existence or importance of accounting.

Accounting can also be defined as a process of identifying, recording and reporting economic information that occurs in an activity, to be used as a guideline in management decision-making. The main function of accounting is as financial information of an organization because from the accounting report we can see the financial position of an organization and the changes that occur in it. The company in carrying out its activities is inseparable from financial turnover. A company's finances can be described through financial statements whose preparation cannot be considered an easy thing (Herawati et al., 2024).

## **Methodology**

This study uses a quantitative approach with an associative type. This research was conducted on MSMEs in Simpang Empat District, Asahan Regency and the research time was carried out from May to October 2024. The research was carried out from May to October 2024. In this study, the population used is 500 MSME actors in Simpang Empat District, Asahan Regency. The sample of this study is 83 MSME actors who have not understood financial statements according to SAK EMKM. The type of data in this study is using quantitative data. In this study, the data used by the researcher are primary data and secondary data. Researchers collect or obtain data from sources that can support research, including from documentation and literature. Data collection technique using the hiotcide test

## Results and Discussion

### Data Presentation

#### Respondent Characteristics by Gender

**Table 1.** Gender Characteristics

Gender	Number of Respondents	%
Man	23	27,71
Woman	60	72,29
Sum	83	100

Source: Data Processed by Researchers 2025

Table 1 shows that the number of respondents for MSME business actors in Simpang Empat District is very dominant by the male gender as much as 72.29% while women are only 27.71%.

#### Respondent Characteristics by Age

**Table 2.** Age Characteristics

Age	Number of Respondents	%
35-45	53	63,86
46-55	25	30,12
56-65	5	6,02
Sum	83	100

Source: Data Processed by Researchers 2025

Table 2 shows that the majority of respondents for MSME business actors in Simpang Empat District are 35-45 years old as much as 63.86% compared to other age groups.

#### Characteristics of Respondents Based on Education Level

**Table 3.** Characteristics of Education Levels

Education	Number of Respondents	%
SD	4	4,82
JUNIOR	5	6,02
SMA	47	56,63
Diploma	2	2,41
Bachelor	25	30,12
Sum	83	100

Source: Data Processed by Researchers 2025

Table 3 shows that the respondents of MSME actors in Simpang Empat District are dominated by high school education as much as 56.63% compared to elementary education only as much as 4.82%, junior high school education as much as 6.02%, diploma education as much as 2.41%, and undergraduate education only 30.12%.

## Characteristics of Respondents Based on MSME Business Duration

**Table 4.** Characteristics of Business Duration

Year	Number of Respondents	%
1-10	65	78,31
11-20	3	3,62
21-30	15	18,07
Sum	83	100

Source: Data Processed by Researchers 2025

Table 4 above shows that the majority of respondents of MSME actors in Simpang Empat District who have run their businesses are in the range of 1-10 years as much as 78.31%, while for the length of business in the range of 11-20 years as much as 3.62% and in the range of 21-30 years as much as 18.07%.

## Analysis and Evaluation

### Data Quality Test Results

#### Validity Test

**Table 5.** Accounting Validity Test Based on SAK EMKM

Variable	Questionnaire Items	Pearson Correlation (r calculate)	r table	Information
SAK EMKM- Based Accounting (X)	X.1	0,743	0,215	Valid
	X.2	0,815		Valid
	X.3	0,725		Valid
	X.4	0,794		Valid
	X.5	0,746		Valid
	X.6	0,853		Valid

Source: SPSS, Data Processed by Researchers, 2025

Based on the table above, it shows that all questionnaire items in accounting variables based on SAK EMKM (X) as many as 6 statements show the value of the calculation coefficient  $>$  the table (0.215), then the regression model concludes that all questionnaire items for accounting based on SAK EMKM can be declared valid.

#### Financial Statement Quality Validity Test

**Table 6.** Validity Test of Financial Statement Quality

Variable	Questionnaire Items	Pearson Correlation (r calculate)	r table	Information
Quality of Financial Statements (Y)	Y.1	0,827	0,215	Valid
	Y.2	0,831		Valid
	Y.3	0,804		Valid
	Y.4	0,851		Valid
	Y.5	0,798		Valid
	Y.6	0,772		Valid

Source: SPSS, Data Processed by Researchers, 2025

Based on the table above, it shows that all questionnaire items in the financial statement quality variable (Y) as many as 6 questionnaire items show the value of the calculation coefficient  $>$  the table (0.215), then the regression model concludes that all questionnaire items for financial report quality can be declared valid.

## Reliability Test

**Table 7.** Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Standard Coefficient Values	Result
SAK EMKM-Based Accounting (X)	0,872	6	0,60	Reliable
Quality of Financial Statements (Y)	0,898	6		Reliable

Source: SPSS, Data Processed by Researchers 2025

The table above shows that for accounting variables based on SAK EMKM and the quality of MSME financial statements have a Cronbach's Alpha value of  $>$  0.6, the regression model can conclude that the variables studied are reliable (constructive).

## Results of the Classic Assumption Test

### Normality Test

### Kolmogorov-Smirnov Test Method

**Table 8.** Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
	Unstandardized Residual	
N	83	
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,40786476
Most Extreme Differences	Absolute	,117
	Positive	,117
	Negative	-,104
Kolmogorov-Smirnov Z	1,067	
Asymp. Sig. (2-tailed)	,205	

a. Test distribution is Normal.

b. Calculated from data.

Source : SPSS, Data Processed by Researchers 2025

Based on the table above, it is known that the significance value of Asymp. Sig (2-tailed) is  $0.205 > 0.05$ , so according to the decision making of the Kolmogorov-Smirnov normality test, it can be concluded that the data is normally distributed.

## Simple Linear Regression Analysis

**Table 9.** Simple Linear Regression Results

Type	Coefficients <sup>a</sup>			Sig.
	Unstandardized Coefficients B	Standardized Coefficients Beta	t	
(Constant)	4,936			3,056 ,003
Total_X	,829	,060	,838	13,802,000

a. Dependent Variable: Total\_Y

Source: SPSS, Data Processed by Researchers, 2025

The table above from a simple linear regression equation, the following equation can be presented, namely:

$$Y = 4,936 + 0,829 X$$

The following is described about the multiple linear regression equations:

- The value (constant) is 4.936 and has a positive value, meaning that it can improve the quality of financial statements by 4.936 units assuming that the coefficient of accounting variables based on SAK EMKM is fixed (zero).
- Accounting variables based on SAK EMKM have a regression coefficient value of 0.829 and a positive value, which means that if there is an increase of one point in accounting based on SAK EMKM, it can improve the quality of financial statements by 0.829.

## Model Feasibility Test Results

### Test t (Partial Test)

**Table 10.** t-Test Results (Partial)

Type	Coefficients <sup>a</sup>			Sig.
	Unstandardized Coefficients B	Standardized Coefficients Beta	t	
(Constant)	4,936			3,056 ,003
Total_X	,829	,060	,838	13,802,000

a. Dependent Variable: Total\_Y

Source: SPSS, Data Processed by Researchers, 2025

In this study the number of samples  $n = 83$ , T table can be searched in the statistical table at a significance of  $0.05/2 = 0.025$  (2-sided test) with  $df = n-k-1$  or  $83-1-1 = 81$  (k is the number of independent variables). So the value of the coefficient  $t_{table} = 1.987$  can be obtained on sig. 0.05. The following can be described about the results of partial testing as follows: Accounting based on SAK EMKM partially has a positive and significant effect on the quality of financial statements for MSMEs in Simpang Empat District (tcal value > ttable,  $13.802 > 1.987$  on sig.  $0.000 < 0.05$ ) so that the  $H_0$  research hypothesis is rejected and  $H_1$  is accepted.

## Coefficient of Determination (R<sup>2</sup>)

**Table 11.** Results of Determination Coefficient (R<sup>2</sup>)

Model Summary <sup>b</sup>			
Type	R	Adjusted R Square	Standard Error of the Estimate
	.838	.702	1,417
a. Predictors: (Constant), Total_X			
b. Dependent Variable: Total_Y			

Source: SPSS, Data Processed by Researchers, 2025

The table above shows the value of the determination coefficient (R<sup>2</sup>) of R Square = 0.702 or 70.2%, meaning that there is a very strong correlation between SAK EMKM-based accounting and the quality of financial statements for MSMEs in Simpang Empat District. This shows that the percentage of accounting contributions based on SAK EMKM to the quality of financial statements for MSMEs in Simpang Empat District is 70.2%. In other words, the variable of the quality of MSME financial statements can be explained or influenced by accounting variables based on SAK EMKM by 70.2%, while the remaining 29.8% is explained or influenced by other variables that are not researched by researchers.

## Discussion

### The Influence of SAK EMKM Accounting on the Quality of MSME Financial Reports in Simpang Empat District

Based on the results of statistical tests carried out, it is shown that SAK EMKM-based accounting partially has a positive and significant effect on the quality of MSME financial statements in Simpang Empat District, Asahan Regency. This is known based on the test results which show the  $t_{count} > t_{table}$  value = 13.802 > 1.987 on sig. 0.000 < 0.05.

The results of this research are supported by Dwilita and Pipit (2022) Micro, small, and medium enterprises or MSMEs are the pillars of the Indonesian economy, building a people's economy by utilizing the resources around the business. It is undeniable that MSMEs are needed for their business development, both natural resources and human resources. So that with the increasing number of MSMEs emerging, it will reduce the unemployment rate and increase people's income. According to Aliah (2022) The quality of financial statements is the final result of the accounting process that presents useful information for decision-making from various interested parties.

The results of this study are in line with the research of Nursalim, et al (2019) and Alhamzah (2021) showing that Accounting based on SAK EMKM has a positive and significant effect on the quality of MSME financial statements. This is contrary to what was conveyed by Cahyani, et al (2020) concluded that Accounting based on SAK EMKM has a negative and significant effect on the quality of MSME financial statements.



## Conclusion

Based on the results of partial testing (t-test), it shows that the SAK-EMKM-Based Accounting variable (X) has a positive and significant effect on the Financial Statement Quality (Y) variable. This shows that the improvement in the application of SAK-EMKM-Based Accounting will improve the Quality of Financial Statements. The better the implementation of SAK-EMKM, the higher the quality of financial reports produced by MSMEs.

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