



## The Role of SAK EMKM in Moderating the Quality of Financial Reporting Information for MSMEs

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**Abstract:** *The purpose of this study is to describe the effects of information technology, tax incentives, and accounting information systems on the quality of MSME financial statements, with an understanding of SAK EMKM as a moderating variable. The study employed a quantitative approach, with a purposively sampled sample of 100 MSME owners in the Special Region of Yogyakarta. Data were collected through questionnaires and analyzed using multiple linear regression and Moderated Regression Analysis (MRA). The results indicate that information technology, tax incentives, and accounting information systems have a positive and significant effect on the quality of MSME financial statements. However, the understanding of SAK EMKM was found to weaken these relationships. The implications of this study suggest that enhancing the use of technology and information systems remains essential for improving the quality of financial statements, but this should be accompanied by a greater understanding of accounting standards through training and mentoring programs. Practically, the government and related institutions are expected to strengthen SAK EMKM education so that MSME actors can prepare financial statements independently and in accordance with established standards. Theoretically, these findings enrich the literature regarding the role of moderating variables within the Theory of Planned Behavior.*

Keywords: *Accounting information systems; Financial statements; Information technology; Tax Incentives, SAK EMKM.*

### 1. Introduction

MSMEs in the Special Region of Yogyakarta (DIY) are among the strongest sectors supporting the regional economy. Based on data from the DIY Cooperative and the SME Office in 2024, the number of MSMEs in DIY exceeded 325,000 business units, with the largest concentrations in the culinary, handicraft, fashion, creative services, and trade sectors. These MSMEs contribute more than 95% of economic activity and employ more than 80% of the DIY workforce. Despite their highly significant economic contribution, more than 70% of MSMEs in DIY are still unable to prepare financial statements in accordance with accounting standards.

Many business owners rely on simple bookkeeping methods or keep no financial records at all, resulting in inaccurate financial information that is difficult to use for business decision-making. This condition is consistent with research findings indicating that most MSMEs in Indonesia have not adequately implemented accounting principles, leading to low-quality financial reporting (Suswanda & Purwanti, 2023). Many MSMEs fail to obtain formal financing because their financial statements do not meet established standards or cannot be verified (Komariyah, 2024). The results of the 2024 survey conducted by the DIY

Cooperative Office also shows that only around 18-20% of MSMEs in Yogyakarta understand accounting standards, which is highly significant because it can strengthen or weaken the influence of information Technology, Tax Incentives, and Accounting Information Systems on the quality of MSMEs' financial statements. Many MSMEs in Indonesia still lack an understanding of the basic concepts of SAK MSMEs, resulting in financial statements that do not comply with established standards (Hidayati, 2024).

Information technology (IT), tax incentives, and accounting information systems (AIS) play a crucial role in improving the quality of financial reports for MSMEs, which serve as the backbone of Indonesia's economy, contributing 61% of GDP and accounting for 97% of employment. IT is essential because it facilitates the digitization of record-keeping, reduces manual errors, and improves real-time data accuracy through applications, thereby making MSMEs more competitive in the digital age. Tax incentives such as the 0.5% Final Income Tax provide greater financial breathing room for MSMEs with revenue under Rp4.8 billion, encouraging reporting compliance and revenue growth of over 10% annually following implementation. SIA ensures financial reports are relevant, reliable, and verifiable by integrating transaction data, thereby supporting decision-making and access to bank financing. IT accelerates SIA, while tax incentives motivate the adoption of both, resulting in a significant simultaneous impact on SME compliance and performance (Saputri, 2025).

Although previous studies have examined factors such as IT and SIA (Arta et al., 2025; Sinaga et al., 2022), understanding of accounting/SAK for SMEs (Khairunnisa et al., 2024; Yanti & Masdiantini, 2023), or tax incentives on performance/compliance (Ainiyah, 2023), without simultaneously integrating all three with the quality of SME financial reports. No study has examined SAK EMKM as a moderator of the three independent variables (IT, tax incentives, SIA) in the context of SMEs in Yogyakarta; previous research has tested only direct effects or other moderating variables, such as service quality (Ristiyana et al., 2024). Previous research has focused on other regions; none has been specific to SMEs in the Special Region of Yogyakarta (DIY).

## **2. Literature Review & Hypotheses development**

The use of information technology enables MSME owners to reduce manual errors (human error) while improving the transparency and accuracy of financial information (Romney & Steinbart, 2018). In the Theory of Planned Behavior, the use of information technology is also influenced by subjective norms and perceived behavioral control. Subjective norms are reflected in environmental encouragement, such as government policies, developments in digital markets, and the influence of other business actors that promote technology adoption. Meanwhile, perceived behavioral control relates to MSME owners' ability to access and use technology, which is influenced by the availability of devices, internet access, and digital literacy. Furthermore, this theory explains that information technology, as an independent variable, can be understood through the attitude component, namely, the belief among MSME actors that using technology provides tangible benefits such as convenience, time efficiency, and improved quality of financial reporting. The more positive the attitude toward these benefits, the higher the tendency of business actors to adopt technology (Ajzen, 2020).

Digital transformation in accounting practices has a significant positive impact on the reliability of financial information (Budiarto & Nordin, 2024). The higher the level of technology integration adopted by MSMEs, the more accurate and high-quality the resulting financial reports are (Dewi et al., 2024; Arta et al., 2025).

*H<sub>1</sub>: Information technology has a positive effect on the quality of financial reporting information for MSMEs.*

Tax incentives are believed to improve the quality of MSMEs' financial reports in the Special Region of Yogyakarta by providing greater liquidity, enabling business actors to carry out recording and reporting activities more effectively (Supeni et al., 2023). In the Theory of Planned Behavior, tax incentives are also associated with subjective norms and perceived behavioral control (Ajzen, 2020). Subjective norms are reflected in encouragement from the government, tax authorities, and the business environment, which motivate MSME actors to use tax incentives and improve financial reporting compliance. Meanwhile, perceived behavioral control is demonstrated through the ease of tax procedures and the availability of incentive facilities, which enhance MSME actors' confidence in their ability to fulfill recording and reporting obligations accurately (Ajzen, 2020). Although tax incentives provide administrative convenience for MSMEs, their utilization remains low. However, for MSMEs that truly take advantage of them, these incentives enable the allocation of tax funds toward more structured and improved financial record-keeping (Ainiyah, 2023). This Provision of tax incentives, along with the digitalization of the tax system, increases MSMEs' Motivation to comply while also enabling them to record and report their finances more systematically (Ristiyana et al., 2024).

*H<sub>2</sub>: Tax incentives have a positive effect on the quality of financial reporting information for MSMEs.*

With the use of AIS, Financial information becomes more accurate, timely, and reliable, thereby supporting better decision-making (Romney & Steinbart, 2018). From the perspective of the Theory of Planned Behavior, AIS as an independent variable is associated with the attitude aspect, namely the emergence of positive perceptions among MSME owners toward the use of technology-based systems because they are considered easier, more efficient, and capable of improving the quality of financial recording and reporting (Ajzen, 2020). In the Theory of Planned Behavior, the use of AIS is also influenced by subjective norms and perceived behavioral control. The implementation of AIS significantly improves the accuracy and timeliness of MSMEs financial reports, especially when there are adequate user capabilities (Lopung & Rulindo, 2023). The implementation of AIS has a positive and significant effect on the quality of MSMEs financial reports, particularly in terms of data accuracy, information completeness, and ease of accessing reports in real time (Gusherinsya & Samukri, 2020).

*H<sub>3</sub>: The accounting information system has a positive influence on the quality of financial reporting information for MSMEs.*

Understanding of SAK EMKM has the potential to strengthen the impact of information technology on the quality of MSMEs' financial reports, as technology will only produce high-quality reports when business owners understand the accounting standards that underpin financial statement preparation (Restu et al., 2025). The understanding of SAK EMKM as a moderating variable within the Theory of Planned Behavior can be explained through three components. First, perceived behavioral control, which refers to the increased confidence of MSME owners in using information technology effectively (Ajzen, 2020). Second, attitude, where a good understanding of accounting standards encourages business owners to develop a positive attitude toward preparing proper financial reports. Third, Subjective norm, which refers to encouragement from the business environment and regulatory requirements to produce accountable financial reports. Understanding of SAK EMKM significantly improves the accuracy of financial statement preparation, especially when MSMEs use digital accounting applications (Khairunnisa et al., 2024). Understanding of SAK EMKM is positioned as a moderating variable due to capability gaps in technology use. Referring to Baron & Kenny (1986), a moderating variable explains when an effect occurs. Information technology, by itself, merely accelerates data processing. However, the quality of the information produced depends heavily on the user's competence in classifying transactions in accordance with standards. Therefore, the relationship between IT and the quality of financial statements is not constant but contingent upon the level of understanding of SAK EMKM. A high level of understanding will strengthen IT's positive impact, whereas a low level of understanding will distort its benefits in producing accountable reports.

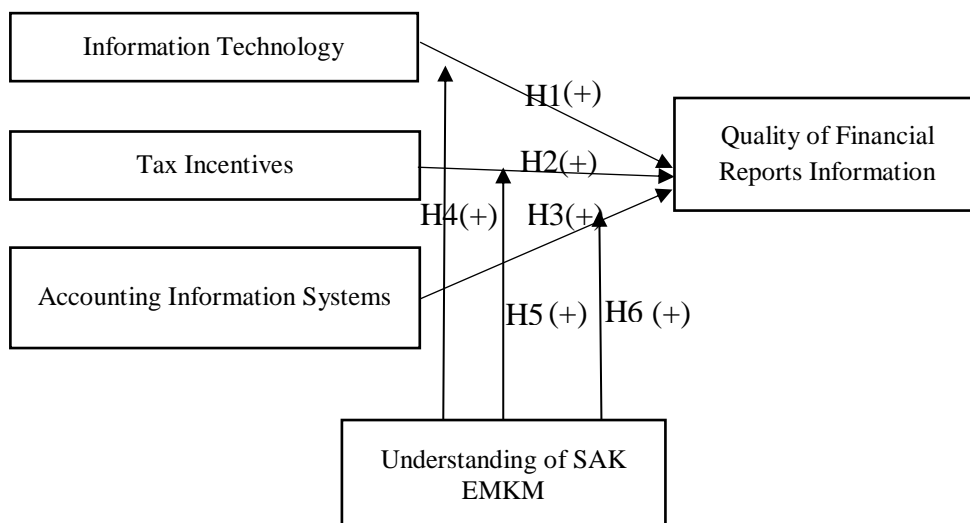
*H4: Understanding of SAK EMKM strengthens the effect of information technology on the quality of financial reporting information for MSMEs*

From the perspective of the Theory of Planned Behavior, the understanding of SAK EMKM reflects perceived behavioral control, namely the level of ability and confidence of MSME actors in preparing financial statements in accordance with established standards (Mochdar et al., 2024). Tax incentives essentially encourage changes in attitude through the perceived benefits of reduced financial burden and simplified tax administration procedures (Ajzen, 2020). Tax incentives, such as reduced tax rates or administrative conveniences, will have a positive impact only if MSME owners can correctly interpret and apply accounting regulations when preparing financial reports. Guidelines from the Indonesian Institute of Accountants (IAI, 2018) regarding the implementation of SAK EMKM, supported by accounting information systems theory, emphasize that the quality of financial reports largely depends on the user's competence in understanding applicable standards (Romney & Steinbart, 2018). Understanding of SAK EMKM enhances the effectiveness of fiscal policies on MSMEs' financial recording practices by improving compliance and the accuracy of information presentation (Putra & Suryani, 2021). MSME owners with a good understanding of accounting standards are better able to utilize tax incentives to prepare financial reports that are relevant, reliable, and comparable (Yanti & Masdiantini, 2023).

*H5: Understanding of SAK EMKM strengthens the effect of tax incentives on the quality of financial reporting information for MSMEs.*

Based on the Theory of Planned Behavior, the understanding of SAK EMKM is related to perceived behavioral control, which refers to the extent to which individuals feel capable of using a system or technology effectively. The Accounting Information System facilitates the recording and processing of financial data. It is also influenced by subjective norms, such as pressures from the business environment and regulatory requirements (Ajzen, 2020). Understanding of SAK EMKM has the potential to strengthen the relationship between AIS and the quality of MSME financial reports. Although AIS can facilitate faster, more accurate, and more integrated recording processes, these benefits will be realized only if MSME owners understand the accounting standards that underpin financial reporting. Understanding accounting standards strengthens the relationship between AIS use and the quality of financial information, as accounting knowledge enables users to operate the system in accordance with applicable reporting principles (Sinaga et al., 2022). Furthermore, the effectiveness of AIS in improving the quality of financial reports depends heavily on users' ability to understand applicable accounting standards and procedures (Lin et al., 2024).

*H<sub>6</sub>: Understanding of SAK EMKM strengthens the effect of AIS on the quality of financial reporting information for MSMEs.*



**Figure 1. Research Model**

### **3. Method**

This study employs a quantitative approach to examine the influence of information technology, tax incentives, and accounting information systems on the quality of MSME financial reports, with SAK EMKM's understanding serving as a moderating variable. The population of this study consists of all MSME operators in the Special Region of Yogyakarta, totaling 133 MSMEs, while the sample comprises 100 MSME operators. The sampling technique used is purposive sampling, which involves selecting a sample based on specific criteria aligned with the research objectives. The sample criteria established in this study are respondents who actively manage an SME that produces food and beverage products, have been in operation for at least 3 years, and are located in the city of Yogyakarta.

**Table 2. Research Indicator**

<b>Variable</b>	<b>Indicator</b>
Information Technology (Inayah & Susliyanti, 2025)	a. IT Infrastructure Availability b. Data Security and Protection c. System Usability d. Process Integration and Automation e. External IT Capability f. Decision Support Capability
Tax Incentives (Inayah & Susliyanti, 2025)	a. Tax Rate Reduction b. Tax Deferral c. Tax Exemption d. Kemudahan Akses dan Sosialisasi Pajak e. Regulatory Certainty
Accounting Information Systems (Jalmijn et al., 2025)	a. System Reliability b. Ease of Use c. Data Security d. Reporting Accuracy
The quality of financial reporting information (Ferdinand, 2022)	a. Relevance b. Representational Faithfulness c. Understandability d. Verifiability e. Timeliness f. Comparability
Understanding SAK EMKM (Suswanda & Purwanti, 2023)	a. Knowledge of Basic Accounting Principles b. Ability to Record Financial Transactions c. Ability to Prepare Financial Statements d. Understanding of Tax Rules and Regulations e. Consistency and Compliance in Applying Standards

#### 4. Result & Discussion

Before testing the validity and reliability of the research instrument and the hypotheses, it is necessary to analyze the characteristics of the respondents (see Table 3 in the appendix). Table 3 presents a representative profile of respondents from Yogyakarta’s MSMEs. The majority of respondents are retail business owners with bachelor’s degrees who use manual record-keeping, underscoring the need to improve information systems and tax literacy to enhance the quality of financial statements.

**Table 4. The Test of Validity**

<b>Variable</b>	<b>Item</b>	<b>Pearson Correlation</b>	<b>Description</b>
Information technology	TI01	0.731**	Valid
	TI02	0.700**	Valid
	TI03	0.702**	Valid
	TI04	0.743**	Valid
	TI05	0.742**	Valid
	TI06	0.662**	Valid

\*\* Sig < 1%

This study uses Pearson correlation analysis to test the instrument's validity and assess the respondents' answers; a reliability test using Cronbach's alpha is also conducted. Based on the Pearson correlation validity test results, the significance value was <5%, indicating that all instruments are valid. Examples of validity test results for the information technology variable are presented in Table 4. Table 5 shows the results of the reliability test

for all target variables, with Cronbach's alpha values > 0.6, indicating that all variables meet the reliability requirements.

**Table 5. The Test of Reliability**

Variable	Cronbach alpha	Description
Information technology (IT)	0.804	Reliable
Tax incentives (TI)	0.792	Reliable
Accounting information systems (AIS)	0.817	Reliable
Quality of financial reporting information (QFR)	0.836	Reliable
Understanding of SAK EMKM (US)	0.804	Reliable

**Table 6. The Multiple Regression Testing**

Variables	Beta	Sig	Description
IT	0.211	0.026*	H <sub>1</sub> : accepted
TI	0.259	0.018*	H <sub>2</sub> : accepted
AIS	0.351	0.000**	H <sub>3</sub> : accepted
IT x US	-0.027	0.005**	H <sub>4</sub> : Rejected
TI x US	-0.030	0.032*	H <sub>5</sub> : Rejected
AIS x US	-0.031	0.004**	H <sub>6</sub> : Rejected
Adj R <sup>2</sup> : 0.518			

\*\* Sig < 1%; \* Sig < 5%

The results of the significance tests in Table 7 indicate that the information technology variable (H<sub>1</sub>) is supported, meaning that information technology has a positive and significant effect on the quality of financial reporting information. The tax incentive variable (H<sub>2</sub>) is supported, meaning that tax incentives have a positive and significant effect on financial statement quality. Moreover, the accounting information system variable (H<sub>3</sub>) is supported, meaning that the accounting information system has a positive and significant effect on financial statement quality. Conversely, the MRA test for (H<sub>4</sub>; H<sub>5</sub>; H<sub>6</sub>) indicates that understanding SAK EMKM weakens the influence of the three independent variables.

Based on the Theory of Planned Behavior, this is closely related to the attitude toward behavior component, in which SME owners believe that technology provides tangible benefits, such as time efficiency and ease of reporting (Ajzen, 1991). Additionally, subjective norms—such as the influence of the digital environment and government policies—trigger business owners’ intention to adopt this technology (Bosnjak et al., 2020). From the perspective of perceived behavioral control, the availability of devices and digital literacy strengthens SME owners’ confidence in producing higher-quality financial information. Empirically, the higher the level of technology integration adopted, the more accurate and reliable the resulting financial reports will be. This digital transformation ensures that financial information meets the qualitative standards of good reporting, in terms of timeliness and completeness.

The results of the data analysis indicate that H<sub>2</sub> is supported, as the tax incentive variable is significant at 0.018 (< 0.05) with a positive beta coefficient of 0.259. Tax incentive policies encourage MSME operators to prepare financial statements in a more orderly, accurate, and standardized manner, driven by tax administrative requirements and the economic benefits operators directly experience. Tax incentives not only reduce the tax burden but also improve compliance in transaction recording and the transparency of

financial statements. From the perspective of the Theory of Planned Behavior, tax incentives are related to subjective norms, where motivation from tax authorities encourages business actors to improve compliance and the quality of reporting (Ajzen, 2020). Additionally, these incentives influence perceived behavioral control by simplifying administrative procedures, thereby boosting MSME actors' confidence in accurately fulfilling their reporting obligations. The availability of tax facilities and the digitization of the tax system have been shown to increase MSME actors' motivation to prepare relevant and comparable financial reports (Dewi et al., 2024).

The results of the significance test for the accounting information system variable show a p-value of 0.000, which is  $< 0.05$ . This means that  $H_3$  is supported: the accounting information system has a positive and significant effect on the quality of financial reporting information. This indicates that the proper implementation of an AIS can improve the quality of accounting information, particularly the timeliness, reliability, and completeness of financial statements. According to the Theory of Planned Behavior, MSMEs' use of AIS is influenced by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control. Together, these three components help improve the quality of MSME financial reports by implementing accounting information systems (Lopung & Rulindo, 2023).

The results of the MRA show a t-value of -2.867, with a significance level for the interaction between information technology and understanding of SAK EMKM of 0.005, which is smaller than  $\alpha = 0.05$ . This indicates that understanding SAK EMKM significantly weakens the influence of information technology on the quality of financial reporting information. The lower SME actors' understanding of SAK EMKM, the weaker the influence of information technology on improving financial statement quality. When linked to the Theory of Planned Behavior, this condition indicates that low perceived behavioral control makes individuals more dependent on external factors, such as information technology; however, this dependence is not accompanied by adequate capability, thus failing to have a maximal impact on financial statement quality (Lim & Weissmann, 2023).

The results of the MRA show that the t-value = -2.182 with a significance level for the moderating variable (tax incentives and understanding of SAK EMKM) of  $0.032 < \alpha (0.05)$ , so it can be concluded that the variable of understanding of SAK EMKM weakens the effect of tax incentives on SME financial statements. This occurs because a limited understanding of accounting standards can hinder business owners from using accounting information systems optimally and in accordance with financial reporting regulations. When linked to the Theory of Planned Behavior, this suggests that an increase in perceived behavioral control (an individual's ability) will weaken the influence of external factors, such as tax incentives, on financial reporting behavior (Ajzen, 2020).

Based on the results of the MRA obtained, with a significance level for the interaction between the accounting information system and understanding of SAK EMKM of 0.004, which is smaller than  $\alpha = 0.05$ . This indicates that understanding SAK EMKM significantly weakens the influence of accounting information systems on the quality of financial

reporting. The lower the level of MSME actors' understanding of SAK EMKM, the less effective accounting information systems are at improving financial report quality. This occurs because a limited understanding of accounting standards can hinder business actors from using accounting information systems optimally and in accordance with financial reporting regulations. When linked to the Theory of Planned Behavior, this condition indicates that low perceived behavioral control (individual capability) limits MSME actors' ability to prepare financial statements independently; thus, even when using accounting information systems, improvements in financial statement quality cannot be achieved to the optimal extent (Gusherinsya & Samukri, 2020).

## **5. Conclusions, Limitations, and Suggestions**

The results of the study indicate that information technology, tax incentives, and accounting information systems have a positive and significant effect on the quality of financial reporting information. Information technology improves the accuracy and timeliness of financial reporting through faster and more systematic recording processes. Tax incentives encourage MSMEs to maintain more orderly and transparent financial records due to the administrative and economic benefits obtained (Ainiyah, 2023). Meanwhile, accounting information systems support the preparation of more relevant, reliable, and timely financial statements (Lopung & Rulindo, 2023). The findings also reveal that the understanding of SAK EMKM weakens the influence of these three variables on financial statement quality. The higher the level of MSME owners' understanding of accounting standards, the lower their dependence on information technology, tax incentives, and accounting information systems. This suggests that MSMEs with strong accounting competencies can prepare their own financial statements. These results are consistent with the Theory of Planned Behavior, which posits that attitude toward technology use influences individuals' behavior in adopting it (Ajzen, 2020). When MSME actors perceive the benefits of information technology positively, they are more likely to use it to improve the quality of financial statements.

The population comprised 133 MSMEs in the Special Region of Yogyakarta, with a sample of 100 respondents from the retail sector (56%); thus, generalizations to MSMEs nationwide or to other sectors (agriculture, construction) are limited. Self-reported data from questionnaires are prone to social desirability bias, particularly for the SAK EMKM variable, where respondents with a bachelor's degree (62%) tend to overestimate their understanding. The model explains only 51.8% of the variation in the dependent variable (Adj R<sup>2</sup>); other factors, such as digital literacy, organizational culture, or external support, were not tested. The negative moderating effect (SAK EMKM weakens the relationship) requires longitudinal validation to confirm causality. Future research is recommended to replicate the study with a larger population (>1,000 national, multi-sector SMEs) and to use mixed methods (questionnaires and in-depth interviews) to validate the generalizability of DIY findings. Include digital literacy as a mediating variable and business size (micro vs. medium) as a moderating variable to test a more comprehensive mechanism regarding financial statement quality. A 2-year longitudinal study is needed to monitor the effects of the SAK EMKM training intervention, particularly to validate the unique suppressor effects identified (understanding of SAK EMKM weakens the influence of IT, taxes, and SIA). A

comparison of local (BukuWarung) and global (QuickBooks) applications can assess the adoption of accounting software in relation to cultural context and cost, given that only 37% of respondents use accounting software (Edo et al., 2024).

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**Table 3. Respondent Characteristic**

	<b>Respondent Characteristic</b>	<b>Frequency</b>	<b>Percentage</b>
Gender	Male	55	55
	Female	45	45
Age	≤ 20 Th	18	18
	20-30	44	44
	31-40 Th	10	10
	≥ 40	28	28
Education	Junior High School	5	5
	High School/Vocational High School	26	26
	Diploma	7	7
	Bachelor's Degree	62	62
Jobs	Owner assisted by manager/employees	20	20
	Owner and primary manager	41	41
	The manager is not the owner	17	17
	Family-run business	22	22
Type of business	Manufacturing	7	7
	Services	27	27
	Handicrafts	10	10
	Retail	56	56
Runs of business	< 1 Year	13	13
	1–2 Years	28	28
	2–4 Years	23	23
	> 4 Years	36	36
Monthly revenue	< 5 Million	39	39
	5 – 10 Million	44	44
	11 – 20 Million	10	10
	> 20 Million	7	7
Accounting System	Just simple notes	20	20
	No bookkeeping	12	12
	Yes, recorded periodically (monthly)	29	29
	Yes, recorded daily/weekly	39	39
Accounting Software	Not at all	17	17
	No, only manual (paper/Excel)	46	46
	Yes, online applications (e.g., Jurnal, Moka, BukuWarung, etc.)	19	19
	Yes, desktop software (e.g., MYOB, Zahir)	18	18
Tax Training	Never	41	41
	Yes — tax/bookkeeping training	59	59
Accounting Information Source	Internet/YouTube/Forums	37	37
	Consultants/Accountants	15	15
	Government training/workshops	9	9
	SMEs peers/communities	39	39
Possession of an NPWP	No	38	38
	Yes	62	62