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The Effect of Implementation of EMKM Sak and Human Resource Competencies on the Quality of Umkm Financial Reports (Study of UMKM in Dompu District)

Putri Nurwahdinda[1], Irwansyah[2], Sumarni[3]
Sekolah Tinggi Ilmu Ekonomi Yapis Dompu, Indonesia

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Abstract

This study aims to analyze the effect of SAK EMKM implementation and human resource competence on the quality of financial reports of MSMEs in Dompu District. This study employed a quantitative approach using a survey method involving 77 MSME respondents selected through purposive sampling. Data were analyzed using multiple linear regression, t-test, F-test, and coefficient of determination. The results show that SAK EMKM implementation and human resource competence have a positive and significant effect on the quality of MSME financial reports, both partially and simultaneously. The model explains 48.2% of the variation in the quality of MSME financial reports, while the remaining 51.8% is associated with other factors outside the research model.

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Corresponding Author:
Putri Nurwahdinda
Sekolah Tinggi Ilmu Ekonomi Yapis Dompu, Indonesia
Email: Putridinda28086@gmail.com

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a crucial sector in the Indonesian economy. They play a key role in job creation, the provision of goods and services, and the support of community economic activity. This role is evident in the MSMEs in Dompu District, which have diverse business characteristics, including type of business, capital, number of employees, and length of operation. Research data shows that MSMEs in Dompu District operate in the trade, culinary, service, clothing, furniture, construction, lodging, printing, salons, and various other sectors. This demonstrates the broad scope of MSME economic activity in Dompu District.

The development of these business activities requires sound financial management. Financial reports are a crucial tool for MSME owners to understand their financial condition, business development, revenue, expenses, assets, liabilities, and capital. This information can be used as a basis for determining prices, controlling costs, managing capital, and making business decisions. Conversely, incomplete and unsystematic record keeping can make it difficult for business owners to accurately assess their financial condition. In the context of MSMEs in Dompu District, some businesses still maintain simple record-keeping, only recording income and expenses. Some even rely on memory to manage their financial transactions.

One effort to improve the quality of financial recording and reporting for MSMEs is the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). SAK EMKM is designed as a simplified standard for micro, small, and medium entities that do not have significant public accountability. This standard

provides guidelines for preparing financial reports more systematically and producing relevant information for users. According to the Indonesian Institute of Accountants (2018), financial reports based on SAK EMKM must consist of at least a statement of financial position, an income statement, and notes to the financial statements. These three components provide information on the entity's financial position and performance that can be used in economic decision-making.

The implementation of the MSME SAK is not only related to the existence of standards, but also to the extent to which MSMEs are able to apply these provisions in their financial recording and reporting activities. The implementation of the MSME SAK can be seen from the understanding of the standards, transaction recording, transaction recognition and measurement, presentation of the statement of financial position, presentation of the income statement, preparation of notes to the financial statements, consistency of application, completeness of report components, and compliance with standards. Research by Puspita et al. (2022) shows that the implementation of the MSME SAK has a positive and significant impact on the quality of MSME financial reports. Putri and Merliana (2024) also explain that the implementation of the MSME SAK can improve the quality of financial reports because recording becomes more systematic and structured. The results of research by Rochmah et al. (2022) show that the higher the implementation of the MSME SAK, the better the quality of financial information produced by MSMEs.

In addition to the implementation of MSME Financial Accounting Standards (SAK), the quality of financial reports is also related to the competence of the human resources who manage business finances. Human resource competence encompasses the knowledge, skills, abilities, and experience required for financial management. MSMEs that understand accounting will be better able to record and classify transactions and prepare financial reports accurately. Rismawandi et al. (2022) explain that individual competence, supported by education and training, is a crucial factor in preparing financial reports according to standards. Animah et al. (2020) also explain that human resource competence plays a role in producing quality financial reports because an individual's ability to understand accounting principles influences the accuracy of financial report preparation. Meanwhile, Haryeni and Budiantara (2023) found that human resource competence significantly influences the quality of MSME financial reports.

The situation of MSMEs in Dompu District shows that most businesses still have a limited workforce. Available data indicates that most MSMEs employ between 2 and 4 people, while some have a larger workforce. This situation often results in business owners having to manage both operational activities and financial records. If the owner or manager has limited accounting knowledge and skills, the process of recording and preparing financial reports may be suboptimal.

This issue becomes increasingly important due to the diverse characteristics of MSMEs in Dompu District. Research data shows that businesses range from those with relatively small capital to those with capital reaching billions of rupiah. Furthermore, there are businesses that have been operating since 1976 to those that started operating more recently. These differences in business scale, length of operation, type of business, and number of employees allow for differences in the application of MSME Financial Accounting Standards (SAK) and financial management capabilities. However, long-standing business experience does not automatically indicate that an MSME has a standardized financial recording system.

Previous research has discussed the application of SAK EMKM and human resource competencies, but studies that examine. The implementation of SAK EMKM and human resource competency together on the quality of MSME financial reports in the local

context of Dompu Districtstill needs to be strengthened. Andari et al. (2022) discussed the influence of human resource quality, business size, and socialization of MSME Financial Accounting Standards (SAK) on the preparation of financial reports based on MSME Financial Accounting Standards (SAK). Puspitasari et al. (2026) also examined human resource quality, business size, and socialization of MSME Financial Accounting Standards (SAK) in the preparation of financial reports based on MSME Financial Accounting Standards (SAK). Meanwhile, research by Animah et al. (2020) and Haryeni and Budiantara (2023) provides evidence that human resource competency is related to the quality of financial reports.

The quality of financial reports in this study is measured by the characteristics of relevant, reliable, understandable, comparable, and timely financial information. These characteristics are used to determine the extent to which MSME financial reports provide useful information to business owners and other users of financial information.

Based on this description, this study aims to analyzing the influence of the implementation of SAK EMKM on the quality of MSME financial reports, analyzing the influence of human resource competency on the quality of MSME financial reports, and analyzing the influence of the implementation of SAK EMKM and human resource competency simultaneously on the quality of MSME financial reports in Dompu District.

Problem Formulation

Based on this background, the formulation of the research problem is:

1. Does the implementation of SAK EMKM affect the quality of financial reports of MSMEs in Dompu District?
2. Does human resource competence influence the quality of MSME financial reports in Dompu District?
3. Does the implementation of SAK EMKM and human resource competency simultaneously influence the quality of financial reports of MSMEs in Dompu District?

Research purposes

This research aims to:

1. Analyzing the impact of the implementation of SAK EMKM on the quality of financial reports of MSMEs in Dompu District.
2. Analyzing the influence of human resource competency on the quality of MSME financial reports in Dompu District.
3. Analyzing the influence of the implementation of SAK EMKM and human resource competency simultaneously on the quality of financial reports of MSMEs in Dompu District.

2. METHOD

Types of research

This research uses a quantitative approach with a survey method. A quantitative approach was used because the research aimed to test the influence implementation of EMKM SAK And human resource competencies to quality of MSME financial reports. The research data was obtained by distributing questionnaires to MSME owners or managers in Dompu District who met the research criteria. According to Sugiyono (2022), quantitative research is used to examine a specific population or sample with the aim of testing predetermined hypotheses through statistical analysis.

This study consists of two independent variables, namely implementation of SAK EMKM (X_1) and human resource competency (X_2), as well as one dependent variable, namely the quality of MSME financial reports (Y). The relationship between variables is

analyzed to determine the influence of each independent variable on the quality of MSME financial reports, both partially and simultaneously.

Location and Time of Research

The research was conducted on Micro, Small and Medium Enterprises (MSMEs) located in Dompu District, Dompu Regency. The selection of Dompu District as the research location was based on the diverse characteristics of MSMEs, including business type, capital, workforce, and length of operation. These conditions provide a relevant context for examining the application of MSME Financial Accounting Standards (SAK) and human resource competencies in the preparation of MSME financial reports. The research was conducted in2026.

Population and Sample

A population is the entirety of objects with specific characteristics that are the target of the research. The population in this study is all MSMEs actively operating in Dompu District. Based on the data used in the study, the number of MSMEs in Dompu District is1,921 business actors. The population consists of 480 grocery businesses, 435 culinary/stall businesses, 162 service businesses, and 809 other businesses.

Sampling was carried out using the technique of *purposive sampling*, namely the selection of respondents based on certain criteria that are in accordance with the research objectives. The number of samples used in this study is77 MSME respondents in Dompu District.

The respondent criteria are set as follows:

1. MSMEs are still actively carrying out business activities;
2. MSMEs have been running their business for at least one year;
3. MSMEs keep records of business finances; and
4. MSME owners or managers are willing to be research respondents.

These criteria are used to ensure that respondents have involvement and knowledge regarding business activities as well as recording and managing MSME finances.

Thus, this study used 80 respondents selected from the MSME population in Dompu District based on predetermined purposive sampling criteria.

Data Types and Sources

The type of data used in this study is quantitative, consisting of scores from respondents' answers to questions in the questionnaire. This data is used to measure the implementation of the MSME SAK, human resource competency, and the quality of MSME financial reports.

Research data sources consist of:

Primary data, namely data obtained directly from MSME owners or managers through distributing questionnaires.

Secondary data, namely supporting data obtained from books, scientific journals, previous research, documents related to SAK EMKM, as well as MSME data from related agencies.

Data Collection Techniques

Data collection was conducted using a questionnaire. The questionnaire was administered to MSME owners or managers who had been identified as respondents. The research instrument was used to obtain data on three research variables:

1. Implementation of SAK EMKM (X_1);
2. Human Resources Competence (X_2);
3. Quality of MSME Financial Reports (Y).

The use of a questionnaire was chosen because it allows researchers to systematically obtain data regarding the perceptions and conditions of accounting implementation in the

MSME respondents. The source article also identified a questionnaire as the instrument for obtaining data on these three variables.

Data Analysis Techniques

Data obtained through the questionnaire were analyzed using statistical analysis to examine the relationship and influence between the independent variables and the dependent variable. The stages of data analysis included descriptive statistics, instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing. Data analysis was conducted through descriptive statistics, validity testing, reliability testing, classical assumption testing, and multiple linear regression. Hypothesis testing was conducted using the t-test, F-test, and coefficient of determination (R^2). The regression model used was:

$$\mathbf{Y = a + b_1X_1 + b_2X_2 + e}$$

Information:

AND= Quality of MSME Financial Reports;
a= Constant;
$\mathbf{b_1}$= Regression coefficient of Implementation of EMKM SAK;
$\mathbf{b_2}$= Human Resource Competence Regression Coefficient;
$\mathbf{X_1}$= Implementation of EMKM SAK;
$\mathbf{X_2}$= Human Resources Competence;
and = Error.

3. RESULTS AND DISCUSSION

3.1 General Description of Research Object

This research was conducted on MSMEs operating in Dompu District. Based on research data, there are 1,921 MSMEs consisting of 480 grocery businesses, 435 culinary businesses/stalls, 162 service businesses, and 809 other businesses. The research used a purposive sampling technique with the criteria of MSMEs still being active, having been in business for at least one year, maintaining financial records, and owners or managers willing to be respondents. Of the 80 questionnaires distributed, 77 questionnaires were returned and completed completely, so the total number of data used in the analysis was 77 respondents.

The collected data was then analyzed to examine the effect of the implementation of the MSME Financial Accounting Standards (SAK) and human resource competency on the quality of MSME financial reports. The analysis was conducted using validity, reliability, classical assumptions, multiple linear regression, t-test, F-test, and coefficient of determination tests.

3.2 Data Validity Test

1 Validity Test

Validity testing was conducted to determine the ability of each statement item to measure the research construct. The study used three variables: implementation of the MSME SAK (X1), human resource competency (X2), and the quality of MSME financial reports (Y), with five statements each.

Table 1. Validity Test

Variables	Item	r Count	r Table (n = 75)	Information
Implementation of EMKM SAK (X1)	X1.1	0,806	0,224	Valid
	X1.2	0,566	0,224	Valid

	X1.3	0,374	0,224	Valid
	X1.4	0,250	0,224	Valid
	X1.5	0,320	0,224	Valid
HR Competence (X2)	X2.1	0,641	0,224	Valid
	X2.2	0,521	0,224	Valid
	X2.3	0,361	0,224	Valid
	X2.4	0,329	0,224	Valid
	X2.5	0,438	0,224	Valid
Financial Report Quality (Y)	Y1	0,709	0,224	Valid
	Y2	0,591	0,224	Valid
	Y3	0,333	0,224	Valid
	Y4	0,763	0,224	Valid
	Y5	0,385	0,224	Valid

Source: Output SPSS, data analyzed (2026)

The test results show that all statement items in variables X1, X2, and Y have a significant relationship with the total score of the variable. In X1, the item-total correlation values are 0.806; 0.566; 0.374; 0.250; and 0.320, respectively, with significance values below 0.05. In X2, the correlation values are 0.641; 0.521; 0.361; 0.329; and 0.438, while in Y they are 0.709; 0.591; 0.333; 0.763; and 0.385. Thus, all items meet the validity criteria used in the study.

These results indicate that each statement in the instrument is related to the construct being measured. Therefore, the instrument can be used to analyze the relationship between the implementation of MSME SAK and human resource competencies and the quality of MSME financial reports.

2 Reliability Test

Reliability testing was conducted to determine the internal consistency of the research instruments. The test results showed a Cronbach's Alpha value of 0.741 for SAK EMKM implementation, 0.673 for HR competency, and 0.848 for financial report quality.

Table 2. Reliability Test Results

Variables	**Cronbach's Alpha**	**Information**
Implementation of EMKM SAK (X1)	0,741	Reliable
HR Competence (X2)	0,673	Reliable

Financial Report Quality (Y)	0,848	Reliable

Source: Output SPSS, data analyzed (2026)

Based on Table 2, the Cronbach's Alpha value for the Implementation of EMKM SAK variable (X_1) is 0.741, the HR Competence variable (X_2) is 0.673, and the Financial Report Quality variable (Y) is 0.848. All Cronbach's Alpha values are greater than the minimum limit of 0.60, so all variables are declared reliable. This indicates that the research instrument has a good level of consistency and can be used as a data collection tool in this study.

3.3 CLASSIFICATION ASSUMPTION TEST

1. Normality Test

Table 3.
Normality Test

One-Sample Kolmogorov-Smirnov Test

	Unstandardized Predicted Value
N	77
Test Statistic	.132
Asymp. Sig. (2-tailed)	.122[c]

Source: Output SPSS, data analyzed (2026)

Based on the results of the normality test using the One Sample Kolmogorov-Smirnov method, the Asymp. Sig. (2-tailed) value was obtained at 0.122. This value is greater than the 0.05 significance level, so it can be concluded that the research data is normally distributed. Thus, the regression model has met one of the classical assumptions, namely the assumption of normality, so that the multiple linear regression analysis can be continued.

2. Multicollinearity Test

Table 4.
Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Implementation of EMKM SAK (X1)	.951	1.052
	Human Resources Competence (X2)	.951	1.052

Source: Output SPSS, data analyzed (2026)

Based on Table 4, it is known that the Implementation of SAK EMKM (X_1) and HR Competence (X_2) variables each have a Tolerance value of 0.951 and a VIF of 1.052. The Tolerance value is greater than 0.10, and the VIF value is less than 10, so it can be concluded that there are no symptoms of multicollinearity between the independent variables in the regression model. Thus, each independent variable does not have a strong relationship with the others and is suitable for use in regression analysis.

3. Heteroscedasticity Test

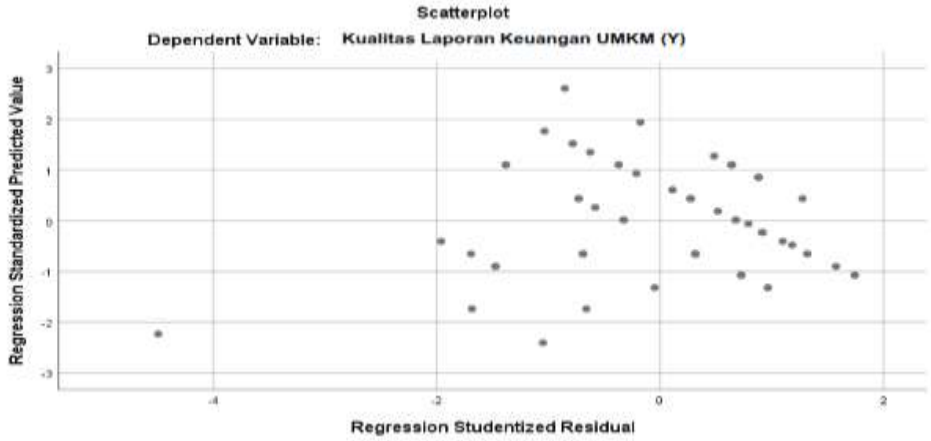


Figure 1. *The scatterplot* shows a random data distribution pattern and does not form a particular pattern, so it can be concluded that heteroscedasticity does not occur.

4. Multiple Linear Regression Test

Table 5. Multiple Linear Regression Test

Coefficients[a]

Model	Unstandardized Coefficients		Coefficients	
	B	Std. Error	Beta	t
(Constant)	-.168	2.800		-.060
Implementation of EMKM SAK (X1)	.639	.100	.549	6.398
Human Resources Competence (X2)	.402	.107	.321	3.741

Source: Output SPSS, data analyzed (2026)

Based on the results of the multiple linear regression analysis in Table 5, the regression coefficient for the implementation of SAK EMKM is **0,639**and HR competency of **0,402**, while the constant is**−0,168**. Based on the results of multiple linear regression analysis, the following regression equation was obtained:

$Y = -0{,}168 + 0{,}639X_1 + 0{,}402X_2$

The equation shows that the constant of -0.168 is the value of the quality of financial reports when the implementation variables of SAK EMKM and HR competency are at zero.

The regression coefficient of the implementation of SAK EMKM of 0.639 indicates that an increase of one unit of SAK EMKM implementation is related to an increase in the quality of MSME financial reports of 0.639 units, assuming that HR competency remains constant.

Furthermore, the regression coefficient of HR competency of 0.402 indicates that an increase of one unit of HR competency is related to an increase in the quality of MSME financial reports by 0.402 units, assuming the implementation of MSME SAK remains the same.

Thus, both independent variables in the model have a positive regression coefficient on the quality of MSME financial reports.

A. HYPOTHESIS TESTING

1. F Test (Simultaneous)

Table 6. F Test (Simultaneous)

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Say.
Regression	69.684	2	34.842	34.453	.000[b]
Residual	74.836	74	1.011		
Total	144.519	76			

Source: Output SPSS, data analyzed (2026)

Based on the results of the simultaneous test (F test), the calculated F value was 34.453 with a significance level of 0.000. This significance value is less than 0.05. The F test was used to determine the effect of the implementation of SAK EMKM (X_1) and HR Competence (X_2) simultaneously on the quality of MSME financial reports. Based on Table 6, the calculated F value was 34.453 with a significance value of 0.000. Because the significance value is less than 0.05, the third hypothesis (H_3) is accepted.

2. t-Test (Partial)

Table 7. t-Test (Partial)

Coefficients[a]

Model		T	Say.
1	(Constant)	-.060	.952
	Implementation of EMKM SAK (X1)	6.398	.000
	HR Competence (X2)	3.741	.000

Source: Output SPSS, data analyzed (2026)

The t-test was used to determine the partial effect of each independent variable on the quality of MSME financial reports. Based on Table 7, the Implementation of SAK EMKM (X_1) variable obtained a t-value of 6.398 with a significance value of 0.000. Because the significance value is less than 0.05, H_1 is supported. These results indicate that the implementation of SAK EMKM has a positive and significant effect on the quality of MSME financial reports in Dompu District.

Furthermore, the HR Competence variable (X_2) obtained a t-value of 3.741 with a significance value of 0.000. Because the significance value is less than 0.05, H_2 is supported.

These results indicate that HR competence has a positive and significant effect on the quality of MSME financial reports in Dompu District.

3. Coefficient of Determination (R^2)

Table 8. Coefficient of Determination (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.694[a]	.482	.468	1.006	.694[a]

Source: Output SPSS, data analyzed (2026)

Based on Table 8, the R value is 0.694, R Square is 0.482, and Adjusted R Square is 0.468. The R Square value of 0.482 indicates that the implementation of SAK EMKM and HR competency together is able to explain 48.2% of the variation in the quality of MSME financial reports. Meanwhile, 51.8% of the variation in the quality of MSME financial reports is related to other factors not included in the research model. The Adjusted R Square value of 0.468 indicates that after adjusting for the number of independent variables and sample size, the model's ability to explain the variation in the quality of financial reports is 46.8%.

3.5 DISCUSSION

The Impact of the Implementation of MSME SAK on the Quality of MSME Financial Reports

The t-test results show that the implementation of SAK EMKM has a t-value of 6.398 with a significance level of 0.000. Since the significance value is less than 0.05, H1 is supported. This finding indicates that the implementation of SAK EMKM has a positive and significant relationship with the quality of financial reports of MSMEs in Dompu District. The regression coefficient of 0.639 indicates that increasing the implementation of SAK EMKM in the research model is followed by an increase in the quality of financial reports.

The findings of this study align with those of Puspita et al. (2022), who found that the implementation of SAK EMKM has a positive and significant impact on the quality of MSME financial reports. These results are also consistent with Putri and Merliana (2024), who explained that the implementation of SAK EMKM can encourage more structured and systematic financial recording. Furthermore, Rochmah et al. (2022) stated that increased implementation of SAK EMKM is associated with improved quality of MSME financial information. These findings support the results of research on MSMEs in Dompu District.

Scientific findings H1: The quality of MSME financial reports is not only related to recording activities, but also to the extent to which the recording and presentation of financial information consistently follows the MSME SAK framework.

The Influence of Human Resources Competence on the Quality of MSME Financial Reports

The t-test results show that HR competency has a t-value of 3.741 with a significance level of 0.000. Since the significance value is less than 0.05, H2 is supported. The regression coefficient of 0.402 indicates that HR competency has a positive relationship with the quality of MSME financial reports. Thus, increasing business manager competency in

knowledge, skills, abilities, and experience in financial management is followed by an increase in the quality of financial reports in the research model. These competency indicators are indeed part of the HR construct in this study.

These findings align with those of Animah et al. (2020), who explained the importance of human resource competency in producing quality financial reports. Research by Haryeni and Budiantara (2023) also showed that human resource competency significantly influences the preparation of MSME financial reports based on the Indonesian Financial Accounting Standards (IFRS) for MSMEs. These findings are also relevant to research by Andari et al. (2022) and Puspitasari et al. (2026), which identified human resource quality as a factor related to the preparation of financial reports based on the Indonesian Financial Accounting Standards (IFRS).

Scientific findings H2: The quality of MSME financial reports is influenced not only by the standards used, but also by the human capacity of those carrying out the recording and reporting process.

The Impact of Simultaneous Implementation of MSME SAK and Human Resource Competence on the Quality of MSME Financial Reports

The F test results show an F value of 34.453 with a significance of 0.000. This significance value is smaller than 0.05, so H3 is supported. This means that the implementation of SAK EMKM and HR competency simultaneously have a significant relationship with the quality of MSME financial reports. The results of the determination coefficient show an R value of 0.694, R Square of 0.482, and Adjusted R Square of 0.468. Thus, the research model is able to explain 48.2% of the variation in the quality of MSME financial reports, while the remaining 51.8% is related to other factors not included in the model.

The R-square value of 0.482 also indicates that the implementation of the MSME Financial Accounting Standards (SAK) and human resource competencies do not fully explain the variation in the quality of MSME financial reports. A further 51.8% of the variation is attributed to factors outside the research model, such as business characteristics, size, standards socialization, accounting understanding, technology utilization, and other management factors. Some of these factors have also emerged in previous research used as the basis for this study.

Scientific findings H3: The quality of MSME financial reports is a result related to the combination of the application of the accounting framework and the ability of human resources to implement it, but these two variables do not cover all factors related to variations in the quality of financial reports.

4. CONCLUSION

This study found that the implementation of SAK EMKM had a positive and significant impact on the quality of financial reports of MSMEs in Dompu District. These findings indicate that the use of a more structured accounting framework is associated with improved quality of financial information produced by MSMEs.

Human resource competency also has a positive and significant impact on the quality of financial reports. This finding indicates that the knowledge, skills, abilities, and experience of business managers are crucial to the process of producing quality financial reports.

Simultaneously, the implementation of SAK EMKM and human resource competency significantly influence the quality of MSME financial reports. Both variables explain 48.2% of the variation in financial report quality in the research model. The main

findings of the study indicate that improving the quality of MSME financial reports is related to the compliance of the reporting process with accounting standards and the ability of human resources to implement those standards.

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