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DIGITALIZATION OF FINANCIAL MANAGEMENT AND READINESS FOR SAK EMKM IMPLEMENTATION AS AN EFFORT TO IMPROVE **THE QUALITY OF MSME FINANCIAL REPORTS** Khairina Nur Izzaty<sup>1</sup>, Grace Tianna Solovida<sup>2</sup> 1,2 Program Studi Akuntansi, STIE BANK BPD Jateng Email: 1 izzaty33@gmail.com 2 tianna3186@gmail.com  
ABSTRACT **This study aims to analyze the effect of the** digitalization process on MSME operations and also the **readiness of MSME actors regarding the implementation of SAK EMKM** to improve **the quality of MSME financial reporting**. Respondents who were sampled in this study were 118 small business owners who had run their business processes in a hybrid manner (a combination of online and conventional) in Semarang City, Central Java.

The research data was obtained by distributing questionnaires either online using the Google form or in person. The data analysis method used is **multiple linear regression analysis** using SPSS 26 software. The research results obtained are that **the use of information technology and online sales systems as the impact of digitization has a positive influence on the quality of MSME financial reporting**. In addition, the dissemination of SAK EMKM information and the readiness and understanding of MSME accounting also has **a positive effect on the quality of financial reporting**.

On the other hand, the high **perception of MSME actors** towards the applicable accounting standards has not been able to produce quality **financial reports, and the online payment system also does not affect the quality of financial reporting**. Keywords: MSME, business digitalization, SAK EMKM, understanding of accounting

Introduction **Micro, Small and Medium Enterprises (MSMEs) in** Indonesia are now the largest contributor to the national Gross Domestic Product (GDP). Therefore, it is important for MSMEs to **realize their role in** national economic development.

Viewed from a narrower point of view, MSME actors should also start improving to increase their potential for business development and sustainability, so that planning and management are carried out not only for the short term. **Based on data from the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM)** as of March 2021, the number of MSMEs in Indonesia has reached 64.2 million with a contribution to the Gross Domestic Product of 61.07 percent or IDR 8,573 trillion. In addition, MSMEs are also able to absorb 97 percent of the workforce in Indonesia and are able to collect up to 60 percent of total investment in Indonesia.

When the Covid-19 pandemic in Indonesia began to subside, MSMEs were encouraged to recover and return to being a pillar of the family, regional and even national economy. However, according to a 2020 survey by **the Central Statistics Agency (BPS)**, around 69 percent of MSMEs experienced capital difficulties during the Covid-19 pandemic (Kemenkeu, 2021). In addition, according to the complaint report to the Coordinating Ministry for **Cooperatives and Small and Medium Enterprises** as of October 2020, as many as 39 percent of MSMEs experienced difficulty with capital during the Covid-19 pandemic.

The next obstacle is that MSMEs have not separated personal money from business money, and the lack of human resources who understand financial accounting standards (Sholikin and Setiawan, 2018). Therefore, the government, assisted by the private sector, is committed to supporting MSMEs in developing and realizing MSMEs that are advanced, modern, and have broad access to capital in the banking sector (IAI, 2016) In 2009, DSAK IAI has issued SAK **Entities Without Public Accountability (ETAP)** where this SAK is also intended to be used by MSMEs. However, developments that have occurred indicate that there is a need for simpler accounting standards to be applied by MSMEs due to limited human resources.

Therefore, in 2016, DSAK IAI ratified SAK **Micro, Small and Medium Entities (SAK EMKM)** which can be implemented starting January 1 2018 as an effort to support the progress of MSMEs in Indonesia. In addition, SAK EMKM has also been equipped with illustrative examples to make it easier for MSME actors to apply it. The existence of **SAK EMKM is expected to be able to** assist MSMEs in Indonesia in compiling financial reports so that it will make it easier for MSME actors to get access to funding from various financial institutions.

In fact, today there are still many MSMEs who do not realize the importance of neat financial records and bookkeeping. In fact, with bookkeeping, business actors can find out whether their business is healthy or not (Latief, 2018). In fact, in the current digital era, most MSMEs are still "illiterate" in accounting. As a result, it is natural that many of them do not have bookkeeping in their business which has the potential to grow (Latief, 2018). Digitalization of Micro, Small and Medium Enterprises (MSMEs) must be accelerated. Because, not only can it expand the market but also encourage the efficiency of business processes for business actors.

in the future digital reports are more considered by banks or other financial institutions in providing financing to MSMEs. So digitization also provides greater access to financing, digital reports will be considered more than assets, because the average MSMEs do not have assets (Septyaningsih and Zuraya, 2020). The advancement of MSMEs in Indonesia is inseparable from the current technological developments.

Several studies have shown that one of the factors that supports the development of MSMEs is due to the use of ICT facilities (technology, information and communication). Business actors are starting to take advantage of technological means to expand their business market, as well as using online applications and social media to market their products. Even in this day and age the payment system no longer uses cash, but uses digital money, only directing the smartphone to the QR code provided by the MSMEs, the payment has been completed.

This is also familiar to us, MSMEs currently also don't need to bother managing finances, many applications are offered to record and manage business finances (Anwar, 2021). Therefore, with the ease of selling work and recapitulating payment records, MSMEs should be able to more easily prepare financial reports, thus improving the quality of financial reporting according to the required standards and expanding access to funding to banks. Research from (Aisyah and Ismunawan, 2020) states, when MSME actors use information technology well, they can also achieve good quality MSME performance.

This is also supported by research from (Wiralestari, Friyani and Hernando, 2021) where most MSME actors agree that MSMEs need a computerized system to help record transactions in order to present financial reports and make economic decisions. Among the uses of this information technology, most MSMEs in Indonesia have practiced an online sales system and payment system. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, as of mid-2021, a total of 14.5 million MSMEs have marketed their products on e-commerce. However, this number has not yet reached 50 percent of the target set for 2023, namely 30 million MSMEs joining e-commerce.

For payment systems in marketplaces and e-commerce which are facilitated by the government and Bank Indonesia (BI) through the QRIS system, it continues to increase. As of July 2021, QRIS users in Indonesia have reached 7.6 million people (Indonesia, 2021). From this data, Bank Indonesia (BI) recorded the value of electronic trade transactions, or e-commerce throughout 2021, reaching IDR 401 trillion. In 2022, BI estimates that e-commerce transactions will record a higher value, reaching IDR 526 trillion. In addition, BI noted that electronic money transactions in 2021 increased by 49.06 percent, namely Rp. 305.4

trillion, and are expected to grow 17.13 percent in 2022, reaching Rp. 357.7 trillion. (Elena, 2022). Research from (Kosadi, Ginting and Alamsyah, 2021) reveals that online sales improve the quality of MSME financial reporting, likewise with an online payment system, it will facilitate the process of recording transactions and reconciliation into the company's internal database so that in the end it will also improve quality financial statements.

In addition to digitizing accounting, another important factor that can improve the quality of MSME financial reporting is the readiness of MSME actors to implement Micro, Small, Medium Entity financial accounting standards (SAK EMKM). When the EMKM financial accounting policies and standards have been ratified, it is necessary to socialize them from the authorities, in order to increase the understanding of MSME actors regarding the regulations contained in these standards. Perceptions of MSME actors are also thought to influence the implementation of SAK EMKM, because each owner will have a different perception of the SAK.

Kusuma & Lutfiany (2019) explains, understanding MSME actors is also needed as a basis for understanding and applying SAK EMKM in their financial reports. The ability to capture both the meaning and meaning of the material being studied is an understanding. The better the understanding of accounting that the owner or manager has, the better their ability to implement SAK EMKM into financial reports. Research from (Ayem and Maknun, 2020) states that understanding SAK EMKM has a positive effect on the quality of MSME financial reports.

According to the results of research from (Kusuma and Lutfiany, 2019), socialization of SAK EMKM, perceptions of EMKM actors and understanding of accounting have a positive effect on the implementation of SAK EMKM. The same thing was conveyed by (Mubiroh and Ruscitasari, 2019) in his research which revealed that the provision of information and outreach had a positive effect on the implementation of SAK EMKM, and later will affect the quality of financial reports. Hypothesis Development

Digitalization is the use of digital technology to change a business model and provide new revenues and value-generating opportunities (Exporthub.id, 2020).

The use of information technology can be seen from digital transformation, which can be interpreted as the concept of changing digitalization or reducing the use of paper (paperless) in business activities (Mamic Sacer and Oluic, 2013). Wiralestari et al., (2021) stated that financial reports can be presented in a timely manner because information technology helps speed up the processing of transaction data, so that it can meet the quality of financial reports, namely timeliness and usefulness.

In addition, the use of information technology can also be seen from the use of accounting software. Utilization of software can be a solution for MSME actors who do not have accountants or employ accountants. According to research from Ayem & Maknun (2020) states, the more effective use of accounting information systems will make it easier to account for MSME financial reports. Therefore, the hypothesis can be formulated as follows: H1: The use of information technology has a positive effect on SAK EMKM-based financial reporting Online commerce or now often referred to as E-Commerce, can be interpreted as the use of the internet, worldwide web (www), mobile applications and search engines (browsers) in business transactions which can facilitate digital commercial transactions between organizations and between individuals (Laudon and Traver, 2017).

E-commerce includes buying, selling, marketing, products, services, and information presented on various computer networks. Therefore, the online sales system is part of E-commerce (O'Brien and Marakas, 2011). The payment system is a mechanism that regulates the process of payment or transfer of funds from various parties as buyers and/or between banks which involves a series of instruments, procedures and guarantees for money circulation with payment instruments using paper-based payments and electronic-based payments (Nakajima, 2011).

(Kosadi, Ginting and Alamsyah, 2021) Every online sales and payment transaction involving external parties will be accompanied by proof of transaction and will be part of recording the company's internal transactions, either manually re-recording or through an automatic conversion tool which will later be entered into company internal database. Data accuracy based on recording external evidence and the results of the reconciliation process will have an influence on the accumulated recording of income, inventories and cost of goods sold which are part of the income statement, together with cash and banks which will affect the statements of financial position and cash flow statements (Kosadi, Ginting and Merliana, 2021).

Based on this explanation, the following hypotheses can be developed: H2: The online sales system has a positive effect on the quality of MSME financial reports H3: The online payment system has a positive effect on the quality of MSME financial reports The new SAK policy has been ratified, so there needs to be socialization, because socialization will lead to a good understanding of SAK. Socialization plays an active role in a certain position or role in society which is the result of a person's process of acquiring the knowledge, skills and attitudes he/she does (Kusuma and Lutfiany, 2019).

MSMEs are of the opinion that there is still a need for socialization of accounting standards. They hope that there will be ongoing training by providing accounting standard modules to be implemented. From this explanation, the hypotheses to be tested in this study are: H4: Socialization of SAK EMKM information has a positive effect on the quality of MSME financial reports Basically the meaning of perception is described as a person's vision in describing a target which means the views, understanding and assumptions of MSME actors (Kusuma and Lutfiany, 2019).

The perception of MSME actors plays an important role in setting the goals of an MSME business, but there will always be differences between goals and reality. The perception of understanding of MSME entrepreneurs influences the use of SAK EMKM, initially business owners think that compiling financial reports is difficult, with the issuance of SAK EMKM it becomes easy to learn. Based on this explanation, the hypothesis can be formulated as follows: H5: The perceptions of MSME actors have a positive effect on the quality of MSME financial reports MSMEs are considered ready to apply SAK EMKM in their financial reporting when they understand accounting first, then have sufficient understanding regarding financial reporting, and of course adequate understanding regarding SAK EMKM (Dewi and Sari, 2019).

Readiness is a condition where a business actor can face a cycle of changes in financial records in which SAK EMKM is applied (Purnomo and Adyaksana, 2021). The level of business readiness will produce a fairly good understanding of the application of SAK EMKM (Dewi and Sari, 2019). MSME entrepreneurs with a better perception of ease of use will result in the readiness of MSMEs in implementing SAK EMKM also getting better (Trisomantagani et al., 2017).

H6: Understanding of accounting has a positive effect on the quality of MSME financial reports

Research Method

**Population and Sampling Method** This study used a quantitative method, where to obtain the necessary data a survey was carried out by distributing questionnaires to respondents. Respondents selected for this study were small business actors in the city of Semarang. Small businesses were chosen because they represent MSMEs in terms of capital adequacy, availability of personnel and ease of access to financing.

In addition, small businesses are considered to be more ready to access technology and accounting than micro businesses. The population was obtained from data from the Cooperative and UMKM Office in Semarang City. The sample was selected by purposive sampling method, with the following criteria: 1. MSMEs that are included in the small business category based on Law no. 20 of 2008. 2. Small businesses registered with the Cooperatives and UMKM Office in Semarang City 3.

Small businesses that run their business on a hybrid basis (a combination of online and offline) From these criteria, a total of 201 samples were found obtained from the website: <https://iumk.semarangkota.go.id>. **Operational Definition and Variables**  
**Measurement** The dependent or **dependent variable in this** study is the quality of SAK EMKM-based financial reports. The measurement indicators are as follows: (1) **Types of financial reports** prepared; (2) **The preparation of financial reports** within the company has been carried out regularly and continuously; (3) Accounting information generated manually/computerized **in accordance with SAK EMKM**; (4) SAK EMKM has been applied in the company's financial statements; (5) **The results of the** application/implementation **of SAK EMKM can** help provide an overview of the company's internal and external environmental conditions.

Independent variables of this research are: Digitalization of Accounting Records, can be translated into three variables selected as independent variables in this study. The three independent variables are: **Use of information technology** (X1). The indicators used are based on research from (Wiralestari, Friyani and Hernando, 2021), namely: (1) Use of hardware (computers, printers, etc.) in managing financial activities; (2) Use of the internet network to manage the required information; (3) Use of accounting software applications for financial recording and reporting; (4) Use of desktop-based applications such as Microsoft office for managing financial information. Online Sales System (X2).

The indicators used are based on research from (Kosadi, Ginting and Alamsyah, 2021), namely: (1) Completeness and clarity of product features and sales transactions (views, descriptions, stock quantities, editing, updates, downloads, shares); (2) Completeness and accuracy of transaction data history and data details (download and share features); (3) Existence and accuracy of notifications and historical transaction data, transaction rejections, claims, returns, refunds, and responses to errors. Online Payment System (X3).

The indicators used are based on research from (Kosadi, Ginting and Alamsyah, 2021), namely: (1) Payment speed for online payment types (Ovo, Gopay, Grab, E-Money etc.

H2H Payment-Fintech-Transfer-Card) ; (2) Ease of online payment; (3) How profitable is online payment; (4) How simple is the online payment system; (5) How favorable are online payments. The readiness to implement SAK EMKM, can be translated into three independent variables, namely: **Socialization of SAK EMKM** information (Kusuma and Lutfiany, 2019), the indicators for this variable are: (1) **Socialization of financial accounting standards** is carried out through accounting seminars or training; (2) **Socialization of financial accounting standards** is carried out routinely by the Office of Cooperatives and UMKM; (3) Socialization is carried out to prepare/compile **financial reports in accordance with** accounting standards and applicable regulations/laws; (4) Socialization is carried out **to find out the** latest information regarding applicable financial accounting standards; (5) **Socialization of financial accounting standards** provides knowledge and understanding of financial reports; (6) **Socialization of financial accounting standards** can be accepted through the media, such as: internet, tv, and others.

Perceptions of MSME's Actors (Kusuma and Lutfiany, 2019), with indicators: (1) SAK EMKM facilitates **the preparation of financial** reports; (2) SAK EMKM makes it easier to evaluate, control or supervise and report accounting information; (3) **The application of SAK EMKM** produces useful information for decision-making facilities; (4) Applying SAK EMKM can make it easier to make loans to financial institutions; (5) **Application of SAK EMKM** makes it easier for entrepreneurs to get investors; (6) Applying SAK EMKM can produce information about the wealth and performance of the company.

Understanding of MSME accounting (Purnomo and Adyaksana, 2021), with indicators: (1) Required in preparing financial reports that have not been implemented optimally; (2) The existence of accounting knowledge; (3) Reliable in compiling detailed financial reports; (4) How far MSME understand SAK; (5) Is it guided by SAK; (6) There is a special employee in financial reporting Based on research data in the form of a questionnaire according to Sugiyono (2013: 136) it can be processed with a Likert measurement scale (1 to 5). Validity and Reliability Testing Reliability test is a tool for measuring a questionnaire which is an indicator of a variable or construct. A construct or variable is said to be reliable if it gives a Cronbach alpha value > 0.60.

Validity **test is used to measure the validity or validity of a** questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2011). Testing **the validity of the** data using the Pearson Correlation, where a question is said to be valid if



the Pearson correlation value is more than 0.05 (5%). Classical Assumption Test Before testing the hypothesis, a classic assumption test is first carried out that underlies and becomes a statistical requirement that must be met in the use of multiple regression analysis, namely the regression coefficients are linear, unbiased, consistent, and efficient. Classical assumption test on primary data, so in this study the normality test, multicollinearity test, and heteroscedasticity test were carried out.

Data Analytical Method The linear regression form formulated for this study based on the hypothesis developed is as follows:  $Y = a + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + \beta X_5 + \beta X_6 + e$   
Dimana: Y : The Quality of MSME financial reporting X1: Use of Information Technology  
X2: Online sales system X3: Online payment system X4: Socialization of SAK EMKM  
Information X5: Perceptions of EMKM Actors X6: Readiness and understanding of SAK  
EMKM Result and Discussion Overview of Respondents Based on predetermined sample criteria, a total of 201 samples were obtained from the website <https://iumk.semarangkota.go.id>. Of the 201 questionnaires that were distributed, 83 questionnaires were not filled in, so that the results of 118 questionnaires were returned and could be processed.

Characteristics of Respondent Based on these results, a total of 118 MSME business actors were obtained. In terms of gender, the majority are women (60%). Then the characteristics of the last education, most of the respondents are high school graduates/equivalent (45). In terms of age, the majority of respondents were aged between 26-35 years (41%). Meanwhile, in terms of the type of business, most of them are trading businesses (62%), with the most length of business being <5 years (45%).

The largest number of employees from respondents is <5 people (62%), with the most sales coverage being in cities (43%), and the largest source of capital comes from own capital (43%). Descriptive Statistics Analysis The results of the descriptive statistical analysis of the Independent and Dependent Variables are as follows: Variables of the use of information technology, online sales systems, online payment systems, socialization of SAK EMKM information, perceptions of MSME actors and the quality of MSME financial reports get respondents' answers with an average score > 4, 00. This can be interpreted that the average respondent has agreed with the statements in the questionnaire.

On the other hand, the variable readiness and understanding of MSME actors has an average respondent's answer <4.00, which can be interpreted that MSME actors do not understand enough about accounting and are not ready enough to implement SAK EMKM. Data Quality Test 1. Validity Test The questionnaire in this study consisted of 36 lists of statements representing each variable with a total of 118 respondents. This

research was used to measure the validity of the questionnaire. Questionnaire items are declared valid if  $r \text{ count} > r \text{ table}$ . With a value of  $N = 118$ , then  $r \text{ table} = 0.179$ . Each questionnaire item whose  $r \text{ count}$  value is  $> 0.179$ , this is indicated by the test results on each questionnaire item.

So it can be concluded that each statement item in this questionnaire is valid. 2. Reliability Test The reliability test was carried out using the Cronbach's Alpha test. The results of this test show that Cronbach's Alpha is worth 0.859 for a total of 36 statement items. Therefore, it can be concluded that the reliability test of the 36 questionnaire items in this study is consistent. Classic assumption test 1. Normality Test The Kolmogorov-Smirnov test results show the Asymp value. Sig. (2-tailed) of 0.091 which means greater than 0.050. The results of this test indicate that the data is normally distributed. 2.

Multicollinearity Test The multicollinearity test is carried out by looking at the output coefficient results in the VIF and Tolerance value columns. From the test results show that the variable. Based on these data, it can be concluded that each variable has a tolerance value greater than 0.1 and a VIF value of less than 10. Referring to the basis of decision making in the multicollinearity test, it can be concluded that there are no symptoms of multicollinearity, so the results of this statistical test are valid. 3.

Heteroscedasticity Test To test heteroscedasticity, the Glejser test is carried out. The Glejser test results show that each variable has a significance value of more than 0.050. This shows that in the distribution of data there is no heteroscedasticity. Multiple Linear Regression Analysis Regression Models Based on the regression model equation, it can be seen that for every one-point increase in Information Technology Use (X1), the quality of MSME financial reporting (Y) will increase by 0.253 points. For every one-point increase in the online sales system (X2), the quality of MSME financial reporting (Y) will increase by 0.403 points.

For every one-point increase in the online payment system (X3), the quality of MSME financial reporting (Y) will decrease by 0.125 points. For every one-point increase in the dissemination of SAK EMKM information (X4), the quality of MSME financial reporting (Y) will increase by 0.222 points. For every one-point increase in the perception of MSME actors (X5), the quality of MSME financial reporting (Y) will decrease by 0.206 points.

Every one-point increase in the readiness and understanding of MSME actors (X4), the quality of MSME financial reporting (Y) will increase by 0.283 points Determination Coefficient Test Based on the test of the coefficient of determination ( $R^2$ ), it can be seen that the variable use of information technology, online sales systems, online payment

systems, socialization of SAK EMKM information, perceptions of MSME actors, as well as the readiness and understanding of MSME actors can explain the variability in the financial reporting quality variable (Y). by 50.9%. In addition, the remaining 49.1% is explained by other variables not included in the model or research. Simultaneous Test Analysis (F-test) Based on the Analysis of Variance test, it can be seen that the significance value in the multiple linear regression F test is 0.000, which is less than 0.05.

So it can be concluded that the variable use of information technology (X1), online sales system (X2), online payment system (X3), socialization of SAK EMKM information (X4), perceptions of MSME actors (X5), and readiness and understanding of MSME actors (X6) simultaneously affect the quality of financial reporting (Y). Partial Test Analysis (t-test) Partial test analysis (t test) on multiple linear regression was carried out to determine the effect of each independent variable (Variable X) on the dependent variable (Variable Y).

The results of the partial test analysis are as follows: Table 1 Result of Partial Test A (t-test) Model\_t\_Sig. \_Simpulan \_ (Constant) \_0,182 \_0,856 \_ \_Use of Information Technology (X1) \_2,048 \_0,043 \_H1 accepted \_ \_Online Sales System (X2) \_2,910 \_0,004 \_H2 accepted \_ \_Online Payment System (X3) \_-1,545 \_0,125 \_H3 rejected \_ \_Socialization of SAK EMKM Information (X4) \_3,120 \_0,002 \_H4 accepted \_ \_MSME Actors' Perception (X5) \_-2,628 \_0,010 \_H5 rejected \_ \_Readiness and Understanding of MSME (X6) \_4,059 \_0,000 \_H6 accepted \_ Discussion Pengaruh Penggunaan Teknologi Informasi terhadap Kualitas Pelaporan Keuangan UMKM Testing the hypothesis on multiple linear regression shows that the first hypothesis (H1) which states the use of information technology has a positive effect on the quality of MSME financial reporting is accepted.

This result means that for every MSME that increases the use of information technology, the quality of its financial reporting can also increase. The average MSME respondents already use computer and internet facilities in processing orders and recording transaction data, so this supports the availability and accuracy of data in preparing financial reports, although it is still relatively simple. These results are consistent with the research of Aisyah & Ismunawan (2020) and Ayem & Maknun (2020) which state that the use of information technology has a positive effect on the quality of MSME financial reports, where it is stated that the more effective use of computer, software or internet devices will make it easier for MSMEs to be accountable its financial performance.

The Effect of the Online Sales System on the Quality of MSME Financial Reporting The results of hypothesis testing on multiple linear regression show that the online sales system has a positive effect on the quality of MSME financial reports. From the test results obtained from the significance value in the t statistical test table which is less than 0.05, which is equal to 0.004 (H2 is accepted). This can be interpreted that MSMEs

that have used the online sales system in fulfilling customer orders and managing transactions, will be able to improve the quality of their financial reporting to become more transparent and accountable.

The results of this study are in accordance with the opinion (Kosadi, Ginting and Alamsyah, 2021) which states that online sales have a positive effect on financial reporting. This is supported by the respondent's answer data where the average MSME respondent has used online sales from various e-commerce or social media business service providers with relatively complete and accurate features to support recording historical transaction data, as well as optimally supporting customer service.

The Effect of Online Payment Systems on the Quality of MSME Financial Reporting Testing the hypothesis on multiple linear regression shows that the online payment system has no effect on the quality of MSME financial reporting. The test results are obtained from the significance value in the statistical test table t which is greater than the significance level of 0.05, which is equal to 0.125 (H3 is rejected). This means that the online payment system used by MSMEs has not been able to encourage optimization of the quality of financial reporting.

This can be understood from the results of the respondents' answers which on average stated that there were still difficulties in using the existing payment system to support transaction recording, although it was acknowledged that various available online payment systems tended to be preferred by customers who were starting to switch to cashless. The results of this study are in line with (Kosadi, Ginting and Alamsyah, 2021) which states that online payments do not affect the quality of MSME financial reports.

This is because most MSMEs still use social media platforms so that notifications of payments from affiliated financial institutions cannot be recorded immediately in real time, which causes some data to be missed for reporting. The Effect of Socialization of SAK EMKM Information on the Quality of MSME Financial Reporting The partial results of hypothesis testing on multiple linear regression show that the socialization of SAK EMKM information has a positive effect on the quality of MSME financial reporting. Significant results were obtained from the significance value in the t statistical test table which was less than a significance level of 0.05, which was 0.002 (H4 accepted).

This can be interpreted that when information about SAK EMKM is well socialized, the quality of MSME financial reporting will increase. The results of this study are consistent with research conducted by (Kusuma and Lutfiany, 2019), (Aisyah and Ismunawan, 2020), (Mubiroh and Ruscitasari, 2019) and (Sarwani, Nailiah and Latif, 2019), which stated that information dissemination regarding EMKM SAK This is very important and needed by

SMEs.

This can be illustrated from the answers of respondents who agreed that this SAK EMKM information must continue to be disseminated through media channels that are close and easily accessible to MSME actors to obtain a complete picture of the reasons for having to report finances and what account elements must be reported in the MSME financial reports so that the quality can be improved. The Effect of Perceptions of MSME Actors on the Quality of MSME Financial Reporting. Based on partial hypothesis testing in multiple linear regression, it shows that the perceptions of MSME actors have a significant negative effect on the quality of financial reporting.

This result is inversely proportional to the fifth hypothesis which states that the perceptions of SMEs have a positive effect on the quality of financial reporting. It can be understood that most of the respondents' answers agree that SAK EMKM is a solution for MSMEs in producing reliable financial information and supporting decision making for external and internal. However, in reality the financial reports prepared by MSMEs are not optimal and are not in accordance with applicable accounting standards because there is still no intensive socialization of SAK EMKM.

The results of this study are in line with the analysis conducted by (Susiani et al., 2021) that MSME actors are still not able to report their finances properly, and only record transactions that are often carried out even though they have a good perception of SAK EMKM. However, these results are not in line with research by Purnomo and Adyaksana (2021) and Kusuma and Lutfiany (2019) which state that the perceptions of MSME actors have a positive effect on the quality of financial reporting.

The Effect of Readiness and Understanding of MSME Actors on the Quality of MSME Financial Reporting. The partial results of hypothesis testing on multiple linear regression show that the readiness and understanding of MSME actors has a positive effect on the quality of MSME financial reporting. Significant results were obtained from the significance value in the t statistical test table which was less than a significance level of 0.05, which was 0.000 (H6 accepted). This can be interpreted that MSME actors who have good accounting readiness and understanding, the quality of their business financial reporting will increase, and vice versa.

The results of this study are consistent with research conducted by (Kusuma and Lutfiany, 2019) and (Purnomo and Adyaksana, 2021) which state that the readiness and understanding of accounting for MSME actors has a positive effect on the quality of financial reporting. When MSME actors understand what elements must be met in financial reporting, supported by personnel or employees who assist in managing

financial transactions, quality financial reports will be easier to produce. Conclusion Based on the results of the research that has been done, it can be concluded that the use of information technology, online sales systems, and dissemination of SAK EMKM information, as well as readiness and understanding of MSME accounting have a positive influence on the quality of MSME financial reporting.

On the other hand, the perceptions of MSME actors have a negative effect on the quality of MSME financial reporting, and the online payment system has no effect on the quality of MSME financial reporting. This study has several limitations, namely the use of a questionnaire where respondents tend to self-assess so that answers can be assessed as subjective and the results cannot be generalized to MSMEs in general. There are 49.1% of the influence of other independent variables that are not explained in this study.

Based on the discussion and research conclusions that have been carried out above, for further research it is suggested that the time in distributing the questionnaires be prepared longer, in order to get more respondents and more accurate answers.

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