JIST

FACTORS AFFECTING THE IMPLEMENTATION OF SAK EMKM IN RESTAURANT BUSINESS AT BANYUMAS REGENCY

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Introduction

One way to increase economic growth is with the existence of Micro, Small and Medium Enterprises (MSMES). MSMES play an important role in improving and growing the community's economy. This was happen during the 1998 currency crisis, many large companies went bankrupt, but MSMEs survived and grew in numbers (Kadeni, 2020). According to the Ministry of Small Businesses and Cooperatives (KUKM), the number of MSMEs in 2018 was 64.2 million, 99.99% of the total number of Indonesian economics. The MSME workforce is 117 million, representing 97% of the business workforce. On the other hand, the contribution of MSMEs to the national economy (GDP) is 61.1%, with the remaining 38.9% coming from large economic actors, amounted for only 5,550 or 0.01% of the total number of economic actors. The MSMEs are dominated by micro business actors, amounting to 98.68% with a workforce absorption capacity of around 89%. Meanwhile, the contribution of micro enterprises to GDP is only around 37.8%. From the above data, Indonesia has the potential of a strong national economic base due to the sheer number of MSMEs,

especially micro-enterprises, and the sheer absorption of labor force (Nainggolan, 2020).

Agmasari (2021) reveals that restaurant which is one of the sub-sectors of MSMEs , according to Minister of Tourism and Creative Economy Regulation No. 11 of 2014, restaurant is food and beverage supply companies with equipment and supplies for production, storage and serving processes at fixed locations that do not move with destinations, to profit.

Banyumas Regency is an area in Central Java, consisting of 27 sub-districts with a large number of restaurants. The data held by the Badan Pusat Statistik Jawa Tengah regarding the development of restaurants in 2018, 2019 and 2020 are as follows:

Table 1
The amount of restaurant at Banyumas Regency on 2018-2020

	Number of Restaurants by Regency/City in Central Java Province		
Regency/City	2018	2019	2020
Banyumas Regency	844	913	996

Source: data collect 2022

This data shows how the number of restaurants in Banyumas Regency is growing. Based on the number of over 60 restaurants growing every year, we know that competition for culinary businessmen in Banyumas is very fierce. Rahma & Pradhanawati (2018) found that high levels of competition force economic players to compete among similar and increasingly aggressive competitors who they hope will be able to compete and sustain their business. is showing. So, the restaurant needs to pay attention to the accounting information that will be made (DENTA, 2022a).

That to optimize profit and balanced growth, good restaurant financial management is important to support strategic business decisions. Therefore, the factors that support MSMEs wanting to compile financial reports are important because by knowing the financial conditions, making decisions for the sustainability of MSMEs itself will be easier (Akhmad Nurhidayat revealed in (DENTA, 2022b).

Management of accounting information from recording to preparation of financial reports by MSMEs is still very rarely done. (Risal & Kristiawati, 2020) reveal found that business actors don't really need an application that records financial reports to run their business, and the most important thing in business is how to generate maximum income. Research in Banyumas Regency conducted by Purwati et al. (2018) states that business actors are unaware of SAK EMKM as a standard for preparing financial reports.

Financial reports is structured presentations of the financial position and operating results. The purpose of financial reports is to provide information about a company's financial position, financial performance and operating results that most users of financial reports find useful in making business decisions and demonstrate the consequences of management accountability for the use of resources entrusted to them.

To this end, financial reports contain information about the company. This includes assets, liabilities, equity, income and expenses, profits and losses, contributions from and distributions to owners as owners, and cash flows (Ikatan Akuntan Indonesia, 2016).

Micro, Small and Medium Enterprise's financial reports is regulated by the Accounting Standard for Micro, Small and Medium Enterprises (SAK EMKM) issued by the Ikatan Akuntansi Indonesia. Starting January 1, 2018, small enterprises will be able to prepare financial reports. Owned, auditable and accreditable so companies they control can use financial reports for business development (DENTA, 2022a).

The purpose of this research was to determine the implementation of SAK EMKM in the restaurant business at Banyumas Regency. The object of this research is the application of SAK EMKM to restaurant business actors which are influenced by business scale, accounting socialization, and accounting knowledge. SAK EMKM referred to in this research is a simple accounting record.

This research was conducted to determine the factors that influence restaurant business actors to apply SAK EMKM as the dependent variable. While the independent variables of this research are business scale, accounting socialization, and accounting knowledge. Based on the problem formulation described, the research questions are:

1. Does business scale has a positive effect on the implementation of SAK EMKM in the restaurant business at Banyumas?
2. Does accounting socialization has a positive effect on the implementation of SAK EMKM in the restaurant business at Banyumas?
3. Does accounting knowledge has a positive effect on the implementation of SAK EMKM in the restaurant business at Banyumas?

Resource Based Theory according to Ramadhan (2017) is a theory that reveals the companies can gain a competitive advantage by developing their resources in ways that are conducive to their long-term survival. Key to the RBT approach is a strategy that understands the relationship between resources, capabilities, competitive advantage and profitability, especially understanding the mechanisms that can sustain competitive advantage over the long term. Such models should take advantage of the impact of unique characteristics on the organization.

One of the resources mentioned in this theory is people who can provide specific expertise. This is because it can add value to the business when companies must continue to consider the resulting costs and benefits in terms of competitive advantage. With the increase in competitive human resources, companies obtain increased performance from their human resources to increase the use of accounting information and financial reports are tools to obtain accounting information that has been achieved by the company (Dharmawan, Ginardi, & Munif, 2018).

Business Scale

According to Holmes dan Nicholls (1988) in (McKenzie, 2017) business scale is the size of the company and its ability to operate its business considering the number of employees and the amount of income the company generates during an accounting

period. Business scale is a measure of the company that can be measured through the number of employees, the amount of production, the amount of working capital, the amount of investment and others. The larger the scale of the business, the more activities the company has, which is indicated by the large number of employees, Sunanto & Nurjannah (2021).

Accounting Socialization

Socialization is an effort by a particular agency or other party to introduce and provide information and knowledge relevant to the content of applicable regulations; acoording Sunanto & Nurjannah (2021). Socialization in this research is the business actors' knowledge of the SAK EMKM, the sources of information related to the SAK EMKM, and the forms of socialization acquired by the business actors related to the SAK EMKM.

Accounting Knowledge

Accounting knowledge as the explicit recognition of what is considered to be a fact, truth, or information related to the process of recording, classifying, and summarizing economic events in an orderly and logical form for the purpose of presenting the financial information necessary for decision-making (Linawati et al., 2015). The benefits of accounting knowledge for companies according to Abubakar and Wibowo (2005) in Linawati et al. (2015) are as follows:

1. Knowing the amount of capital owned by the company.
2. Knowing the development or progress of the company.
3. As a basis for tax calculations.
4. Explain the condition of the company at any time when it requires credit from a bank or other parties.
5. The basis for determining the policy to be taken.
6. Attract investors if the company is a limited liability company.

MSMES

MSME stands for Micro, Small and Medium Enterprises. MSMEs are regulated under Law No. 20 of 2008 on Micro, Small and Medium Enterprises. The definition of micro enterprises is a productive business owned by individuals and/or sole proprietorships that meets the micro business criteria.

Small-enterprise is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or become part of either directly or indirectly and medium or large businesses that meet the criteria for small businesses as referred to in this law.

Medium-enterprise is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part either directly or indirectly with small businesses or large businesses with total net assets or annual sales proceeds as regulated in this law.

Restaurants

According to Marsum (2005) in Fasha (2021) a restaurant is a commercially organized place or building that provides excellent service to all guests, both in the form of food and beverage activities. In general, a restaurant is a place that people visit to look for various kinds of food and drinks. Restaurants usually also presenttheir own uniqueness as an attraction, either through the menu of cuisine, entertainment or the physical appearance of the building.

Financial Reports

According to the Ikatan Akuntan Indonesia (2016), a financial report is a systematic representation of a company's finances and financial position. A financial report is a report that shows the current state of a company, or the company's financial position for a particular date (for balance sheet) and period (for income statement). A financial report describes a company's financial statements for a period of time. In the financial report you can see the current position of the company after analyzing the financial report (Warren et al., 2014).

The purpose of financial reports is to provide information about a company's financial situation and financial performance, which helps many users in making economic decisions. Financial reporting to meet your information needs. These users include business his resource providers such as creditors and investors. Financial reports also demonstrate management's accountability for the resources committed to achieving its goals (Ikatan Akuntan Indonesia, 2016).

SAK EMKM

According to IAI (2018), SAK EMKM is a stand-alone financial accounting standard that can be used by entities that meet the definition of an entity without significant public accountability as stipulated in SAK ETAP and characteristics in Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs). SAK EMKM explicitly describes the concept of a business entity as one of its basic assumptions and therefore to be able to prepare financial reports based on SAK EMKM, an entity must be able to separate the personal wealth of the owner from the assets and results of the entity's operations, and between a business/entity and business/ other entities. When compared to other SAK, SAK EMKM is a standard that is made simple because it regulates general transactions carried out by MSMEs and the measurement basis is purely using historical costs so that MSMEs simply records its assets and liabilities at their acquisition cost. Entities that meet the requirements for using SAK EMKM still need to consider whether the provisions stipulated in this SAK EMKM are appropriate and meet the entity's financial reporting needs. Therefore, entities need to consider the financial reporting framework to be applied, whether based on SAK EMKM or other SAK, taking into account the convenience offered in SAK EMKM, and the information needs of users of the entity's financial statements. SAK EMKM is effective as of January 1, 2018 and early application is permitted.

Research Method
Type Of Research

The type of research used is survey research with a quantitative approach. (Suliyanto, 2018) states that survey research is studies conducted on the basis of what has happened, stating that researchers do not manipulate the variables studied.

According to (Suliyanto, 2018) quantitative research is research that uses data in numerical form as the basis for the researcher. Based on the above explanation, this study uses a survey and quantitative approach.

Population And Sample

The population is defined by (Suliyanto, 2018) as a whole subject whose traits are to be predicted, research requires a sample not only of the size of the subject under study, but also of the type of subject to ascertain thetraits present in the population. The population in this research are actors with criteria as owners, managers or employees who are still actively serving in a restaurant business in Banyumas, Central Java Province. In 2020, the Badan Pusat Statistik Jawa Tengah has data on the number of restaurants in Banyumas Regency as many as 996 restaurants.

Based on the above data sample was taken using a snowball sampling approach by asking respondents about which other restaurants met the criteria. From the results of the snowball approach, the researchers distributed 101 questionnaires to restaurants that met the criteria and from the 101 questionnaires, 91 questionnaires were returned.

Data Type and Sources

There are two sources of data used in this research: primary and secondary data. Primary data were obtained directly from questionnaire that distributed to the respondents. Secondary data sources used in this research was the numbers of restaurant business at Banyumas Regency by Badan Pusat Statistik Jawa Tengah.

Data Collection Method

The data collection technique for this research used a questionnaire distributed to the respondents, namely owners or managers and employees who are still actively serving in restaurant businesses in Banyumas. Research questionnaires were distributed directly to the respondents consist of form of paper questionnaires and direct interviews.

Data Analysis

Descriptive Analysis

Descriptive statistical analysis is a descriptive technique that provides information about stored data, is not intended to test hypotheses, and is used only for the presentation and analysis of data involving computation to clarify a situation or characteristic of relevant data. In addition, the measurements used in this descriptive statistics include the number of samples, minimum, maximum, mean, and standard deviation of the data set.

Classic Assumption Test

In this test there are normality test, multicollinearity test, and heterocedasticity test. Normality test is a test aimed at determining whether the independent and dependent variables are normally distributed. A good regression model is a normal or nearly normal regression model. The Kolmogorov-Smirnov test was used in this research. A data is declared normally distributed if its significance value is greater than 0,05.

Multicollinearity test is a test aims to whether the regression model found a correlation between independent variables. A good regression model if there is no correlation between independent variables.

The purpose of the heteroscedasticity test is to know if there is a variance difference in variants from the residuals of one observation to another in a regression model. This research uses a test with the provisions of the probability value with a significance > 0.05, so it can be concluded that there is no heteroscedasticity.

Hypothesis Test

In this test there are multiple linear regression analysis, coefficient of determination, partial influence test, and goodness of fit test. According to (Ghozali, 2018), Tabachnick's linear regression analysis is a form of coefficient value for each independent variable. The coefficients are based on formulas that predict the values of the dependent variable.

The coefficient of determination (R2) in the research can be used to measure the level of the model's ability to explain variation in the coefficient of determination between zero and one for the dependent variable. When the value is close to one, the independent variable (X) provides almost all the information needed to predict the variation of the dependent variable (Y) (Ghozali, 2018).

According to (Ghozali, 2018) t test are used to check each independent and dependent variable. If tcount > ttable or t test significance value < 0.05, it is conclude that the independent variable individually has a large effect on the dependent variable.

The F-test is a model feasibility test used in research to indicate whether a regression model is suitable for further processing. This F test is tested using the significance level 0,05 or α=5%. F-test showing that the independent variable influences the dependent variable. This test is performed at a significance value of 0.05 comparing the value of Fcount with Ftable.

Result And Discussion

Respondents Overview

The survey respondents classified up to 26 respondents as micro-enterprises, small-enterprises as many as 59, and medium-enterprises as many as 6 respondents. Most of the respondents' ages fall into the 31-40 age category, 45.05% or the proportion of 41 respondents. The lowest results is the respondent of more than 50 age category, with a percentage of 3.31%, a total of 3 respondents. The male gender of survey participants was 58 respondents, or 63.74% of all respondents. The female gender of the survey participants was 33 respondents, or 36.26% of all respondents. This indicates that the majority of respondents to the survey are men. The highest education level of each respondent was in senior high school, accounted for by 45.05% or 41 respondents. The second highest percentage is Bachelor/Master with a value of 34.07%, with a total of 31 respondents. The respondent's lowest education level was Diploma (D3), with a percentage of 8.79% of her, or a total of 8 respondents. The classification of research respondents who have received economic knowledge is 53 respondents or 58.24% of the total respondents. 38 or 41.76% of the total respondents who have never received

economic knowledge in research respondents. This indicates that the majority of respondents have acquired knowledge of economics

The number of employees of the respondents, the highest number of employees is more than 5 people to 19 people with a percentage of 74.73% or total 68 respondents. The number of employees less than equal to 4 people has a percentage of 24.18% or total 22 respondents. And the lowest number is the number of employees more than 20 people to 99 people with a percentage of 1.09% or total 1 respondent. Based on the total assets of the respondents, the highest amount falls in the category from Rp. 50,000,000 (fifty million rupiahss) to a maximum of Rp. 500,000,000 (five hundred million rupiahs) with a percentage of 94.51% or total 86 respondents. The lowest level of total assets is in the classification of less than equal to Rp. 50,000,000 (fifty million rupiahs) having a percentage of 5.49% or total 5 respondents. The highest annual sales falls from IDR 300,000,000 (three hundred million rupiahs) to a maximum of IDR 2,500,000,000 (two billion five hundred million rupiahs) with a percentage of 64.84% or 59 respondents. The annual sales below Rp 300,000,000 (Rp 300 million) has a proportion of 28.57% or 26 respondents. Also, the minimum annual sales level was categorized from IDR 2,500,000,000 (2.05 billion Rp) to maximum IDR 50,000,000,000 (50 billion Rp) with a percentage of 6.59% or 6 respondents. The length of business rankings given by the respondents in this survey were that length of business less than five years was the most common, with 90.11% of them, or a total of 82 people. A useful life of 20 years or more falls in the lowest category with a percentage of 1.09% or one respondent.

Classic Assumption Test

The results of the normality test through the Kolmogorov-Smirnov Test statistical test in this study showed the Asymptotic Significance result of 0.200 which means it is greater than or 0.05 or 0.200 > 0.05 so that it can be concluded that the data is normally distributed and meets the assumption of normality.

The result of business scale in Tolerance is more than 0,01 or > 0,01 and the result of the VIF values of business scale less than 10 or < 10. Then the result of accounting socialization and accounting knowledge in Tolerance are more than 0,01 or > 0,01 and the result of the VIF values of accounting socialization and accounting knowledge are more than 10 or > 10. So, it can be concluded that business scale (X1) has no multicollinearity but for the accounting socialization (X2) and accounting knowledge (X3) occur multicollinearity because the results of the VIF value exceed 10 or >10. The effect of this multicollinearity can cause the estimation of the resulting regression parameters to be inefficient because it has a large bias and variance (Zakiah, 2020).

The heteroscedasticity test using the Glejser test on the business scale variable (X1) with a significance value of 0.287, accounting socialization (X2) with a significance value of 0.492, and accounting knowledge (X3) with a significance value of 0.984, which means that there is no heteroscedasticity with probability value or significance > 0.05.

Hypothesis Test

Multiple regression analysis in this research is to examine the effect of the independent variables, namely business scale, accounting socialization, and accounting

knowledge on the dependent variable, namely the implementation of SAK EMKM (Y). The equation result of this research is $Y = 8,761 + 0,008X1 + 0,334X2 - 0,001X3 + \varepsilon$.

For the coefficient of determination, the value of Adjusted R Square is 0.468 or 46.8%. In other words, the implementation variables of SAK EMKM that can be explained by the variables in this research model are business scale, accounting socialization, and accounting knowledge. The remaining 0.532 or 53.2% can be explained by other variables besides those examined in this research.

Table 2. Hypothesis Testing

Hypotesis	t value	Sig	Result
H1	0,045	0,965	Negative
H2	2,290	0,024	Positive
H3	-0,006	-0,006	Negative

Source: Processed data research (2022)

Referring to the table, it can be seen that of the 3 hypotheses proposed in this research, two X variables, namely Business Scale (X1) and Accounting Knowledge (X3), are not supported because the influence given has a significant value > 0.05. Business Scale with a significant value is 0,965 > 0,05, so it shows that Business Scale has a negative effect on the implementation of SAK EMKM. Accounting Knowledge with a significant value is 0,995 > 0,05, so it shows that Accounting Knowledge has a negative effect on the implementation of SAK EMKM. For the X2 or Accounting Socialization, the hypothesis is supported because the influence given has a significant value < 0.05. Accounting Socialization with a significant value is 0,024 < 0,05, so it shows that Accounting Socialization has a positive effect on the implementation of SAK EMKM.

For the goodness of fit test result, the Fcount value is 25.486 > Ftabel or 2.708 and the significant value is 0.000 < 0.05 meaning that business scale, accounting socialization, and accounting knowledge simultaneously affect the implementation of SAK EMKM in Banyumas.

The Effect of Business Scale on The Implementation of SAK EMKM

According to Holmes dan Nicholls (1988) in Prawesti (2017) business scale is the size of the company and its ability to operate its business considering the number of employees and the amount of income the company generates during an accounting period. The results of testing the first hypothesis (H1) conclude that business scale has a negative significant effect on the implementation of SAK EMKM in restaurant businesses in Banyumas. That is, the first hypothesis (H1) in this research is not supported.

The results of this research are not in line with the concept of Resource-Based Theory, which allows firms to use more available resources to create a competitive advantage for their firms by knowing their size. If the business is growing and developing, strong control is needed to choose what business strategy is suitable for business continuity. But in this research, business scale has a negative effect on the

implementation of SAK EMKM because many MSMEs was small enterprises, but they didn't implementation the SAK EMKM to their reports

The results of this research are the same as the research conducted by Hasani and Ainy (2018) which states that business scale does not affect MSMEs in compiling financial reports based on SAK EMKM because the large number of small-enterprises actors makes them think they don't need financial records that are in accordance with SAK EMKM. Currently, from the type of business, both small-scale businesses and large-scale businesses still manage finances individually with sober management conditions. Another reason for not having an effect on business scale on the preparation of SAK EMKM is that the role of the government and society in encouraging accounting practices in MSMEs is also not optimal.

The Effect of Accounting Socialization on The Implementation of SAK EMKM

Socialization is an effort by a particular agency or other party to introduce and provide information and knowledge relevant to the content of applicable regulations (Sunanto & Nurjannah, 2021). The results of testing the second hypothesis (H2) conclude that accounting socialization has a significant effect on the implementation of SAK EMKM in restaurant businesses in Banyumas. That is, the second hypothesis (H2) in this research is supported.

The results of this research are in line with the concept of Resource Based Theory where with the existence of accounting socialization, the quality of the resources owned by the company will increase. If there is encouragement from the parties concerned and more business actors or employees receive information and socialization related to SAK EMKM, the level of application of SAK EMKM will increase due to the fact that many business actors do not know that SAK EMKM is a standard for MSMEs to make financial reports.

The results of this study are the same as the research conducted by Jaurino (2020) which concludes that accounting socialization has a positive influence on the ability to prepare financial statements for SMEs. In line with this research, there is also research from Hasani and Ainy (2018) which also proves that accounting socialization can affect MSMEs in preparing financial reports based on SAK EMKM.

The Effect of Accounting Knowledge on The Implementation of SAK EMKM

Accounting knowledge as the explicit recognition of what is considered to be a fact, truth, or information related to the process of recording, classifying, and summarizing economic events in an orderly and logical form for the purpose of presenting the financial information necessary for decision-making (Linawati et al., 2015). The results of testing the third hypothesis (H3) conclude that accounting knowledge has a negative significant effect on the implementation of SAK EMKM in restaurant businesses in Banyumas. That is, the third hypothesis (H3) in this research is not supported.

The results of this research are not in line with the concept of Resource Based Theory where accounting knowledge is one of the quality resources for companies where companies utilize the quality of their own resources in order to achieve long-term sustainability. But in this research, accounting knowledge has a negative effect on the

implementation of SAK EMKM because many business actors have accounting knowledge, but do not implement it. There are also those who only know accounting in general, but do not know SAK EMKM because SAK EMKM is a advanced science.

The results of this study are the same as research conducted by (Zakiah, 2020) which states that accounting knowledge has no effect on the use of accounting information for MSME actors in Bojong District, because MSME actors in Bojong District tend to use simple or inappropriate accounting records with applicable standards.

Kesimpulan

Based on the result of problem identification and data analysis in this research that the factors Busines scale variable and acoounting kwoledge has negative effect on the implementation of SAK EMKM in restaurant business in Banyumas Regency, accountiong socialization variable has positive effect on on the implementation of SAK EMKM in restaurant business in Banyumas Regency

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