THE INFLUENCE OF PERCEPTION AND SOCIALIZATION OF SAK EMKM ON THE IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARD FOR MSME IN MALANG

Haryo Wahyuaji Nugroho

Dr. Wuryan Andayani, SE., Ak., M.Si.

(Brawijaya University)

Email: haryowahyu7@gmail.com

ABSTRACT

The purpose of SAK EMKM is as a reference in preparing financial reports containing information and financial performance. When MSME implement SAK EMKM in their financial report, it will increase the reliability of their financial report. The information is useful for creditors and investors in making decisions as well as management's accountability to the business owner. This study examines the influence of MSME perpetrator ‘s perception and the socialization of SAK EMKM on the implementation of SAK EMKM. Using convenience sampling, 50 MSMEs in Malang were selected as the sample. The data of this research was collected from questionnaires distributed and processed using multiple regression analysis. In concluding, this research indicates that the perception of MSME perpetrator and the socialization of SAK EMKM has a significant effect on the implementation of SAK EMKM.

Keywords: Perception, Socialization, Micro Small and Medium Enterprises, SAK EMKM.

Tujuan SAK EMKM adalah sebagai acuan dalam penyusunan laporan keuangan yang memuat informasi dan kinerja keuangan. Jika UMKM menerapkan SAK EMKM dalam laporan keuangannya, maka akan meningkatkan keandalan laporan keuangannya. Informasi tersebut berguna bagi kreditor dan investor dalam pengambilan keputusan serta pertanggungjawaban manajemen kepada pemilik usaha. Studi ini menguji pengaruh persepsi pelaku UMKM dan sosialisasi SAK EMKM terhadap penerapan SAK EMKM. Pengambilan sampel dilakukan dengan teknik pengambilan sampel yang mudah (convenience sampling), 50 UMKM di Malang. Data penelitian ini dikumpulkan dari kuesioner yang disebarkan dan diolah menggunakan analisis regresi berganda. Hasil penelitian ini menunjukkan bahwa persepsi pelaku UMKM dan sosialisasi SAK EMKM berpengaruh signifikan terhadap penerapan SAK EMKM.

Kata kunci: Persepsi, Sosialisasi, Usaha Mikro Kecil dan Menengah, SAK EMKM.

1. INTRODUCTION

Micro, small, and medium entities (MSME) has important role in Indonesia. Once upon a time in 1997 and 1998, many workers were displaced because the bankruptcy of many enterprises. It is estimated in 1998 there were some 5.4 million workers displaced by the crisis, and the number further increase in 1999. In that time, the MSME absorbed some half of them (Tambunan, 2000).

MSME has been a main player in domestic economic activities, especially as a large provider of employment opportunities. Indonesia is one from the top five countries with the highest formal MSME density (Kushnir et al, 2010). Ministry of Cooperatives and SMEs data in 2017 shows MSME have 99,99% (62,9 million unit) from the total number enterprise, where the large enterprise is only 0,01% (5400 unit). According to the Ministry of Cooperatives and SMEs data in 2017, micro enterprise absorbs 107,2 million (89,2%) of labor, small enterprise absorbs 5,7 million (4,74%) of labor, medium enterprise absorbs 3,73 million (3,11%) of labor and large enterprise absorbs 3,58 million (3%) of labor.

In output, MSME give good performance, which is in 2012 to 2017, the number of MSME grow by 13,98%. With the number of MSME being increase, the labor absorbed by MSME went up by 14,70%. Non-oil and gas export also increased by 59,09% although the number is smaller than the large enterprises. Gross domestic product and investment also increase by 78,27% and 125,43% respectively.

The development of MSME is vital in developing country such as Indonesia. However, there are factor that hindering MSME to grow. According to "2018 Survey of Entrepreneurs and MSMES in Indonesia", most commonly cited barrier to achieving revenue growth by survey respondents is a lack of access to financing (70%). In 2009, IAI published "Standar Akuntansi Keuangan Entitas tanpa Akuntabilitas Publik (SAK ETAP)" to simplify MSME in creating financial report. However, not all of them can implement SAK ETAP because the lack of MSME that can implement it in their entities.

Afterward, IAI created a team to formulate a new standard. In November 2016, IAI published a new standard that is "Standar Akuntansi Keuangan untuk Entitas Mikro, Kecil, Menengah (SAK EMKM). The purpose of SAK EMKM is to give a simpler way than SAK ETAP to make a financial report for the MSME knowing financial report is important for the business and most of MSME in Indonesia has not been able to make a financial report based on the SAK that applies.

SAK EMKM as a financial accounting standard for MSMEs that was put into effect on January 1, 2018, while some of MSME perpetrators do not yet understand what SAK EMKM is, the perception they have still unknown because the lack of information they have. It is very much needed the socialization of SAK EMKM. This socialization is very much related to information distributed,

especially to micro, small and medium business perpetrators that the standards imposed, namely SAK EMKM.

2. LITERATURE REVIEW

2.1 Constructive Perception Theory

Theorist Gregory (1972, 1980) explain about the (top-down) process of visual perception. His constructivist theory stated that perception is very much an individually active and self-constructive process seen to be influenced by hypothesis and expectations. In other words, constructive perception is organized based on the assumption that during perception, we form and test hypotheses that are related to the perceptions that we sense and know. Thus, perception is a combination of information received from the sensory system and the knowledge we learn about the world, which we get from experience.

In the case of the implementation of SAK EMKM, MSME perpetrators obtain information about SAK EMKM. Next in top down processing, it can be affected by the assumption they build and hypotheses they have. The positive the assumption and the better the hypotheses are, the more likely they have better perception and will implement the SAK EMKM in their business.

2.2 Role Theory

Role theory deals with the organization of social behavior at both the individual and the collective levels (Turner, 2002). A number of sociologists refer to socialization as a theory of roles (role theory), because in the process of socialization are taught the roles that must be carried out by individuals. At the individual level the concept of role begins, by analogy to the stage, with two observations that a given individual may act and even feel quite differently in different situations or positions and otherwise different individuals may behave quite similarly in similar relationships.

In the case of the implementation of SAK EMKM in individual level, the roles they have is MSME perpetrator. Next there is psychological process where expectation, traits and goal are created. With socialization, MSME perpetrators can understand with implementing SAK EMKM, they will get more accurate financial information about their business that will help improving their business. Then the outcome is attitude or behavior that is implementing the SAK EMKM.

2.3 Implementation of SAK EMKM

The purpose of financial statements is to provide information on the financial position and financial performance of an entity for users to make decision. These users include resource providers for entities such as creditors and investors.

Not only that, financial statement also shows management's responsibility to achieve its objective for the resources entrusted to them.

SAK EMKM arranged in order to facilitate the need of MSME to create financial statement. Many researches have proven that some MSME have not applied the financial accounting standards without public accountability (SAK ETAP) appropriately, because this financial accounting standard are still considered too complex and not in accordance with the needs of MSME, these studies recommend making financial statements simpler. Ikatan Akuntan Indonesia (IAI) release SAK EMKM hope to give simpler way to create financial statement that can help MSME to have better understanding about their financial position.

2.4 Perception of Micro and Small and Medium Enterprises

Perception is organizing, interpreting the stimulus to the senses and is an integrated response in the individual. Therefore, in sensing people will associate with stimulus, whereas in perception people will associate with objects. With perception someone will realize about the situation around him and the state of oneself (Kusumaningtyas, 2012).

From the definition, it can be concluded that perception is a person's response in understanding what is around, including in this case the environment in the form of objects, people, or certain symbols. Perception aims to give meaning to these things through the five senses based on those obtained from the environment. Someone's perception and assessment of something will be significantly influenced by the assumptions they make about that matter. Everyone can choose various clues that can affect their perception of objects, people and symbols. Perception is how someone interprets an object, event, or human. People will behave according to the perceptions they have. Perception of MSME is a person's learning process through prejudice from information both from hearing and vision.

2.5 Socialization

According to Dirdjosisworo (1985: 81), socialization have three important meaning. First, the process of socialization is a learning process, which is a process of an individual taking the way of life or the culture of the community. Second, In the process of socialization the individual studies the measure of compliance with behavior in the community in which he lives, and patterns of values and behavior, attitudes, and habits and ideas. Third, all traits and skills learned in the process of socialization are arranged and developed as a unity in his personal self.

Socialization of SAK EMKM is a process of individuals learning how to adapt to certain environments and how to coordinate their behavior with the behavior of others and learn according to the roles and regulations established namely SAK EMKM.

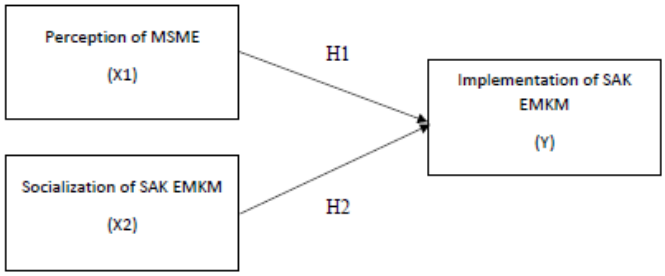
2.6 Hypothesis

Based on the formulation of the problem, the existing theory, and the purpose of the research, the hypotheses used in this research are as follows;

H1: Perception of MSME towards the use of SAK EMKM has a positive influence on the implementation of SAK EMKM.

H2: Socialization of SAK EMKM has a positive effect on the implementation of SAK EMKM.

Figure 2.1 – Conceptual Framework



3. RESEARCH METHODOLOGY

This research uses descriptive quantitative research, where it describes how the perception and socialization of SAK EMKM can affect the implementation of SAK EMKM. In this case, how the perception of MSME in Malang about SAK EMKM and how the socialization of SAK EMKM in Malang can affect the implementation of SAK EMKM, through data collection and a questionnaire to the relevant respondents. The questionnaires are provided with statements on a Likert scale with a range of 1 (one) to 5 (five).

The population in this study are MSME which registered on the Cooperative and MSME office located in Malang. The researcher chooses Malang because MSME in Malang start to standardize and certified by the Cooperative and MSME office in order to make MSME in Malang better. The total number of MSME in Malang are 112.000 units in 2018. The respondent choose for this research are MSME perpetrators (owner or worker). In this study, the number of samples from unknown population was determined based on Roscoe (1975) in Sekaran and Bougie (2016: 264) that statement explains where sample sizes larger than 30 and less than 500 are appropriate for most research, a minimum sample size of 30 for each category is necessary and in multivariate research (including multiple regression analysis) the sample size should be 10 times as large as the number of variables in the study. The sample in this study are as many as 50 MSMEs located in Malang.

The sampling design of this research is convenience methods that is Non-probability sampling with considerations if each element of the population does not have the same opportunity to be selected as the most accessible sample or member choses as the subject of research. This method also used to make the research process easier, faster and affordable in terms of cost.

4. RESULT AND DISCUSSION

4.1 Validity and Reliability Test

Validity Test

The validity measurement in this study was done using SPSS program as a tool and the instrument is analysis factor for the convergent validity and Pearson correlation for discriminant validity.

Convergent validity is a common level of different measurement instruments used to measure the same construct (McDaniel and Gates, 2013: 293). Criteria for convergent validity test is valid or cannot be done with the value of Kaiser-Mayer-Olkin Measure of Sampling Adequacy (KMO MSA) greater than 0,05 and the value of Bartlett's Test of Sphericity (Sig.) is smaller than 0,05. There is a strong correlation between variable showed by the value of Anti-image Correlation between variable is greater than 0,05. Next criteria is the value of factor loading from EFA is greater than 0,75.

Table 4.1 – KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,739
Bartlett's Test of Sphericity	Approx. Chi-Square	73,709
	df	3
	Sig.	,000

From Table 4.1, it can be seen the value of KMO is greater than 0.05 and the value of Bartlett's Test of Sphericity Sig. is smaller than 0.05 means there are correlation between variable.

From table 4.2, the value of MSA of each variable is greater than 0.5. It means there is strong correlation between variable and can be processed further.

Table 4.2 – Anti-image Matrices

Anti-image Matrices

		X1	X2	Y
Anti-image Covariance	X1	,388	-,200	-,163
	X2	-,200	,402	-,148
	Y	-,163	-,148	,460
Anti-image Correlation	X1	,716[a]	-,506	-,386
	X2	-,506	,728[a]	-,344
	Y	-,386	-,344	,778[a]

a. Measures of Sampling Adequacy (MSA)

Table 4.3 – Communalities Table

Communalities

	Initial	Extraction
X1	1,000	,820
X2	1,000	,810
Y	1,000	,775

Extraction Method: Principal Component Analysis.

From Table 4.3 above it can be seen that the value of extraction question. Variable X1 have .820 value of extraction. It means about 82% of the variance of the variable X1 can be explained by the formed factors. Variable X2 have .810 value of extraction. It means about 81% of the variance of the variable X2 can be explained by the formed factors. Variable Y have .775 value of extraction. It means about 77.5% of the variance of the variable Y can be explained by the formed factors.

Table 4.4 – Total Variance Explained

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,405	80,177	80,177	2,405	80,177	80,177
2	,333	11,108	91,285			
3	,261	8,715	100,000			

Extraction Method: Principal Component Analysis.

From the table 4.4, shows that there are 1 factor that are formed from the 3 variables entered. The Eigenvalues of the factor is 2,405 with variance (80,1%). The amount of variance that was able to be explained by the new factor that was formed was 80,1% while the remaining 19.9% was explained by other factors that were not studied.

In table 4.5, it shows the factor loading from each variable. The value of factor loading from all variable mentioned is greater than 0,75 (for 50 sample). It means the convergent validity is fulfilled.

Table 4.5 – Component Matrix Table

Component Matrix[a]

	Component
	1
X1	,906
X2	,900
Y	,880

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Discriminant validity is the opposite of convergent validity (Aaker et al., 2011, 268). To measure the validity of the discriminant in this study the Pearson correlation was used. Discriminant validity will be achieved if the value of the correlation does not exceed 0.75 (Hair et al., 2010: 317).

Table 4.6 – Pearson Correlation Table

Correlations

		X1	X2	Y
X1	Pearson Correlation	1	,738**	,692**
	Sig. (2-tailed)		,000	,000
	N	50	50	50
X2	Pearson Correlation	,738**	1	,678**
	Sig. (2-tailed)	,000		,000
	N	50	50	50
Y	Pearson Correlation	,692**	,678**	1
	Sig. (2-tailed)	,000	,000	
	N	50	50	50

**. Correlation is significant at the 0.01 level (2-tailed).

From the table 4.6, it shows the value of Pearson Correlation each variable does not exceed 0.75. It means the discriminant validity is fulfilled.

Reliability Test

Reliability test is a research instrument test to determine whether the questionnaire is reliable for the study. The reliability test was carried out with the help of the SPSS program using the Cronbach's (α) statistical test.

Table 4.7 – Variable Reliability Test

No.	Variable	Croncbach's Alpha	Explanation
1	Perception (X1)	0,928	Reliable
2	Socialization (X2)	0,810	Reliable
3	Implementation of SAK EMKM (Y)	0,880	Reliable

From Table 4.7, it can be seen that the value of Cronbach's Alpha for all variables is greater than 0.6 means the criteria for reliability test is fulfilled. Therefore, all variables used for research are reliable.

4.2 Data Analysis Result

Multiple Regression Analysis

Table 4.8 – Multiple Regression Analysis

Dependent Variable	Independent Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Explanation
		B	Std. Error	Beta			
Y	(Constant)	7.875	3.762		2.093	0.042	
	X1	0.324	0.129	0.362	2.521	0.015	Significant
	X2	0.889	0.288	0.443	3.081	0.003	Significant
R:		0.753					
R Square:		0.566					
Adjusted R Square:		0.548					
F Count:		30.684					
Sig. F:		0.000					
F table:		3.195					
t table:		2.012					

The regression equation obtained based on Table 4.15 is as follows:

Y = 7,875 + 0,324 X1 + 0,889 X2

From the equation above, it can be interpreted as follows:

- The constant value (α) of 7,875, means if there are no independent variables of Perception and Socialization, then the value of Implementation of SAK EMKM is 7,875.
- The regression coefficient of b1 = 0,324, means the implementation of SAK EMKM will increase by 0,324 for every addition point of X1 (Perception). If the Perception increases by one, then the Implementation of SAK EMKM will increase by 0,324 with the assumption other variable is constant.
- The regression coefficient of b2 = 0,889, means the implementation of SAK EMKM will increase by 0,889 for every addition point of X2 (Socialization). If the Socialization increases by one, then the implementation of SAK EMKM will increase by 0,889 with the assumption other variable is constant.

Based on the above interpretation, it can be seen that Perception and Socialization increased will be followed by an increase in the Implementation of SAK EMKM. The most dominant variable which influences the Implementation of SAK EMKM is Socialization since it has the biggest value of beta standardized coefficient and t value.

Determinant Coefficient (R2)

From the table 4.8, the result of adjusted R2 is 0,548. It means that 54,8% Implementation of SAK EMKM will be influenced by independent variable in this research, which are Perception and Socialization. Whereas another 45,2% Implementation of SAK EMKM will be affected by another variable that is not described in this research.

4.3 Classical Assumption of Regression

Normality Test

This test is carried to know if the residual value scattered normally or not. The procedure of the test is done by using Kolmogorov-Smirnov with the conditions of hypotheses:

H0: residual is scattered normally

H1: residual is not scattered normally

If the value of sig. (p-value) is > 0,05 then H0 is accepted, which means that the normality is qualified. The result of the normality test can be seen below:

Table 4.9 – Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual Test
N		50
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	4.12318375
Most Extreme Differences	Absolute	.086
	Positive	.059
	Negative	-.086
Kolmogorov-Smirnov Z		.606
Asymp. Sig. (2-tailed)		.856

From the calculation, it can be seen that the sig. value is 0.856 and greater than 0.05 (0.856 > 0.05), and it is found that the residual has already had a normal distribution or the assumption of normality has been met.

Multicollinearity Test

Multicollinearity test is done to obtain that there is no perfect linear relation or there is no relation between independent variables. The test is done by comparing the value of tolerance resulted from multiple regression calculations. If the value of tolerance is ≤ 0.1, then multicollinearity exists. The multicollinearity result can be seen below:

Table 4.10 – Multicollinearity Test Result

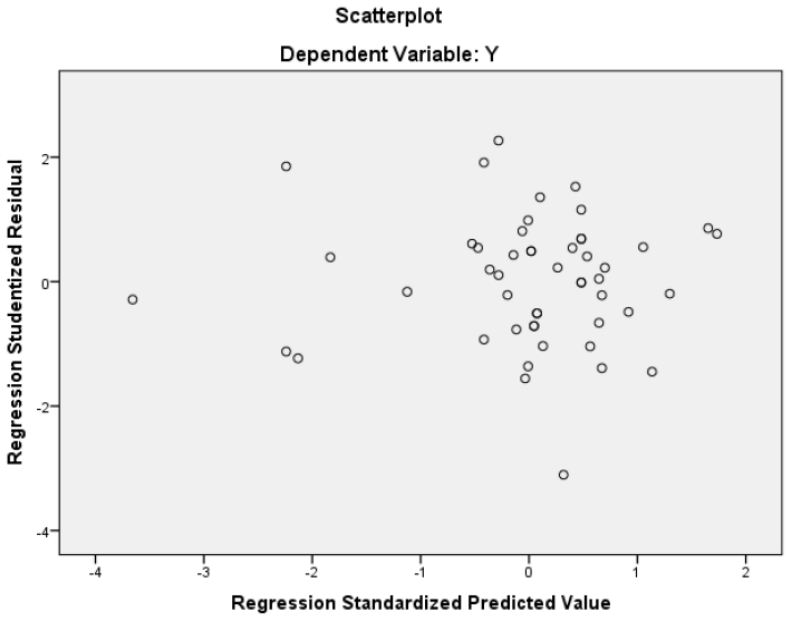
Independent Variable	Collinearity Statistics	
	Tolerance	VIF
X1	0.447	2.239
X2	0.447	2.239

Based on the result test, it is shown that the overall value of tolerance is < 0.1, so it can be concluded that the multicollinearity does not occur between the independent variables. Multicollinearity test can also be done by comparing VIF value (Variance Inflation Factor) with a value of 10. If VIF value is > 10, then multicollinearity occurs. From the test results, it can be concluded that there is no multicollinearity between independent variables. Thus, the assumption test of the absence of multicollinearity is fulfilled.

Heteroscedasticity Test

Heteroscedasticity testing is done to test whether in the regression model there is residual variance inequality from one observation to another. If the residual variance of observation to another observation is constant, it is called homogenous. The test procedure is carried by using the Heteroscedasticity Chart Scatterplot.

Figure 4.1 – Heteroscedasticity Scatterplot



From the result of the test, it can be shown the scatterplot doesn't have any pattern, so it can be concluded that heteroscedasticity does not occur in this regression equation or in another word it can be concluded that residual value has a homogenous (constant) variance.

4.4 Hypothesis Test

F Test

This test is used to analyze whether all independent variables, which entered into the model have a simultaneous effect on the dependent variable. Based on table 4.8, it can be seen that the value Sig. F (0.000) < α = 0.05 so it can be settled that the model used in this research is significant and it shows that Perception and Socialization influence Implementation of SAK EMKM simultaneously. Moreover, the regression model used is proper for the hypothesis.

T Test

1. Perception of MSME towards the use of SAK EMKM has a positive influence on the implementation of SAK EMKM (H1). T test result between X1 (Perception) with Y (Implementation of SAK EMKM) shows the sig. (0,015) < α = 0.05 means the effect of X1 (Perception) to Y (Implementation of SAK EMKM) is significant. This means H0 is rejected dan H1 is accepted. The conclusion is that the Implementation of SAK EMKM affected by Perception significantly. Moreover, with increasing the Perception of MSME toward the use of SAK EMKM will make the Implementation of SAK EMKM increased as well.
2. Socialization of SAK EMKM has a positive effect on the implementation of SAK EMKM (H2). T test result between X2 (Socialization) with Y (Implementation of SAK EMKM) shows the sig. (0,003) < α = 0.05 means the effect of X2 (Socialization) to Y (Implementation of SAK EMKM) is significant at 5% alpha. This means H0 is rejected dan H1 is accepted. This means that Implementation of SAK EMKM influenced significantly by Socialization. With increasing the Socialization of SAK EMKM, it will increase the Implementation of SAK EMKM.

5. CONCLUSION & SUGGESTION

5.1 Conclusion

This research was conducted on 50 MSME perpetrators in Malang. This research was conducted to examine the influence of perception and socialization on the implementation of SAK EMKM. In this study the independent variables used are Perception (X1) and Socialization (X2) variables, while the dependent variable used is Implementation of SAK EMKM (Y). The conclusions from the data analysis are drawn as follows:

1. Based on the results it was found that the Perception (X1) and Socialization (X2) variables had a significant influence simultaneously on the Implementation of SAK EMKM (Y). It can be concluded by increasing Perception (X1) and Socialization (X2), it will improve the Implementation of SAK EMKM.
2. Based on the partial t-test results, it was found that Perception (X1) had a significant influence partially on the Implementation of SAK EMKM.
3. Based on the partial t-test results, it was found that Socialization (X2) had a significant influence partially on the Implementation of SAK EMKM.
4. Based on the results of the t test it was found that the Socialization variable had the largest t count and the beta coefficient. It means the Socialization variable has the strongest influence compared to other variable or the

Socialization variable has a dominant influence on the Implementation of SAK EMKM.

5.2 Limitation

The researcher acknowledges that this research is inseparable from limitations. There was often a rejection of the questionnaires because of questionnaire respondent didn't know about SAK EMKM. As a consequence, the researcher must find another MSME. In addition, when researcher went around to distribute the questionnaire researcher often had to buy the product MSME sell to not feel bad. Because the lack of finance, this research didn't have many questionnaire respondents compared to MSME numbers in Malang. Moreover, this research also only explains the respondents' answers into one analysis, there are no segregation in answers based on respondents' position (ex. manager & accountant). The approach as well as the result could be different and deeper since the perception of MSME perpetrators could be different based on the level of education.

5.3 Suggestion

Based on the result and conclusions that have been stated above, the researcher provides several suggestions as follows:

1. This research only explains respondents' answer into one analysis and no segregation in MSME perpetrators answers based on their job position and education level. The next researcher should consider to make sensitivity analysis based on the job position and education level. Their answers may be different then resulting in a deeper and distinct outcome.
2. This research has the limitation of only three variables, which are perception MSME perpetrators, socialization of SAK EMKM and the implementation off SAK EMKM. Therefore, the researcher expects that in the subsequent research that other factors will be tested in the future, such as education level and MSME income.
3. It is expected that IAI or other organizations to improve the socialization of SAK EMKM because the socialization variable has a dominant influence in the Implementation of SAK EMKM. It can be done with seminar or workshop which invites the owner of MSME in Malang in order to increase the implementation of SAK EMKM.

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