Jurnal Akuntansi, Manajemen Dan Ekonomi Islam (JAM-EKIS)
Vol. 9, No. 3 / Sept 2026
Online ISSN: 2655-6359, Print ISSN: 2656-436X
DOI: https://doi.org/10.36085/jam-ekis

THE EFFECT OF PERCEPTION OF BENEFITS, CONVENIENCE, AND UNDERSTANDING OF ACCOUNTING ON INTEREST IN IMPLEMENTING EMKM SAK (STUDY OF LAUNDRY SERVICE UMKM IN MENDALO DARAT AND MENDALO INDAH VILLAGES)

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How to cite: Putri, Rosmanidar, Elyanti., Budianto, Achyat. (2026). The Effect Of Perception Of Benefits, Convenience, And Understanding Of Accounting On Interest In Implementing Emkm Sak (Study Of Laundry Service Umkm In Mendalo Darat And Mendalo Indah Villages). *Jurnal Ilmiah Akuntansi, Manajemen Dan Ekonomi Islam (JAM-EKIS), 9(3), 994-1015.* https://doi.org/10.36085/jam-ekis.v9i2.10674

INFORMASI ARTIKEL

Article History:
Accepted : 7 June, 2026
Revised : 2 Oct, 2026
Approved : 10 Oct, 2026

Keywords:
Perception of Benefits, Convenience, Accounting Understanding, Implementation Interest, SAK EMKM, MSME Laundry

Pages: 994-1015

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ABSTRACT

This study aims to find out and analyze the influence of Perception of Benefits, Convenience, and Understanding of Accounting both partially and simultaneously on the Interest in the Implementation of SAK EMKM in Laundry Service MSMEs in Mendalo Darat and Mendalo Indah Villages. The type of research used is quantitative research with a descriptive method. The population in this study is all owners of MSME laundry services in the Mendalo Darat and Mendalo Indah areas which amount to 40 outlets, with sampling techniques using the saturated sampling method (census) so that valid data was obtained from 37 respondents who were analyzed using multiple linear regression through SPSS software. The results of the simultaneous test (F Test) showed that the Perception of Benefits, Convenience, and Accounting Understanding together had a significant effect on the interest in the implementation of SAK EMKM with an influence contribution (Adjusted R Square) of 44%. Partially (t-test), it was found that the Accounting Comprehension variable had a positive and significant effect on implementation interest. However, the variables of Perception of Benefits and Convenience partially did not have a significant effect on the interest in implementing SAK EMKM in laundry business actors in the area. This

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indicates that the capacity of internal accounting understanding of business actors is the single most dominant driving factor in fostering interest in adopting formal financial reporting standards.

INTRODUCTION

The Indonesian Accountants Association launched the EMKM SAK in 2016) (Julio 2022).These accounting standards are designed to be as simple as possible to facilitate their implementation by MSMEs, resulting in more accurate financial reports and more open access to capital. However, the presence of these standards does not automatically lead to MSMEs adopting them. Many entrepreneurs still struggle to understand the technicalities of these regulations. Ultimately, the success of implementing these SAKs depends heavily on the internal factors of their users, namely how their beliefs and work environment motivate them to change (Ananda 2023)

Technically, the implementation of SAK EMKM includes the preparation of the main components of financial reports (Makhfudhoh 2022).This standard was originally designed to facilitate MSMEs in maintaining bookkeeping in accordance with official regulations. Although the format is much simpler than other accounting standards, the resulting information remains credible and suitable for use as a basis for decision-making. However, the use of MSME SAK among small businesses remains highly diverse and not yet comprehensive. Significant MSME growth in Muara Jambi Regency is concentrated in the villages of Mandal Darat and Mandal Indah. This growth is inextricably linked to the presence of two major universities, which have made these areas student housing centers, making them highly prospective for service business expansion. Various micro-enterprises such as food stalls, motorcycle washes, photocopying, and laundry businesses have flourished in response to high demand from the campus community.

Specifically for the laundry industry, researchers identified a large concentration of businesses, with a total of 40 outlets in the two villages. This phenomenon reflects the competitive market dynamics resulting from the dense non-permanent population. This area is a highly relevant area for research, particularly in examining how micro-businesses manage their adaptation and management strategies. Based on observational research conducted by researchers on 40 laundry service MSMEs in Mendalo Darat and Mendalo Indah villages, some MSMEs use the EMKM SAK, while many others do not. The following table shows:

Table 1. MSME Data in Mendalo Darat and Mendalo Indah Villages

Information	Amount
Already using SAK EMKM	4 unit
Not yet using SAK EMKM	36 unit
TOTAL	**40 unit**

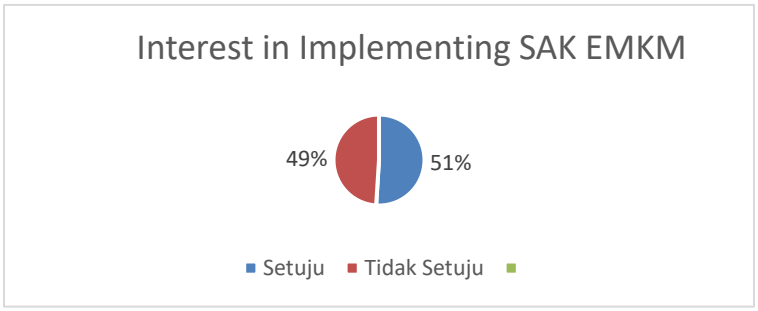
Source: MSME data for Mendalo Darat and Mendalo Indah villages in 2025

In this study, the author distributed pre-research questionnaires to several MSMEs that were the subjects of the study. The questionnaires generated valid data that

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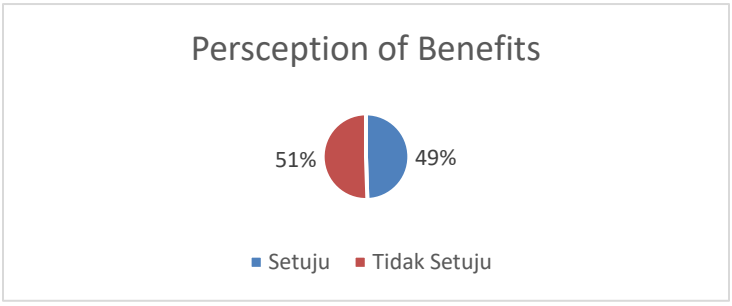
could be easily analyzed.

Figure 1. Diagram of Pre-Research Results for Variable Y



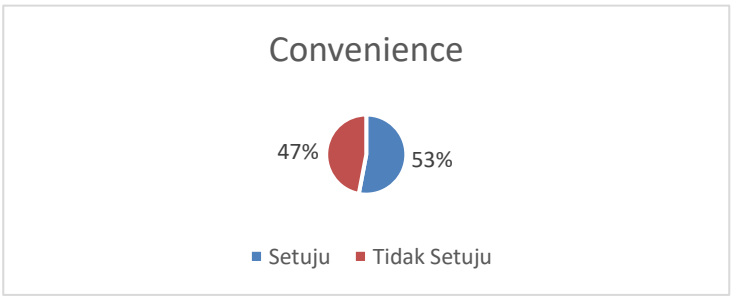
The diagram above shows that approximately 51% of respondents agreed to implement the EMKM SAK in their businesses. Therefore, the EMKM SAK is highly likely to be used by all types of businesses, especially the MSMEs currently being studied, namely MSMEs in the laundry service sector.

Figure 2. Diagram of Pre-Research Results for Variable X1



The diagram above shows that approximately 49% of respondents agreed that the MSME SAK has significant benefits for the sustainability of MSMEs. This benefit includes the well-organized financial statements, which facilitates the business's access to external funding. Furthermore, financial reports also serve as evaluation materials for MSMEs.

Figure 3. Diagram of Pre-Research Results for Variable X2

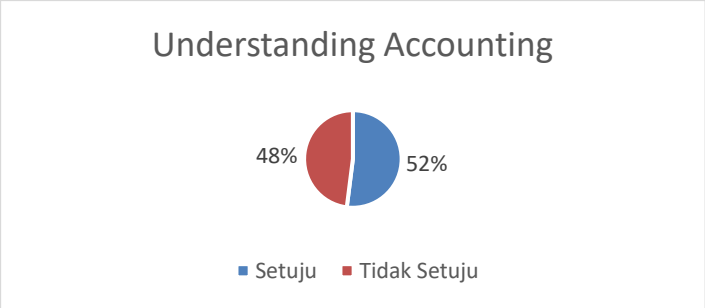


Based on the data in the diagram above, it can be concluded that approximately 53% of MSMEs feel that the EMKM SAK is an easy standard to apply to their businesses. They believe this standard is easier to apply than other SAKs. However, unfortunately,

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some MSMEs also find the EMKM SAK difficult due to a lack of understanding among MSMEs themselves.

Figure 4. Diagram of Pre-Research Results for Variable X3



Based on the diagram above, 52% of respondents agreed that a person's accounting understanding can influence their interest in using SAK EMKM. This lack of understanding of accounting among MSMEs results in their reluctance to use SAK EMKM for their financial reporting. This reluctance is also influenced by their educational background, which presents a unique challenge for them.

The primary factor driving MSMEs to adopt accounting standards is their belief in their usefulness. Individuals will be motivated to use SAK EMKM if they perceive the system to bring tangible benefits, such as simplifying bank loan applications or improving business planning management. However, the aspect of convenience is equally important; if these standards are perceived as too complex and confusing, business owners will tend to abandon them (Rusnindita 2022). These two perspectives (benefits and convenience) do not emerge spontaneously; rather, they depend heavily on the business owner's understanding of basic accounting concepts. Logically, someone unfamiliar with accounting principles will view SAK EMKM as a complicated and useless burden (Rismalia 2022). Therefore, regular education and training are non-negotiable. With a better understanding of accounting, it is hoped that MSMEs will become more aware and willing to adopt SAK EMKM in their daily operations.

The use of financial innovation, perceived ease of use, and perceived benefits significantly influence a person's decision-making through their attitude. This is particularly relevant for MSMEs, as the perceived convenience and benefits of the MSME Financial Accounting Standards (SAK MSME) will determine their readiness to adopt it. On the other hand, a major obstacle that often arises is the limited mastery of basic accounting concepts among small business owners, which hinders them from preparing reports according to standards. The breadth of an individual's accounting knowledge is a key determinant of their interest in maintaining orderly bookkeeping (Chen 2023).

The ideal goal is for all MSMEs, particularly those in Mendalo Darat and Mendalo Indah villages, to fully implement the MSME Financial Accounting Standards (SAK). This step is expected to not only improve the quality of financial reporting but also strengthen competitiveness and open access to capital from formal institutions. Furthermore, the implementation of this standard is projected to improve financial literacy among business actors, enabling them to manage their businesses more professionally, sustainably, and be prepared to face broader market challenges.

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Based on the description above, the author believes this research is crucial. There is an urgent need to empirically understand how perceived benefits, perceived ease of use, level of accounting understanding, and Islamic values, both separately and simultaneously, influence the interest in implementing SAK EMKM among MSMEs in the Jambi Outer City District. This research is expected to provide empirical evidence and constructive recommendations for local governments, MSME associations, and more efficient and targeted mentoring.

HYPOTHESIS DEVELOPMENT

Interest in Implementing Sak Emkm

Interest is dynamic, meaning it's not static but can grow and develop over time. Psychologically, interest is a key factor determining a person's tendency to act, born from deep attention and a strong desire for an object or activity. This aligns with Ajzen and Fishbein's Theory of Reasoned Action (TRA). This theory explains that humans essentially act consciously, processing available information and considering all consequences before ultimately deciding to act (Jogianto 2007).

Micro, Small and Medium Enterprises

According to Law No. 20 of 2008 concerning micro, small, and medium enterprises, MSMEs are a group of businesses managed by individuals or small business entities that play a significant role in the national economy (Indonesia 2008).This means that MSMEs are considered to have a strategic role in the national economy due to their ability to absorb labor and their contribution to Gross Domestic Product (GDP).

Perceived Benefits

Perception is understood as a systematic process of organizing and interpreting stimuli that influence an individual's response, thus aiding understanding of the surrounding environment (Stephen 2008). Perception can be characterized as a cognitive mechanism through which an individual selects, organizes, and ascribes meaning to environmental stimuli. Through the act of perception, individuals attempt to understand their environment, including the objects, agents, and events within it. Given that each individual interprets stimuli through their unique lens, perceptual differences are viewed as the process of organizing and interpreting impressions that shape an individual's response in an effort to understand the environment. A fundamental aspect of understanding perception lies in recognizing it as a unique interpretation of a situation, while the text serves as an accurate documentation of that situation (Thoha 2010). It can be stated that perception is a dimension of an individual's belief that involvement with technological developments can improve their work performance (Rismalia, 2022). Evaluation of the perceived benefit variable is carried out using indicators such as: Accelerating work processes and providing benefits. Individuals' subjective beliefs also concern the idea that implementing innovation, specifically SAK EMKM in this context, will generate benefits and increase the efficacy of their efforts (Iqbal 2023). For MSMEs, the perception of benefits can be measured by the extent to which they believe that the MSME SAK can speed up work, increase productivity, and provide real benefits.

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Facilities

Convenience refers to something that is not difficult. Convenience associated with technology utilization can significantly influence individual engagement in using the technology(Rizki 2026). Perceived usefulness refers to an individual's belief that the technology will help them perform better at work (Rismalia, 2022). The level of engagement and utilization between users and the system can serve as significant indicators. A frequently used system indicates a user-friendly interface, better known to its user base, and easy to manipulate. In the case of SAK EMKM, convenience means the system does not add a complex workload for business owners. If the interface or recording procedures are user-friendly, the mental barrier to adopting the standard will disappear. This convenience is a crucial motivator because MSMEs typically have limited time and energy to handle overly complex administration.

Understanding Accounting

Understanding is how someone supports, differentiates, assesses, explains, expands, concludes, generalizes, provides examples, formulates, and evaluates. Through understanding, someone may be asked to demonstrate their understanding of correlations based on empirical data and theoretical constructs. According to Sudijono, understanding is defined as the cognitive ability to process, explain, and apply a concept. A person is considered to have truly understood if they can re-explain material in their own words, provide concrete examples, and conduct analysis from various perspectives. Essentially, understanding involves cognitive mastery of a subject matter, enabling its application without the need to consistently link it to other specific entities (Sudijono 2011). Accounting understanding can be defined as the cognitive ability to recognize the relevance and impact of bookkeeping practices on business continuity. Fundamentally, this includes mastery of basic accounting concepts, terminology, and principles. Without adequate financial literacy, it is impossible for an entrepreneur to apply SAK EMKM accurately and consistently (Saragih 2023).

RESEARCH METHODS

According to Creswell, quantitative research methods are systematic approaches capable of evaluating specific hypotheses by investigating the relationships between various variables. These variables are quantified through the use of research instruments, allowing for further analysis of the numerical data (Kusumastuti 2020).This research falls into the quantitative research category. This is reflected in the research objectives, which focus on analyzing the influence of independent variables, both partially and simultaneously.

Data Types and Sources

Primary data, according to Sugiyono, is data obtained or collected directly by the person conducting the research or the person concerned who needs it. The primary data in this study was obtained directly from respondents through the distribution of questionnaires to MSMEs in Jambi districts outside the city. The questionnaires were distributed directly and distributed using Google Forms. Meanwhile, secondary data is usually obtained from documentation of previous research reports (Sugiyono 2013)**.** The type of research data is in the form of financial records reports owned by MSMEs in the

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Jambi Luar Kota District.

Population and sample

According to Sugiyono, a population refers to a general domain characterized by certain attributes as described by the researcher, which then leads to the formulation of conclusions. A population can encompass individuals, items, companies, and measurable institutions. In the context of this investigation, the population under consideration consists of MSMEs in the laundry service sector in Mendalo Darat and Mendalo Indah villages, located in the Jambi district outside the city. Meanwhile, the samplecomes from a segment of the population, which is considered to reflect the broader population as a whole (Sugiyono, 2013). In cases where the population being studied is quite large and a comprehensive analysis of the entire population is not possible, the methodology adopted is purposive sampling, which requires sample selection based on certain criteria. The sampling technique in this study was carried out using the method simple random sampling. The use of this method is based on the consideration that the research population has homogeneous characteristics, namely MSMEs engaged in the laundry sector in the villages of Mendalo Darat and Mendalo Indah. Through this technique, each member of the population is given an equal opportunity to be selected as a sample without regard to existing strata. To ensure the sample from the existing population, use the Slovin formula as follows:

$$n = \frac{\mathrm{N}}{1 + Ne^2}$$

Information:

n = Jumlah Sampel

N = Ukuran Populasi

e = *Eror* (kesalahan yang di terima)

Based on data obtained directly by the researcher, it was concluded that the population of MSME actors in the sub-district was 40 MSME actors in the laundry service sector with a margin of error of 5%.

$$n = \frac{\mathrm{N}}{1 + Ne^2}$$

$$n = \frac{40}{1 + 40\ (0{,}05)^2}$$

$$n = \frac{40}{1{,}1} = 36{,}36$$

So, through the calculation results, it can be seen that the number of samples in this research is 37 MSMEs in the laundry service sector in the Jambi Luar Kota sub-district.

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Method of collecting data

Referring to the essential components of conducting research, this study used questionnaires for data collection. In this study, an interval scale was used to calculate the data, and scoring techniques were used to measure the independent and dependent variables. An interval scale consists of four or more questions combined to form a score or value that represents an individual's characteristics. This study used a 5-point interval scale, as shown in the following table:

Table 2. Questionnaire Assessment Scores

Assessment	Score
Strongly Agree (SS)	5
Agree (S)	4
Neutral (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

RESULTS AND DISCUSSION

The subjects of this study involved MSMEs operating in the laundry service sector operating in Mendalo Darat and Mendalo Indah Villages, Jambi Luar Kota District. This area was chosen due to the significant expansion of the laundry business, in line with the growing demand from students and local residents. Based on field pre-research, 37 business owners participated as respondents. The main focus of this study was to analyze their perspectives and tendencies regarding the implementation of SAK EMKM in their business financial recording systems.

Respondent Characteristics

Respondent characteristics were used to determine the diversity of responses based on gender, education level, length of business operation, and recording method. These characteristics are expected to provide a clear picture of the respondents' conditions and their relationship to the research problem and objectives.

Table 3. Respondent Characteristics Based on Gender

Gender	Frequency	Percentage%
Man	4	10,81%
Woman	33	89,19%
Amount	**37**	**100%**

Source: Processed from primary data

Table 4. Respondent Characteristics Based on Education Level

Education	Frequency	Percentage%
SD/MI	-	-
SMP/MTS	6	16,22%
SMA/MA	12	32,43%
DIPLOMA	6	16,22%
BACHELOR(S1)	12	32,43%

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POSTGRADUATE	1	2,70%
Amount	**37**	**100%**

Source: Processed from primary data

Table 5. Respondent Characteristics Based on Length of Business

Length of Business	Freuency	Percentage%
<1 year	4	10,81%
1-3 year	12	32,44%
3-5 year	14	37,84%
>5 year	7	18,91%
Amount	**37**	**100%**

Table 6. Respondent Characteristics Based on Recording Method

Metode Pencatatan	Frequency	Percentage%
Manual Notes In Books	11	29,72%
Using Applications	14	37,84%
Using SAK EMKM	4	10,81%
Not Yet Recorded	8	21,63%
Amount	**37**	**100%**

Descriptive Analysis

Based on the collected responses from respondents, they were then analyzed to determine the results of the research management study on the research variables. The following presents the results of the descriptive analysis based on the respondents' answers to the statements in the questionnaire.

Minat (Variabel Y)

Table 7. Descriptive Results of Research Variables

Indicator	Mean	Information
I am curious to try to compile my laundry financial report using the SAK EMKM format.	**4,49**	**Very high**
I plan to start implementing SAK EMKM-based recording in the accounting period next month.	**4,41**	**Very high**
I have no hesitation in recommending the use of SAK EMKM to fellow entrepreneurs in Mendalo.	**4,54**	**Very high**

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I am willing to spend time if there is any socialization or training of SAK EMKM in the Mendalo Darat/Indah area.	**4,41**	**Very high**
I am confident that deciding to implement the EMKM SAK is the right step.	**4,49**	**Very high**
Average variable Total Y	**4,46**	**Very high**

Source: obtained from primary data, 2026

Based on the research results, there were 37 respondents who were MSME Laundry owners in Mendalo, the variable of interest in implementing SAK EMKM (Y) obtained an overall average value of 4.46. If referring to the score interpretation criteria, the value is in the range of 1.21 - 5.00 which is categorized as very high. This shows that laundry business owners in the Mendalo area have a very strong desire and willingness to start implementing accounting standards in their financial reporting. This high number indicates that respondents are not only aware, but already have a real intention to improve the quality of financial information in their businesses with the aim of improving the quality of their business financial information to be more measurable and accountable in accordance with the standards applicable to micro, small, and medium entities.

Perceived Benefits

Table 8. Descriptive Results of Research Variables.

Indicator	Mean	Information
I believe that implementing SAK EMKM can help me monitor the development of laundry business profits in a more measurable manner.	4,24	Very high
With the simple SAK EMKM format, the preparation of monthly financial reports can be completed more quickly.	4,54	Very high
Standard financial reports make it easier for me to determine business strategies (such as adding branches or promotions).	4,38	Very high
I feel that banks will find it easier to process capital applications if I have standard financial reports.	4,46	Very high
Standardized financial reports make my laundry business look more professional in the eyes of external parties (such as suppliers).	4,49	Very high

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Average variable Total X1	4,42	Very high

Source: obtained from primary data, 2026

Based on the perceived benefits variable (X1), an average score of 4.42 was obtained, which is classified as very high. This result indicates that laundry business owners strongly agree that the implementation of SAK EMKM will have a positive impact on the sustainability of their business. Respondents believe that by using accounting standards, they can obtain more accurate profit and loss information, facilitate access to financing from financial institutions, and assist in making strategic decisions for future business development. Although the regression test of this variable will later show different results, descriptively, awareness of the importance of the benefits of this standard is already very well embedded in business actors.

Facilities

The convenience variable (X2) is the variable with the highest average value compared to other variables, which is 4.49 or is in the very high category. This high perception of convenience is closely related to the characteristics of the respondents, where most of them have become familiar with technology through the use of cashier applications in their daily operations. This proves that for MSME laundry owners in Mendalo, SAK EMKM is not considered something complicated or burdensome. They feel that the steps in preparing simpler financial reports in SAK EMKM are not considered something complicated and burdensome. They feel that the steps in preparing simpler financial reports in SAK EMKM can be learned and practiced easily without requiring an in-depth accounting educational background. This sense of confidence in convenience is what makes the score on this variable the most dominant.

Table 9. Descriptive Results of Research Variables.

Indicator	Mean	Information
I feel that the recording steps in SAK EMKM are very simple for beginners to follow.	**4,46**	**Very high**
The basic concepts offered by SAK EMKM are not confusing for me who focuses on daily operations.	**4,41**	**Very high**
I find it easy to enter daily laundry transactions into the SAK EMKM report format.	**4,54**	**Very high**
The rules in the EMKM SAK are not rigid so they do not burden my daily business operations.	**4,46**	**Very high**

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I am confident that I can apply SAK EMKM even though I do not have an accounting education degree.	**4,62**	**Very high**
Average variable Total X2	**4,49**	**Very high**

Source: obtained from primary data

Understanding Accounting

Table 10. Descriptive Results of Research Variables

Indicator	Mean	Information
I understand that business capital must be recorded separately from personal spending needs.	4,57	Very high
I understand that every transaction must be recorded chronologically (in order) for financial reporting to be accurate.	4,43	Very high
I understand the usefulness of financial reports in assessing whether my business is growing or declining.	4,46	Very high
I am able to identify which expenses are business expenses (electricity, salaries) and which are investments (buying machines).	4,49	Very high
I always keep proof of transactions (notes/invoices) as the main basis for bookkeeping.	4,27	Very high
Average variable Total X3	**4,44**	**Very high**

Source**:** obtained from primary data

Based on Table 10, the accounting understanding variable obtained an average score of 4.44, which is also included in the very high category. This score reflects that respondents feel they have sufficient basic knowledge regarding the concepts of recording transactions, classifying accounts, and presenting simple financial statements. Although the majority of respondents have a secondary education background, their years of experience running a business and interacting with finances have made them feel they have a sufficient understanding of basic accounting processes. This high score indicates that laundry MSMEs independently feel capable of identifying each transaction that occurs and understanding how it affects their business's financial position.

Instrument validity test

The validity test in this study used SPSS software version 26. The validity test

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was used to determine whether each statement item could be declared valid or not. The test was conducted using product moment correlation analysis. The test criteria were carried out by comparing the product moment correlation value of each item in the r table. If the calculated r > r table then the instrument item is declared valid and vice versa if the calculated r < r table then the question item is disqualified. The results of the validity test can be seen in the following table:

Table 11. Validity test results

Variables	Statement Items	r Count	r Table	Information
Interest in SAK EMKM (Y)	Y.1	0.713	0.325	Valid
	Y.3	0.764	0.325	Valid
	Y.6	0.578	0.325	Valid
	Y.7	0.764	0.325	Valid
	Y.9	0.713	0.325	Valid
Perceived Benefits (X1)	X1.1	0.904	0.325	Valid
	X1.2	0.497	0.325	Valid
	X1.3	0.541	0.325	Valid
	X1.4	0.904	0.325	Valid
	X1.5	0.904	0.325	Valid
Facilities (X2)	X2.1	0.904	0.325	Valid
	X2.2	0.497	0.325	Valid
	X2.3	0.541	0.325	Valid
	X2.4	0.904	0.325	Valid
	X2.5	0.904	0.325	Valid
Accounting Understanding (X3)	X3.1	0.541	0.325	Valid
	X3.2	0.497	0.325	Valid
	X3.3	0.904	0.325	Valid
	X3.4	0.904	0.325	Valid
	X3.5	0.904	0.325	Valid

Source: obtained from primary data, 2026.

Based on Table 11 above, it can be seen that all statement items for the variables Interest in Implementing Sak Emkm (Y), Perceived Benefits (X1), Ease (X2), and Understanding of Accounting (X3) have a calculated r value greater than the table r value (0.325). In addition, the significance value (Sig. 2-tailed) for all statement items shows a value below 0.05. This indicates that all statement instruments used in this study are valid and can be used for data collection and further research analysis.

Reliability Test

Reliability is a measure of the internal consistency of a construct's indicators, indicating the degree to which each indicator represents a common construct/latent factor. In other words, it describes how specific factors contribute to explaining a common phenomenon. Cronbach's alpha analysis is used to test reliability. The threshold value used to assess an acceptable level of reliability is 0.6. The results of the reliability test are shown in the following table:

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Online ISSN: 2655-6359, Print ISSN: 2656-436X
DOI: https://doi.org/10.36085/jam-ekis

Table 12. Reliability test results

Research Variables	Cronbach's Alpha	Minimum Limit	Information
Perceived Benefits (X1)	0,643	0,6	Reliable
Facilities (X2)	0,695	0,6	Reliable
Understanding Accounting	0,751	0,6	Reliable
Interest in Implementing MSME SAK (Y)	0,751	0,6	Reliable

Based on table 12 above, it can be seen that the results of the reliability test for all research variables show a value*Cronbach's Alpha* which is greater than 0.60. The perceived usefulness variable has a value of 0.643, the ease variable is 0.695, the accounting understanding variable is 0.751, and the interest in implementing SAK EMKM is 0.751. Therefore, each statement item in the questionnaire used for each variable in this study is reliable or consistent. Thus, this instrument can be trusted to be used as a data collection tool in research on the interest in implementing SAK EMKM in Laundry Businesses in Mendalo Darat and Mendalo Indah Villages.

Classical Assumption Test and Normality Test

The classical assumption test is used to ensure that the conclusions obtained do not produce biased values. The classical assumption tests in this study include the normality test, multicollinearity test, and heteroscedasticity test. Meanwhile, the normality test aims to determine whether the confounding variables or residuals in the regression model have a normal distribution. A good regression model is one with a normal or near-normal data distribution. The normality test uses the t test.*Kolomogorov Smirnov*with the condition that if the Asymp.Sig.2-tailde value>0.05, then the data is normally distributed.

Table 13. Results of normality test.
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		37
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.90609818
Most Extreme Differences	Absolute	.075
	Positive	.075
	Negative	-.068
Test Statistic		.075
Asymp. Sig. (2-tailed)		.200[c,d]

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a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: obtained from primary data, 2026.

Based on table 13 above, the results of the normality test show an Asymp.Sig.(2-tailed) value of 0.200. Because the significance value is greater than 0.05, it can be concluded that the residual values in this regression model are normally distributed and the normality assumption has been met.

Multicollinearity Test

A multicollinearity test is performed to determine whether a regression model detects correlation between independent variables. A good regression model should have no correlation between independent variables. Prerequisites are a tolerance value >0.10 and a VIF value <10.

Table 14. Results of multicollinearity test.

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Perception of Benefits	.716	1.397
	Convenience	.698	1.433
	Understanding Accounting	.727	1.376

a. Dependent Variable: Minat Implementasi SAK EMKM

Source: obtained from primary data, 2026.

Based on Table 14, it can be seen that all independent variables in this study have a tolerance value greater than 0.10 and a VIF value far below 10. Specifically, the convenience variable (X2) has the highest VIF value of 1.433, but this figure still meets the criteria for being free from multicollinearity. This indicates that the independent variables (perceived benefits, convenience, and accounting understanding) are not strongly correlated with each other, so that each variable truly stands alone in explaining the dependent variable.

Heteroscedasticity test

The heteroscedasticity test aims to test whether there is inequality in the variance of the residuals from one observation to another in the regression model. A good regression model is one that does not exhibit heteroscedasticity. This study uses*glazier*with the criteria if the significance value of the independent variable is*absolute residual* greater than 0.05, then the model is free from heteroscedasticity symptoms. The following table shows the results of the heteroscedasticity test:

Table 15. Results of heteroscedasticity test.

Coefficients[a]

Model	Collinearity Statistics

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		Tolerance	VIF
1	Perception of Benefits	.716	1.397
	Convenience	.698	1.433
	Understanding Accounting	.727	1.376

a. Dependent Variable: Minat Implementasi SAK EMKM

Source: obtained from primary data, 2026.

Based on table 15 above, the test results*Gleyser*The results indicate that the significance values of the three independent variables are above 0.05. Since all significant values are >0.05, it can be concluded that there is no heteroscedasticity in this regression model, making the model suitable for predicting interest in implementing the EMKM SAK.

Multiple linear regression analysis

Multiple linear regression analysis was used in this study to test the previously proposed hypotheses. This test will determine the direction and magnitude of the partial and simultaneous influence of the independent variables on the dependent variable. The results of data processing using SPSS software to determine the regression model in this study are as follows:

Table 16. Results of regression testing with SPSS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.129	2.768		2.576	.015
	Perception of Benefits	.184	.122	.223	1.511	.140
	Convenience	.028	.112	.037	.247	.806
	Understanding Accountancy	.466	.124	.550	3.757	.001

a. Dependent Variable: Interest in Implementing SAK EMKM

Source: regression data, 2026

Based on the results of data processing in the table above, a multiple linear regression equation can be compiled as follows:

Y=7.129 (a) + 0.184 (X1) + 0.028 (X2) + 0.466 (X3) + a

This equation can be interpreted as follows:

1. The constant of 7.129 shows that if the variables of perceived benefits (X1), Ease (X2), and Accounting Understanding (X3) have a constant value or zero, then the value of interest in implementing SAK EMKM (Y) is 7.129 units.
2. The regression coefficient of the perceived benefits variable (X1) is 0.184, indicating a positive influence. This means that every one-unit increase in the perceived benefits variable will increase interest in implementing the EMKM SAK by 0.184, assuming other variables remain constant.
3. The regression coefficient for the convenience variable (X2) is 0.028, indicating a positive level. This means that every one-unit increase in the convenience variable will increase interest in implementing the EMKM SAK

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by 0.028, assuming the variables remain constant.

4. The regression coefficient of the accounting understanding variable (X3) of 0.466 indicates a positive influence. This means that every one-unit increase in the accounting understanding variable will significantly increase the interest in implementing the EMKM SAK by 0.466, assuming other variables remain constant.

Hypothesis Testing
Partial test (t-test)

The t-test is used to determine the effect of each independent variable individually on the dependent variable. Based on Table 4.13, the results of the hypothesis testing are as follows:

Table 17. Results of the t-test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.129	2.768		2.576	.015
	Perception of Benefits	.184	.122	.223	1.511	.140
	Convenience	.028	.112	.037	.247	.806
	Understanding Accountancy	.466	.124	.550	3.757	.001

a. Dependent Variable: Interest in Implementing SAK EMKM

1. The influence of perceived benefits on the interest in implementing SAK EMKM (Y), the t-test results show that the t-value is 1.511 with a significance level of 0.14. Because the significance value is greater than 0.05, H1 is rejected, which means that perceived benefits do not have a significant effect on the interest in implementing SAK EMKM partially.
2. The effect of convenience (X2) on the interest in implementing SAK EMKM (Y), the t-test results show a t-value of 0.247 with a significance level of 0.806. Because the significance value is greater than 0.05, H2 is rejected, which means that convenience does not have a significant effect on the interest in implementing SAK EMKM partially.
3. The influence of accounting understanding (X3) on implementation interest (Y), the t-test results show a t-value of 3.357 with a significance level of <0.0001. Because the significance value is smaller than 0.05, H3 is accepted, which means that accounting understanding has a positive and significant effect on the demand for implementation of SAK EMKM partially.

Simultaneous significance test (F test)

Table 18. Results of the f test

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ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.011	3	9.337	10.425	.000[b]
	Residual	29.557	33	.896		
	Total	57.568	36			

a. Dependent Variable: Interest in Implementing SAK EMKM
b. Predictors: (Constant), Accounting Understanding, Perceived Benefits, Convenience

The f-test is used to determine whether the independent variables simultaneously have an influence on the dependent variable. Based on the data processing results, a significance value of 0.001 was obtained. Because the significance value is much smaller than 0.05, it can be concluded that the variables of perceived usefulness, ease of use, and accounting understanding simultaneously have a significant influence on the interest in implementing SAK EMKM in laundry MSMEs in Mendalo. This indicates that the regression model used is feasible (*fit)* to explain the dependent variable.

Coefficient of Determination (R^2)

Table 19. Results of determination test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.698[a]	.487	.440	.946

a. Predictors: (Constant), Accounting Understanding, Perceived Benefits, Convenience

Based on the results of the analysis, the value *R square* The obtained value is 0.487. This shows that the variables of perceived benefits, ease, and accounting understanding together are able to explain the variation in the variable of interest in implementing SAK EMKM by 48.7%, while the remaining 51.3% is explained by other variables outside the research model.

DISCUSSION

The Influence of Perceived Benefits on Interest in Implementing MSME SAK

Based on the test results, it was found that the perceived benefits variable had a significant value of 0.140 > 0.05, which means that the perceived benefits did not have a significant positive effect on the interest of laundry MSMEs in implementing SAK EMKM. This finding indicates that although respondents understand the theoretical usefulness of financial reports, this has not been a strong impetus to change the way they manage business finances. Although theoretically, Kasmir explained that financial reports are useful for decision making and performance evaluation. However, the results of this study indicate that these theoretical benefits have not been directly felt by laundry business owners. This is in line with research conducted by Putri and Hafsah, which revealed that perceptions regarding the preparation of financial reports often do not

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DOI: https://doi.org/10.36085/jam-ekis

directly impact the interest in using accounting information if business owners feel that the information is not yet an urgent need for their daily operations (Putri 2024). Furthermore, Mahemba and Respati's research found variations in results, where perceived benefits were not always linear with performance or interest if the system offered was not considered a primary need for a particular business scale.**in** (Mahemba 2018). In addition, this is also supported by the TAM (technology acceptance model) theory developed by Davis, where the perception of benefits may not have an impact on interest if users feel the benefits are not relevant to their current pressing needs (Jogianto 2007). And the scale The results of this study show differences *(research gap)*This is in line with the findings of Rusfiandy, Afifudin, and Nandiroh, who stated that the usefulness variable significantly influences the implementation of SAK EMKM in MSMEs in Lowokwaru District, Malang. This difference in results is influenced by differences in regional characteristics and business scale(Rusfiandy 2024). Rusfiandy et al. (2024) studied MSMEs in urban areas, where business competition is more intense, necessitating formal financial reports for access to capital and professionalism (Rusfiandy 2024). Conversely, laundry businesses in Mendalo Village operate more on a micro-scale, specifically targeting students. Therefore, they have not yet perceived the importance of the MSME SAK as a primary need for daily operations. This emphasizes that the perception of benefits is not universal, but rather highly dependent on the context of the business environment in which the business operates.

The Influence of Ease of Use on Interest in Implementing MSME SAK

The results of the study indicate that the ease variable has a significant value of 0.806 > 0.05 so it can be concluded that ease does not significantly influence the interest in implementing SAK EMKM. Conceptually, the Indonesian Accounting Association through SAK EMKM has designed this standard with the principle of simplicity so that micro entities can prepare financial reports without heavy technical burdens. However, findings in the field prove that this "simplified" standardization is still not strong enough to encourage business actors' interest if they still face other operational obstacles(“Ikatan Akuntansi Indonesia, Standar Akuntansi Indonesia, 2016) The author argues that for MSME laundry operators in Mendalo, the main obstacle is not the "difficulty or ease" of the accounting system, but rather the allocation of time and priorities. Although IAI stated that SAK EMKM is easy, for business owners who have to divide their time between washing, ironing, serving customers, and taking care of household needs, even the smallest financial recording action is still considered an expensive "time cost". The difference between this study's findings and those of Rusfiandy et al., who found a significant influence lies in ecosystem demands. The MSMEs in Malang studied by Rusfiandy et al. operate within a more structured and digitally-ready business ecosystem, making system convenience an effective trigger (Rusfiandy, 2024). Conversely, in Mendalo, the micro-traditional business ecosystem makes business owners feel that "convenience" is merely a label; in essence, it still takes time they don't have. This aligns with Aditya's findings, which emphasize that limited operational time is a greater barrier than mere technical accounting difficulties (Rizki 2026). Therefore, no matter how simple a standard is, interest in implementation will not arise if business owners do not yet perceive financial reporting as an integral part of their business continuity.

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The Influence of Accounting Understanding on Interest in Implementing MSME SAK

Unlike the previous two variables, the accounting understanding variable showed a positive and significant influence with a significance value of 0.001 < 0.05. This proves that internal factors of business actors, namely the level of literacy and understanding of accounting logic, are key variables that drive their interest in implementing SAK MSME. Theoretically, this is in line with Warren et al., who asserted that the basis of an accounting system is an individual's ability to identify, record, and communicate economic transactions logically (Warren, n.d.) Without this foundational understanding, no matter how sophisticated accounting tools or standards are, they cannot be effectively implemented. This study's findings align with those of Ningrum et al. and Santiago, who emphasized that business actors' understanding is key (Santiago 2021). Without adequate financial literacy and logical accounting, the ease and benefits offered by standards will fail to generate real interest in implementation. This demonstrates that for MSME laundry businesses in Mendalo, improving human resource capacity through accounting understanding is far more crucial than simply simplifying the accounting it self.

CONCLUSION

Based on the results of research and discussion regarding the influence of Perceived Benefits, Ease, and Understanding of Accounting on the interest in implementing SAK EMKM in Laundry MSMEs in Mendalo, the following conclusions can be drawn:

1. Perceived benefits did not significantly influence intention to implement SAK EMKM. This indicates that while financial reports theoretically serve as a performance evaluation tool, laundry businesses have not yet perceived these benefits as a pressing need that could impact their daily operations.
2. Ease of Use did not significantly influence the intention to implement the EMKM SAK. Although the EMKM SAK was designed by the Indonesian Institute of Accountants (IAI) as a concise and explicit standard, this ease of use factor was not strong enough to drive implementation interest due to the constraints of limited human resources and busy operational hours faced by business owners.
3. Accounting understanding has a positive and significant impact on interest in implementing SAK for MSMEs. This finding demonstrates that mastering basic competencies in identifying and recording transactions is key. The higher the level of financial literacy and accounting understanding of business owners, the greater their interest in implementing formal accounting standards in their businesses.
4. Simultaneously, perceived usefulness, ease of use, and accounting understanding significantly influence the intention to implement SAK EMKM. These results demonstrate the feasibility of this research model and demonstrate that the combination of a good understanding and positive perception of the standards will create a strong collective impetus for MSMEs to implement financial governance

changes.

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