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The Effect of Accounting Understanding and Business Size on the Preparation of MSME Financial Statements Based on SAK EMKM with Educational Level as a Moderating Variable

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Abstract

This study examines the effect of accounting understanding and business size on the preparation of micro, small, and medium enterprise (MSME) financial statements based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), with educational level as a moderating variable. A quantitative survey was conducted among 94 MSME owners in Kuningan Barat, Mampang Prapatan, South Jakarta, who had performed financial recording. Data were collected through questionnaires and analyzed using multiple linear regression and moderated regression analysis (MRA). The instrument met validity and reliability requirements, and the regression model passed normality, multicollinearity, and heteroskedasticity tests. Accounting understanding has a positive and significant effect on SAK EMKM-based financial statement preparation ($p = 0.0008$). Business size has a positive but insignificant effect ($p = 0.8631$). Educational level does not moderate the effect of accounting understanding ($p = 0.2055$) or business size ($p = 0.8198$). The moderated model explains 84.4% of the variation in financial statement preparation. The findings indicate that accounting understanding has a significant influence on the preparation of financial statements based on SAK EMKM, whereas business size and formal educational level are not determining factors. Therefore, enhancing accounting understanding and consistently applying financial record-keeping practices are essential to ensure that financial statements prepared in accordance with SAK EMKM are more complete, accurate, and compliant with the applicable standards.

Keywords: accounting understanding; business size; educational level; MSMEs; SAK EMKM; financial statements

BACKGROUND

MSMEs play a central role in employment, household income, and local economic activity, yet many business owners still use informal records that do not provide reliable information for planning, financing, or performance evaluation. The Indonesian Financial Accounting Standards Board issued SAK EMKM as a simplified reporting framework for entities without significant public accountability. Under this standard, a complete set of statements comprises a statement of financial position, an income statement, and notes to the financial statements.

The usefulness of SAK EMKM depends on the ability of MSME owners to recognize transactions, maintain supporting documents, record accounts, and transform records into financial statements. Accounting understanding is therefore expected to strengthen reporting capability. Business size may also matter because larger operations generally involve more transactions, employees, capital, and external financing needs, which can increase demand for formal reporting. However, empirical evidence remains mixed: some studies find that business scale encourages standards-based reporting, while others show that commitment, literacy, and assistance are more decisive.

Educational level may shape an owner's capacity to absorb accounting knowledge and respond to increasing business complexity. Formal education, nevertheless, is not identical to accounting competence. Owners from different educational backgrounds may acquire relevant skills through experience, short courses, digital learning, and mentoring. This study addresses these competing explanations by testing whether educational level strengthens the effects of accounting understanding and business size on SAK EMKM-based reporting.

Research conducted by Nurohmah (2023), Zahroh & Rosdiana (2024), Ningsih et al. (2025), and Amanda et al. (2025) shows that accounting understanding has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM. A higher level of accounting understanding leads to better preparation of financial statements in accordance with the applicable standards. However, these results differ from research conducted by Manalu et al. (2023), Parmawati et al. (2024), Patmawati et al. (2024), and Purwanto & Wuryandari (2024), which showed that accounting understanding has a positive but not significant effect on the preparation of MSME financial statements based on SAK EMKM. This indicates that accounting understanding alone does not necessarily ensure the preparation of financial statements in accordance with the applicable standards.

Research conducted by Andari et al. (2022), Manan & Rahmadhani (2024), Notoatmojo et al. (2024), and Pramudita & Firdarini (2025) showed that business size has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM. The larger the business size, the greater the need to prepare financial statements in accordance with SAK EMKM. However, these results differ from studies conducted by Aresteria & Apip (2023), Ahmad

& Yandari (2024), Wijayanti & Wulandari (2024), and Puspitasari dkk. (2026) which showed that business size has a positive but not significant effect on the preparation of MSME financial statements based on SAK EMKM. This indicates that business size alone does not necessarily ensure the preparation of financial statements in accordance with SAK EMKM.

Research conducted by Putri & Carolina (2023), Periska et al. (2024), and Pradewi et al. (2026) showed that educational level moderates the effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM. A higher educational level strengthens the effect of accounting understanding on financial statement preparation. However, these results differ from studies conducted by Meidawati et al. (2024), Nainggolan et al. (2025), and Faiz & Zulkifli (2026) which showed that educational level does not moderate the effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM. This indicates that educational level does not determine the ability to prepare financial statements in accordance with SAK EMKM.

Research conducted by Maulana & Sani (2024), Naibaho et al. (2024), and Notoatmojo et al. (2024) showed that educational level moderates the effect of business size on the preparation of MSME financial statements based on SAK EMKM. The effect of business size on financial statement preparation is stronger at higher educational levels. However, these results differ from studies conducted by Winarso & Yuniarto (2023), P. Putri & Merliana (2024), and Nata et al. (2025) which showed that educational level does not moderate the effect of business size on the preparation of MSME financial statements based on SAK EMKM. These findings indicate that the effect of business size on financial statement preparation does not depend on educational level.

THEORETICAL FRAMEWORK AND HYPOTHESES

Decision usefulness theory

Decision usefulness theory, introduced by George J. Staubus, explains that accounting information should possess qualitative characteristics, namely relevance, faithful representation, understandability, and comparability, in order to be useful for decision-making. The theory emphasizes the importance of preparing financial statements in accordance with applicable accounting standards to produce high-quality information, facilitate access to financing, improve financial management efficiency, and enhance the confidence of external stakeholders. Therefore, decision usefulness theory provides a relevant theoretical foundation for this study in explaining the importance of preparing MSME financial statements based on SAK EMKM.

Accounting understanding enables MSME owners to understand and apply the provisions of SAK EMKM in preparing financial statements, thereby improving the quality of financial reporting. Research conducted by Nurohmah (2023), Zahroh & Rosdiana (2024), Ningsih et al. (2025), and Amanda et al. (2025) shows that accounting understanding has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM. Business size reflects the operational scale of MSMEs, which influences the need for financial information and the ability to implement SAK EMKM in the preparation of financial statements. Research conducted by Andari et al. (2022), Manan & Rahmadhani (2024), Notoatmojo et al. (2024), and Pramudita & Firdarini (2025) showed that business size has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM.

Educational level may influence MSME owners' ability to understand and apply accounting knowledge, thereby potentially strengthening the effect of accounting understanding on the preparation of financial statements based on SAK EMKM. Research conducted by Putri & Carolina (2023), Periska et al. (2024), and Pradewi et al. (2026) showed that educational level moderates the effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM. Educational level may enhance MSME owners' ability to manage business operations and financial activities, thereby potentially strengthening the effect of business size on the preparation of financial statements based on SAK EMKM. Research conducted by Maulana & Sani (2024), Naibaho et al. (2024), and Notoatmojo et al. (2024) showed that educational level moderates the effect of business size on the preparation of MSME financial statements based on SAK EMKM.

Code	Hypothesis
H1	Accounting understanding has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM
H2	Business size has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM
H3	Educational level moderates the effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM
H4	Educational level moderates the effect of business size on the preparation of MSME financial statements based on SAK EMKM

METHOD

This study employed a quantitative descriptive approach using a survey method with questionnaire distribution. The target population consisted of 124 active MSMEs in Kuningan Barat, Mampang Prapatan, South Jakarta, registered under the Jakpreneur program of Mampang Prapatan District, and had participated in training or maintained financial records. The sample was selected using simple random sampling, resulting in 94 MSMEs.

Variable	Measurement
Preparation of MSME financial statements based on SAK EMKM (Y)	Six Likert-scale items covering the statement of financial position, income statement, and notes to the financial statements.
Accounting understanding (X1)	Six Likert-scale items covering transactions, source documents, accounting stages, recording, financial statement preparation, and the application of accounting standards.
Business size (X2)	Ordinal indicators based on business capital, annual sales, and number of employees.
Educational level (Z)	Ordinal scores: 1 = basic education, 2 = secondary education, and 3 = higher or professional education.

Validity was assessed using item-total correlations, while reliability was evaluated using Cronbach's alpha. Classical assumption tests included the Jarque–Bera normality test, variance inflation factor test, and Glejser heteroskedasticity test. Multiple linear regression was used to estimate the direct effects, while MRA incorporated educational level and two interaction terms. Hypotheses were tested at a significance level of $\alpha = 0.05$.

The moderated regression equation was: $Y = 4.785 + 0.595X_1 + 0.534X_2 - 2.027Z + 0.094(X_1Z) + 0.270(X_2Z) + e$.

RESULTS

Respondent profile

Characteristic	Category	Frequency	Percentage
Gender	Male	46	48.94%
	Female	48	51.06%
Education	Basic	4	4.26%
	Secondary	68	72.34%
	Higher/professional	22	23.40%
Business field	Culinary	41	43.63%
	Trade	31	32.98%
	Services	14	14.89%
	Other fields	8	8.50%

The respondents had a nearly balanced gender composition. Most respondents had secondary education and operated culinary or trading businesses. All respondents were classified as micro enterprises based on business capital and annual sales; based on the number of employees, 86 enterprises were categorized as micro and 8 enterprises as small. The limited variation in business size is important to consider when interpreting the insignificant effect of business size.

Descriptive statistics and instrument quality

Variable	Minimum	Maximum	Mean	Std. dev.
Preparation of MSME financial statements based on SAK EMKM	14.00	30.00	21.15	3.81
Accounting understanding	13.00	30.00	21.47	3.81
Business size	3.00	4.00	3.08	0.28
Educational level	1.00	3.00	2.19	0.49

All twelve Likert-scale items were declared valid, with item correlation coefficients (r-calculated) ranging from 0.795 to 0.943, exceeding the r-table value of 0.202. Cronbach's alpha values were 0.919 for the preparation of MSME financial statements based on SAK EMKM and 0.921 for accounting understanding, indicating strong internal consistency. The normality test probability was 0.143; the VIF value was 1.081; and the Glejser test probability was 0.172. These results support the use of regression analysis in this study.

Hypothesis testing

Effect	Coefficient	p-value	Decision
Accounting understanding → Preparation of MSME financial statements based on SAK EMKM	0.595	0.0008	Significant; H1 supported
Business size → Preparation of MSME financial statements based on SAK EMKM	0.534	0.8631	Not significant; H2 rejected
Accounting understanding × Educational level	0.094	0.2055	Not moderate; H3 rejected
Business size × Educational level	0.270	0.8198	Not moderate; H4 rejected

The moderated model has an Adjusted R^2 value of 0.844. Accounting understanding is the only tested predictor that has a statistically significant partial effect. The positive coefficients of business size and both interaction terms cannot be interpreted as reliable effects because their respective p-values are above 0.05.

DISCUSSION

The effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM

The results indicate that accounting understanding has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM. This means that the better the accounting understanding possessed by MSME owners, the better their ability to prepare financial statements in accordance with SAK EMKM. This understanding includes the ability to comprehend and apply the accounting process, from transaction recording to financial statement preparation. These results are supported by Zahroh & Rosdiana (2024), Nurohmah (2023), Ningsih et al. (2025), and Amanda et al. (2025).

The effect of business size on the preparation of MSME financial statements based on SAK EMKM

The results indicate that business size has a positive but not significant effect on the preparation of MSME financial statements based on SAK EMKM. This means that the size of a business does not necessarily determine the ability of MSME owners to understand and prepare financial statements based on SAK EMKM. This indicates that an increase in business size does not directly reflect an improvement in the ability to prepare financial statements based on SAK EMKM. These results are supported by Aresteria & Apip (2023), Ahmad & Yandari (2024), Wijayanti & Wulandari (2024), and Trisnadi (2025).

Educational level moderates the effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM

The results indicate that educational level does not moderate the effect of accounting understanding on the preparation of MSME financial statements based on SAK EMKM. This means that MSME owners with good accounting understanding are still able to prepare financial statements based on SAK EMKM regardless of their educational level. Conceptually, educational level refers to the formal education attained by an individual, which plays a role in improving the ability to understand and process information. These results are supported by Meidawati et al. (2024), Nainggolan et al. (2025), and Faiz & Zulkifli (2026).

Educational level moderates the effect of business size on the preparation of MSME financial statements based on SAK EMKM

The results indicate that educational level does not moderate the effect of business size on the preparation of MSME financial statements based on SAK EMKM. This means that an increase in business size does not automatically improve MSME owners' ability to prepare financial statements based on SAK EMKM, even when supported by a higher educational level. Conceptually, educational level refers to the formal education attained by an individual, which may influence the ability to receive, understand, and process information. These results are supported by Winarso & Yuniarto (2023), P. Putri & Merliana (2024), and Nata et al. (2025).

CONCLUSION AND IMPLICATIONS

The results indicate that accounting understanding has a positive and significant effect on the preparation of MSME financial statements based on SAK EMKM, while business size has a positive but not significant effect. Educational level does not moderate the effect of accounting understanding or business size on the preparation of MSME financial statements based on SAK EMKM. This indicates that accounting understanding plays an important role in supporting the preparation of financial statements based on SAK EMKM, while business size and formal educational level have not been determining factors in this study.

The implications of this study indicate that MSME owners need to possess adequate accounting understanding and the ability to prepare financial statements based on SAK EMKM, as well as apply consistent financial recording practices to produce more accurate and useful financial information for business decision-making. Government institutions and MSME support organizations have a role in providing educational programs, training, and assistance related to the preparation of financial statements based on SAK EMKM, particularly in helping MSME owners understand the process from transaction recording to financial statement presentation.

This study has limitations related to the research variables, which were limited to accounting understanding, business size, and educational level, the use of questionnaires that relied on respondents' perceptions, and the research scope that only covered MSMEs in Kuningan Barat. In addition, the study did not include medium enterprises and did not explore contextual factors affecting the preparation of MSME financial statements based on SAK EMKM in depth. Future researchers are encouraged to develop this study by adding other variables that may influence the preparation of MSME financial statements based on SAK EMKM, expanding the research scope by involving MSMEs from various business categories to obtain more diverse results, and applying other research methods to provide more comprehensive findings.

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