



The Effects of Education Level and Accounting Understanding on SAK EMKM-Based Financial Record-Keeping among Tanjungmekar MSMEs

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Abstract. Financial record-keeping among micro, small, and medium enterprises (MSMEs) remains an important issue because simple and inconsistent records can limit the usefulness of financial information for business decisions and access to financing. This study examines the effects of education level and accounting understanding on financial record-keeping practices based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs in Tanjungmekar Village. A quantitative causal-associative design was used. Data were collected from 68 MSME owners selected from a population of 217 business units using the Slovin formula and analyzed with multiple linear regression in SPSS. The results show that education level has a positive but statistically insignificant effect on SAK EMKM-based financial record-keeping ($B = 4.281$; $p = 0.081$). Accounting understanding has a positive and significant effect ($B = 1.219$; $\beta = 0.625$; $p < 0.001$). Simultaneously, both predictors are significant ($F = 35.551$; $p < 0.001$) and explain 52.2% of the variance in financial record-keeping practices. These findings indicate that practical accounting competence is more decisive than formal education alone. Continuous, practice-oriented accounting training and mentoring are therefore recommended to strengthen MSME financial administration and SAK EMKM implementation.

Keywords: Accounting Understanding; Education Level; Financial Record-Keeping; MSMEs; SAK EMKM

1. INTRODUCTION

Micro, small, and medium enterprises (MSMEs) occupy an important position in Indonesia's economic structure. The government reports that the number of MSMEs has exceeded 64 million business units, contributing more than 60% of gross domestic product and absorbing nearly 97% of the national workforce (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2025). This scale of contribution makes the quality of MSME governance relevant not only to business owners but also to local and national economic stability. One frequently overlooked foundation of sound governance is orderly financial record-keeping, because business owners require information on revenue, costs, assets, liabilities, and business results to evaluate performance and make business decisions (Tambunan, 2021; Jayanti et al., 2023).

SAK EMKM was developed to provide a simpler financial reporting framework for micro, small, and medium entities. The standard emphasizes the presentation of a statement of financial position, an income statement, and notes to the financial statements, while also requiring a clear separation between business transactions and the owner's personal interests (Ikatan Akuntan Indonesia [IAI], 2018). In practice, implementation of this standard remains uneven. Studies of various MSMEs show that record-keeping is often limited to cash inflows and outflows, while preparation of statements of financial position and notes to financial statements has not yet become routine (Lestari & Priantilianingtiasari, 2023; Aini et al., 2025).

This condition indicates that the availability of a standard does not automatically produce record-keeping behavior that complies with the standard.

MSME owners' ability to implement financial record-keeping is influenced by the quality of their human resources. Education level may shape the ability to receive information, think systematically, and understand administrative procedures. Several studies have found that education is positively associated with the implementation or quality of SAK EMKM-based reporting (Darmansyah et al., 2022; Periska et al., 2024; Cahyaningtyas & Witono, 2025). Other findings, however, indicate that formal education is not always a determining factor, particularly when business owners acquire skills through experience, socialization, technology, or nonformal learning (Winarso & Yuniarto, 2023). These inconsistent findings suggest that the effect of education needs to be examined across different MSME contexts.

In addition to formal education, accounting understanding is directly related to the ability to recognize transactions, record them, classify them, summarize them, and present financial information. Adequate knowledge helps business owners transform transaction activities into information that can be used to assess profit, financial position, and capital needs. Previous studies consistently indicate that accounting understanding contributes to SAK EMKM implementation, either directly or together with factors such as socialization and business readiness (Oktavia & Masdiantini, 2023; Prihastuti & Sukri, 2024; Wijaya et al., 2025). Accordingly, accounting understanding is expected to be more closely related to record-keeping behavior than general indicators of formal education.

A similar phenomenon is found among MSMEs in Tanjungmekar Village. Village records show 217 MSME units distributed across Muhara, Jamanis, and Rajamandala hamlets. Preliminary observations indicated that some business owners did not keep records routinely, still relied on memory, or maintained only simple records that had not yet referred to SAK EMKM. This situation is important because MSMEs without structured records face greater difficulty separating personal and business finances, objectively assessing business performance, and providing information required by financing institutions. Research on record-keeping at the village level is also relevant because limited access to training and mentoring may widen the gap between accounting standards and everyday business practices.

The novelty of this study lies in positioning financial record-keeping practices as the primary outcome, rather than focusing only on the quality of final financial statements or the general level of standard implementation. Record-keeping is an upstream stage that determines whether financial statements can be prepared reliably; weaknesses at this stage will carry over into subsequent reporting processes. This study also simultaneously examines formal education

and accounting understanding among rural MSMEs, allowing an assessment of whether educational attainment or technical competence is more dominant in explaining record-keeping behavior. Based on this gap, the study aims to analyze the partial and simultaneous effects of education level and accounting understanding on SAK EMKM-based financial record-keeping practices among MSMEs in Tanjungmekar Village.

2. THEORETICAL REVIEW

Theory of Planned Behavior and Financial Record-Keeping Practices

The Theory of Planned Behavior (TPB) explains that behavior is influenced by intention, which is formed by attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In the MSME context, financial record-keeping is a management behavior that requires a belief that record-keeping is beneficial, environmental encouragement, and a perception that the business owner is capable of performing it. Accounting understanding is particularly related to perceived behavioral control because mastery of procedures strengthens business owners' confidence in identifying, recording, classifying, summarizing, and reporting transactions. Formal education may shape cognitive capacity and attitudes toward the importance of administration, but its effect on actual behavior still depends on practical knowledge and business experience.

Education Level

Education level in this study refers to the highest level of formal education completed by the MSME owner. Education can broaden the ability to understand information and develop systematic thinking patterns; therefore, theoretically, business owners with higher educational attainment may have a greater capacity to understand financial procedures. Empirical evidence, however, remains mixed. Darmansyah et al. (2022), Fani Riyanto and Rapina (2023), and Cahyaningtyas and Witono (2025) found a positive effect of education on the quality or implementation of financial reporting. In contrast, Winarso and Yuniarto (2023) reported that education level did not affect SAK EMKM implementation, whereas accounting understanding did. These differences indicate that formal education may serve as basic human capital, but it is not the only source of record-keeping capability.

Accounting Understanding

Accounting understanding describes the ability of business owners to comprehend accounting processes and apply them to business transactions. The indicators in this study include understanding transaction identification, recording, classification, summarization, and reporting. A number of studies show that this variable has a strong relationship with SAK

EMKM implementation. Oktavia and Masdiantini (2023) found that accounting understanding affected SAK EMKM implementation, while Prihastuti and Sukri (2024) showed that accounting understanding and socialization jointly explained variation in standard implementation. Similar findings were reported by Alayubi and Triyanto (2022) and Periska et al. (2024). Conceptually, therefore, better accounting understanding should increase MSME owners' ability to maintain financial records correctly and consistently.

SAK EMKM and Financial Record-Keeping Practices

SAK EMKM provides a financial presentation framework adapted to the characteristics of micro, small, and medium entities (IAI, 2018). In this study, financial record-keeping practices are operationalized through five aspects: separation of personal and business finances, recording business transactions, preparation of a statement of financial position, preparation of an income statement, and provision of notes to financial statements. These practices form the foundation for information quality and access to financing. Recent studies show that limited accounting literacy and unstructured record-keeping remain important barriers, whereas training, mentoring, and digitalization can improve business owners' skills (Watulfa & Fithria, 2025; Sitorus & Aliah, 2026; Ekapraja et al., 2026).

Hypothesis Development

Based on TPB and previous empirical findings, this study tests three expectations. First, education level is expected to have a positive effect on SAK EMKM-based financial record-keeping practices because education increases the capacity to receive and process information. Second, accounting understanding is expected to have a positive effect because technical knowledge directly supports recording and reporting processes. Third, education level and accounting understanding are expected to simultaneously affect financial record-keeping practices. This simultaneous relationship is relevant because education may provide general capabilities, whereas accounting understanding provides more specific competencies for applying the standard.

3. RESEARCH METHOD

This study employed a quantitative approach with a causal-associative design to examine the effects of education level (X1) and accounting understanding (X2) on SAK EMKM-based financial record-keeping practices (Y). The study was conducted among MSME owners in Tanjungmekar Village, Jamanis District, Tasikmalaya Regency, from April to July 2026. The location was selected based on preliminary findings indicating that record-keeping practices in some MSMEs were still simple, irregular, or not yet aligned with SAK EMKM.

The study population consisted of 217 MSMEs recorded in Tanjungmekar Village, including 56 units in Muhara Hamlet, 124 units in Jamanis Hamlet, and 37 units in Rajamandala Hamlet. The sample size was calculated using the Slovin formula with a 10% margin of error, resulting in 68 respondents. A questionnaire served as the primary research instrument, while observation and documentation were used to strengthen information concerning record-keeping conditions and the number of MSMEs.

Education level was measured based on the highest formal educational attainment completed by each respondent. Accounting understanding was measured using 15 statements covering transaction identification, recording, classification, summarization, and reporting. SAK EMKM-based financial record-keeping practices were measured using 15 statements covering the separation of personal and business finances, transaction recording, preparation of statements of financial position, preparation of income statements, and notes to financial statements. The accounting understanding and record-keeping items used a five-point Likert scale.

Instrument quality was evaluated through validity and reliability tests. All items measuring accounting understanding and financial record-keeping practices were declared valid because their correlation coefficients exceeded the *r*-table value of 0.2387. Reliability was also very high, with Cronbach's alpha values of 0.950 for accounting understanding and 0.965 for financial record-keeping practices. Before hypothesis testing, the regression model was assessed for normality, multicollinearity, and heteroscedasticity.

Data were analyzed using IBM SPSS Statistics through descriptive statistics, multiple linear regression, *t*-tests, *F*-tests, and the coefficient of determination. Statistical significance was evaluated at the 5% level. The *t*-test was used to assess the partial effect of each independent variable, while the *F*-test was used to evaluate the simultaneous effect of the predictors. The coefficient of determination was used to assess the proportion of variation in financial record-keeping practices explained by education level and accounting understanding.

4. RESULTS AND DISCUSSION

A total of 68 questionnaires meeting the study criteria were analyzed. Female respondents dominated the sample with 39 participants (57.4%), while 29 respondents (42.6%) were male. In terms of education, the largest group consisted of junior high school/MTs graduates, totaling 30 respondents (44.1%), followed by senior high school/vocational high school graduates with 20 respondents (29.4%), elementary school/MI graduates with 17 respondents (25.0%), and one bachelor's degree holder (1.5%). Business types were dominated

by trading enterprises with 39 units (57.4%) and food and beverage businesses with 24 units (35.3%), while the remainder operated in services and agriculture/livestock. This profile indicates that the sample mainly represents trade-based microenterprises whose owners have primary to secondary educational backgrounds.

Respondent Characteristics

Tabel 1. Characteristics of Respondents

Characteristic	Dominant Category	n	%
Gender	Female	39	57.4
Highest education	Junior high school/MTs	30	44.1
Business type	Trading	39	57.4
Business duration	1-5 years	19	27.9

Source: Processed primary data, 2026.

Most respondents had already carried out basic transaction recording, but implementation was not evenly distributed across all SAK EMKM components. In the response summary, the “always” category represented the largest share of record-keeping responses, although a notable proportion of “never” responses remained, particularly for the preparation of statements of financial position and notes to financial statements. This pattern demonstrates a gap between the routine recording of daily transactions and the ability to prepare more complete financial information.

Instrument Quality and Classical Assumption Tests

The test results indicate that the data and model met the prerequisites for regression analysis. The Kolmogorov-Smirnov test produced an Asymp. Sig. value of 0.086 and a Monte Carlo Sig. value of 0.084, both above 0.05, indicating that the residuals could be treated as normally distributed. The tolerance values for X1 and X2 were both 0.777, with VIF values of 1.287, indicating no multicollinearity. The Glejser test produced significance values of 0.842 for education level and 0.795 for accounting understanding, indicating no meaningful symptoms of heteroscedasticity.

Tabel 2. Uji Asumsi Klasik & Reliabilitas

Test	Indicator	Result	Interpretation
Reliability X2	Cronbach's alpha	0.950	Reliable
Reliability Y	Cronbach's alpha	0.965	Reliable
Normality	Asymp. Sig.	0.086	Normal
Multicollinearity	VIF X1; X2	1.287; 1.287	Not detected
Heteroscedasticity	Sig. X1; X2	0.842; 0.795	Not detected

Source: Processed SPSS output, 2026.

Regression Analysis and Hypothesis Testing

The regression analysis produced the equation $Y = -27.471 + 4.281X_1 + 1.219X_2$. The education level coefficient was positive at 4.281; however, the t-value of 1.770 with $p = 0.081$ indicates that the effect was not statistically significant at the 5% level. Accounting

understanding had a coefficient of 1.219, a standardized beta of 0.625, a t-value of 6.429, and $p < 0.001$. Thus, accounting understanding was the stronger and statistically significant predictor of SAK EMKM-based financial record-keeping practices.

Tabel 3. Persamaan Regresi & Uji t / Parsial

Variable	B	Std. Error	Beta	t	Sig.	Decision
Constant	-27.471	9.665	-	-2.842	0.006	-
Education Level (X1)	4.281	2.419	0.172	1.770	0.081	Not significant
Accounting Understanding (X2)	1.219	0.190	0.625	6.429	<0.001	Significant

Source: Processed SPSS output, 2026.

The simultaneous test produced $F = 35.551$ with $p < 0.001$, indicating that education level and accounting understanding jointly had a significant effect on financial record-keeping practices. The R value of 0.723 indicates a strong model relationship, while $R^2 = 0.522$ and adjusted $R^2 = 0.508$ show that 52.2% of the variation in record-keeping practices can be explained by the two independent variables. The remaining 47.8% is associated with factors outside the model, such as business experience, training, standard socialization, use of accounting technology, business size, or mentoring support.

Tabel 4. Kelayakan Model & Uji F

Model Indicator	Value
F	35.551
Sig. F	<0.001
R	0.723
R Square	0.522
Adjusted R Square	0.508
Explained variance	52.2%

Source: Processed SPSS output, 2026.

Effect of Education Level on Financial Record-Keeping Practices

Education level had a positive coefficient direction but did not significantly affect financial record-keeping practices. This result indicates that differences in formal educational attainment were not sufficient to distinguish the regularity of record-keeping among MSME owners in Tanjungmekar. Most respondents had completed education from elementary to senior high school/vocational high school; nevertheless, they had operated businesses and could acquire record-keeping knowledge through experience, interaction with other business owners, self-learning, or nonformal activities. Within the TPB framework, formal education does not necessarily increase perceived behavioral control directly when the knowledge obtained is not related to the accounting skills required in day-to-day business activities.

This finding is consistent with Winarso and Yuniarto (2023), who found that education level did not affect SAK EMKM implementation, but it differs from Darmansyah et al. (2022), Fani Riyanto and Rapina (2023), and Cahyaningtyas and Witono (2025), who reported an effect

of education on reporting quality or implementation. These differences may be explained by variations in sample characteristics and research outcomes. The present study focuses on record-keeping practices as daily activities rather than on the quality of final financial statements. Repetitive activities can be learned through experience even when business owners do not have high levels of formal education. Therefore, policies aimed at improving record-keeping quality should not rely solely on business owners' educational backgrounds.

Effect of Accounting Understanding on Financial Record-Keeping Practices

Accounting understanding had a positive and significant effect with a standardized beta of 0.625, making it the most dominant variable in the model. This finding is reasonable because record-keeping is a technical activity: business owners need to recognize transactions, determine the type of receipts or expenditures, separate personal and business transactions, and transform records into information about profit and financial position. When owners understand this sequence of processes, the perception that accounting is overly complicated is reduced and confidence in performing record-keeping increases. This is consistent with the perceived behavioral control component of TPB (Ajzen, 1991).

The findings support the results of Oktavia and Masdiantini (2023), Prihastuti and Sukri (2024), Alayubi and Triyanto (2022), and Periska et al. (2024), which identify accounting understanding as an important factor in SAK EMKM implementation. The descriptive analysis also shows that most respondents had recorded receipts and expenditures and separated business finances from personal finances. However, practices related to statements of financial position and notes to financial statements remained weaker. This pattern is similar to the findings of Lestari and Priantilianingtiasari (2023) and Aini et al. (2025), where MSME owners found it easier to implement basic transaction records than to prepare complete financial statements.

Simultaneous Effects of Education Level and Accounting Understanding

Simultaneously, education level and accounting understanding had a significant effect and explained 52.2% of the variation in financial record-keeping practices. This result indicates that human resource quality remains relevant when viewed as a combination of general capacity and specific competence. Education may support the ability to receive information, while accounting understanding provides practical tools for conducting record-keeping. However, the larger coefficient of accounting understanding emphasizes that the most direct intervention is applied learning rather than merely increasing formal educational attainment.

The practical implication is that MSME development programs should focus on exercises based on actual transactions, beginning with the separation of personal and business cash, recording income and expenditures, classifying accounts, and progressing to the preparation of statements of financial position, income statements, and simple notes. Evidence from other mentoring programs shows that practice-based training and the use of digital tools can improve understanding and record-keeping skills (Watulfa & Fithria, 2025; Sitorus & Aliah, 2026; Ekapraja et al., 2026). This approach can also be complemented by SAK EMKM socialization, as socialization and accounting understanding have been shown to support implementation of the standard among MSMEs (Prihastuti & Sukri, 2024; Wijaya et al., 2025).

Theoretically, the results clarify that educational background and accounting understanding should not be treated as identical constructs. Formal education is a general characteristic, whereas accounting understanding is more closely related to actual behavioral control in carrying out record-keeping. The difference in the strength of their effects helps explain inconsistencies in previous research concerning the role of education. Among rural MSMEs with simple administrative systems, competencies gained through experience, training, and directed learning may compensate for limited formal educational attainment.

5. CONCLUSION AND RECOMMENDATIONS

The study concludes that education level does not have a significant effect on SAK EMKM-based financial record-keeping practices among MSMEs in Tanjungmekar Village, whereas accounting understanding has a positive and significant effect. Simultaneously, the two variables have a significant effect and explain 52.2% of the variation in record-keeping practices. These findings indicate that technical competence in understanding accounting processes is more decisive than formal educational attainment alone. The village government, MSME facilitators, and relevant institutions are encouraged to develop simple, gradual, and transaction-based training programs so that business owners can separate personal and business finances, maintain routine records, and prepare financial statement components in accordance with SAK EMKM.

This study is limited to 68 MSME owners in one village and relies on questionnaire-based perception data; therefore, generalization should be made cautiously. The education variable was also measured only through the highest level of formal education and did not capture the quality of nonformal education or accounting learning experience. Future studies may expand the geographical coverage, increase the sample size, and include training, business

experience, SAK EMKM socialization, financial literacy, business size, and the use of accounting applications as explanatory variables. The use of financial document observations or longitudinal designs is also recommended so that changes in record-keeping behavior can be assessed more objectively.

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