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Analysis of the Level of Implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) on the Quality of MSME Financial Reports in Manado City

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Abstract

This study examines the level of implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) and its effect on the quality of MSME financial reports in Manado City. A quantitative approach with a causal associative design was employed, using simple linear regression analysis. Primary data were collected through structured questionnaires distributed to 80 MSME owners selected using purposive sampling. The research instrument was evaluated through validity and reliability tests, while the regression model was assessed using classical assumption tests before hypothesis testing. The findings indicate that the implementation of SAK EMKM among MSMEs is generally categorized as good, with an average implementation score of 57.01 out of a maximum of 65, although weaknesses remain in the preparation of Notes to the Financial Statements (CALK). Hypothesis testing reveals that the implementation level of SAK EMKM has a positive and statistically significant effect on the quality of MSME financial reports ($t = 11.509$; $p < 0.001$). The coefficient of determination ($R^2 = 0.629$) demonstrates that 62.9% of the variation in financial reporting quality is explained by the level of SAK EMKM implementation. These findings highlight the importance of strengthening accounting standard implementation to improve the transparency, reliability, and decision usefulness of MSME financial reporting.

Keywords: *Financial Report Quality, Manado City, MSMEs, SAK EMKM, SAK EMKM Implementation.*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have become one of the most important pillars of inclusive economic development because they contribute substantially to employment creation, income distribution, poverty reduction, and economic resilience across both developed and developing countries. The strategic role of MSMEs in sustaining national economies has intensified in response to increasing economic uncertainty, digital transformation, and changing business environments, making sound financial management an indispensable prerequisite for long-term business sustainability (Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia, 2022). In Indonesia, MSMEs account for the overwhelming majority of business entities and constitute the backbone of domestic economic activities, demonstrating their significant contribution to gross domestic product and labor absorption (Badan Pusat Statistik, 2023). Despite this considerable contribution, many MSMEs continue to experience persistent weaknesses in accounting practices, particularly in the preparation of financial reports that remain incomplete, inconsistent, and heavily dependent on informal bookkeeping practices. Financial reporting quality is no longer viewed merely as an administrative obligation but rather as a strategic instrument for improving business transparency, facilitating financing access, supporting managerial decision-making, and strengthening organizational accountability. The conceptual foundation of accounting has consistently emphasized that financial statements should provide information that faithfully represents economic reality while remaining relevant, comparable, understandable, and useful for various stakeholders (American Accounting Association, 1966). These qualitative characteristics have also been reinforced by the accounting conceptual framework, which positions standardized financial reporting as an essential mechanism for reducing information asymmetry and improving economic decision-making (American Institute of Certified Public Accountants, 1970). Contemporary accounting theory similarly argues that the implementation of accounting standards should not merely satisfy regulatory compliance but should also enhance the credibility and decision usefulness of financial information generated by business entities (Godfrey et al., 2010). Within the Indonesian context, these principles have been operationalized through the issuance of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which establish simplified recognition, measurement, presentation, and disclosure requirements specifically tailored to MSMEs (Ikatan Akuntan Indonesia, 2016). The existence of these standards has created an important institutional framework; however, their effectiveness ultimately depends on the extent to which MSMEs consistently implement them in daily accounting practices rather than merely acknowledging their formal existence.

The growing body of empirical literature generally demonstrates that implementing SAK EMKM contributes positively to improving the quality of MSME financial reports by enhancing reporting consistency, accountability, and compliance with accounting principles (Nisa & Susilo, 2025). Similar empirical evidence indicates that greater conformity with SAK EMKM significantly improves the reliability and usefulness of financial statements produced by MSMEs operating in different regional contexts (Malau et al., 2025). Research has also shown that the adoption of SAK EMKM interacts with accounting information systems and business characteristics in strengthening financial reporting quality, suggesting that accounting standards function within broader organizational capabilities rather than as isolated technical regulations (Andari et al., 2025). Evidence from other regional studies likewise confirms that standardized accounting practices improve the quality of financial information available for managerial and external decision-making processes (Pakaya et al., 2024). Additional investigations reveal that the implementation of MSME accounting standards positively affects financial reporting quality among registered MSMEs, reinforcing the practical relevance of simplified accounting frameworks (Permata & Dimayanti Sukiswo, 2025). Research examining educational background, human resource competence, and business scale further argues that accounting standard implementation becomes increasingly effective when supported by adequate organizational capacity (Pebrianti Putri & Merliana, 2024). More recent studies also demonstrate that financial literacy influences financial reporting quality through the mediating role of SAK EMKM implementation, indicating that accounting standards alone cannot guarantee reporting improvements without sufficient accounting competence among business owners (Maulana et al., 2025). Parallel findings identify accounting information systems and digital technology as complementary mechanisms that improve reporting quality by facilitating standardized recording and financial information processing (Fitriani et al., 2025). Other evidence similarly emphasizes that accounting information system quality and financial literacy jointly determine the effectiveness of financial reporting among MSMEs (Simbolon, 2025). Collectively, these studies establish an increasingly robust consensus that financial reporting quality emerges from the interaction between accounting standards, organizational capability, technological readiness, and financial literacy rather than from regulatory compliance alone.

Although previous studies consistently acknowledge the positive contribution of SAK EMKM implementation, important conceptual and empirical limitations remain insufficiently addressed within the existing literature. A recent systematic literature review highlights that most Indonesian studies continue to concentrate on identifying implementation barriers or examining direct relationships between SAK EMKM adoption and reporting quality without comprehensively measuring the actual level of implementation across the complete accounting cycle (Ayem et al., 2024). Many empirical investigations operationalize SAK EMKM implementation using general perception-based indicators instead of objectively assessing compliance with recognition, measurement, presentation, and disclosure requirements prescribed by the accounting standards. Several case studies demonstrate that MSMEs often prepare only selected financial statement components while neglecting explanatory disclosures and complete financial statement structures required under SAK EMKM, creating substantial variation in reporting practices despite claims of standard adoption (Lativa et al., 2025). Similar evaluations reveal that financial reports frequently fail to satisfy minimum reporting requirements because compliance is interpreted narrowly as transaction recording rather than comprehensive financial reporting (Pawewang et al., 2025). Case-based evidence further indicates that accounting practices among MSMEs remain highly heterogeneous, suggesting that the existence of accounting standards does not necessarily translate into substantive implementation across different business sectors (Radjak & Falikhatun, 2025). Existing studies also provide limited empirical attention to measuring implementation intensity as a multidimensional construct capable of explaining differences in financial reporting quality across MSMEs with diverse organizational characteristics.

These limitations suggest that current evidence remains fragmented, making it difficult to distinguish whether financial reporting improvements originate from genuine compliance with SAK EMKM or from other contextual organizational factors.

The unresolved limitations within the literature become particularly important when considering regional disparities in MSME accounting practices across Indonesia, where institutional support, accounting literacy, and business environments differ substantially. Manado City represents an economically dynamic region in North Sulawesi whose MSMEs continue to expand alongside regional economic growth, yet empirical evidence regarding accounting standard implementation remains relatively scarce. Previous research conducted in Manado reports that many micro-enterprises have not fully implemented SAK EMKM because business owners possess limited accounting knowledge and continue relying on informal bookkeeping practices that do not satisfy applicable accounting requirements (Langi et al., 2025). Similar findings demonstrate that inadequate understanding of accounting principles remains one of the primary obstacles preventing MSMEs from implementing SAK EMKM comprehensively despite the availability of national accounting standards (Kamalaheng et al., 2025). Such conditions are particularly concerning because incomplete implementation reduces the reliability, comparability, and usefulness of financial information needed by creditors, investors, government institutions, and business owners themselves. High-quality financial reporting has increasingly become a prerequisite for accessing formal financing, strengthening business governance, and supporting sustainable enterprise development in increasingly competitive markets (Kieso et al., 2023). National regulations governing MSME development also emphasize that strengthening institutional capacity, including financial accountability, constitutes an integral component of MSME empowerment and competitiveness (Republik Indonesia, 2008). The persistence of implementation gaps despite regulatory support indicates that understanding the actual level of SAK EMKM implementation has become both an academic necessity and a practical priority for improving financial reporting practices among Indonesian MSMEs.

This unresolved situation positions the present research within an important yet underexplored area of accounting research by shifting analytical attention from the simple existence of SAK EMKM implementation toward the measurable level of implementation achieved by MSMEs and its influence on financial reporting quality. Rather than treating SAK EMKM adoption as a binary condition, this study conceptualizes implementation as a continuum reflecting varying degrees of compliance with prescribed accounting requirements, thereby providing a more nuanced understanding of accounting standard effectiveness. Such an approach extends normative accounting theory by examining whether greater conformity with standardized accounting principles actually produces higher-quality financial information within the operational realities of MSMEs. This perspective also responds to continuing debates concerning whether accounting quality improvements are primarily driven by regulatory frameworks or by organizational capability in applying those frameworks consistently. Measuring implementation intensity provides stronger empirical evidence than perception-based assessments because it captures substantive accounting practices rather than declarative compliance alone. The findings are expected to contribute practical insights for policymakers, accounting educators, and professional organizations seeking to strengthen MSME financial accountability through more targeted assistance and accounting capacity development.

The study also provides contextual evidence from Manado City, enriching the relatively limited regional literature concerning the implementation of SAK EMKM within Eastern Indonesia while broadening the geographical diversity of empirical accounting research. This study aims to measure the level of implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) and analyze its influence on the quality of MSME financial reports in Manado City. The research is expected to strengthen the theoretical understanding of the relationship between accounting standard implementation and financial reporting quality by treating implementation as a measurable multidimensional construct rather than a simple compliance indicator. Methodologically, the study contributes by employing a structured measurement of implementation intensity that allows a more comprehensive assessment of accounting practices among MSMEs. The findings are anticipated to provide empirical evidence capable of explaining variations in financial reporting quality through differences in accounting standard implementation. The research also offers practical implications for designing more effective accounting assistance, education, and policy interventions aimed at improving MSME financial accountability. By integrating theoretical perspectives with contextual evidence from

Manado City, this study seeks to enrich the broader discourse on accounting standard implementation within emerging economies.

RESEARCH METHODS

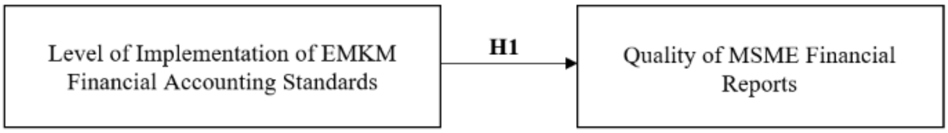

Figure 1. Research ModelD
Source: Theoretical Review 2026

Hypothesis:

H0 : The level of implementation of the Indonesian Accounting Standards for MSMEs (SAK EMKM) affects the quality of financial reports of MSMEs in Manado City.

H1 : The level of implementation of the Indonesian Accounting Standards for MSMEs (SAK EMKM) does not affect the quality of financial reports of MSMEs in Manado City.

Type of Research

This study employed a quantitative research approach using a causal associative research design to examine the influence of the level of implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) on the quality of MSME financial reports in Manado City. A quantitative approach was selected because it enables the measurement of relationships among variables through objective statistical analysis and facilitates hypothesis testing based on empirical evidence (Sugiyono, 2023). The causal associative design is appropriate for identifying whether variations in the implementation level of SAK EMKM significantly explain differences in the quality of financial reporting among MSMEs (Ghozali, 2021). The independent variable in this study is the level of implementation of SAK EMKM (X), while the dependent variable is the quality of MSME financial reports (Y). This design provides a systematic framework for evaluating the extent to which compliance with accounting standards contributes to improving financial reporting quality in accordance with the objectives of the study.

Population and Sample

The population of this study consisted of 20,499 MSMEs operating in Manado City, based on official records obtained from the Manado City Office of Cooperatives and SMEs in 2026. A sample of 80 MSMEs was selected from four districts with relatively high concentrations of business activities, namely Malalayang, Wanea, Wenang, and Sario. The study employed a purposive sampling technique because respondents were required to possess specific characteristics relevant to the research objectives, allowing data to be collected from business entities capable of providing information regarding the implementation of SAK EMKM (Sugiyono, 2023). The selection criteria included MSMEs that were actively operating, engaged in the trade, service, or industrial sectors, maintained accounting records, and were willing to participate voluntarily in the survey. Applying these criteria ensured that the selected respondents possessed sufficient experience in financial recording practices, thereby increasing the validity and relevance of the empirical findings (Ghozali, 2021).

Data Type and Data Source

This study utilized primary data collected directly from MSME owners or managers through a structured questionnaire survey. The questionnaire employed a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), to measure respondents' perceptions regarding the implementation of SAK EMKM and the quality of their financial reports. The research instrument consisted of 13 statement items measuring the level of SAK EMKM implementation (Variable X) and 14 statement items measuring financial reporting quality (Variable Y). The use of closed-ended questionnaires enabled standardized data collection, minimized response variation, and facilitated subsequent quantitative statistical analysis (Sugiyono, 2023). Collecting primary data directly from

MSME practitioners also ensured that the information reflected actual accounting practices and reporting conditions experienced by business entities in Manado City (Ghozali, 2021).

Operational Definitions of Variables

Table 1. Operational Definitions of Variables

Variables	Definition	Indicators	Item	Scale
Level of Implementation of MSME Financial Accounting Standards (X)	The extent to which MSMEs implement the provisions of the MSME Financial Accounting Standards (SAK) in preparing financial reports.	Recording of transactions; Recognition and measurement of accounts; Preparation of financial statements; Presentation of financial statements	1-13	Likert scale 1-5
Financial Report Quality (Y)	How effective MSMEs are in producing useful, relevant, accurate, comparable, timely, verifiable, and easy-to-understand financial reports.	Relevance; Faithful representation; Comparability; Timeliness; Verifiability; Understandability	1-14	Likert scale 1-5

Source: 2026 Data Processing Results

Data Analysis Techniques

he collected data were analyzed using IBM SPSS Statistics version 27 to ensure systematic statistical processing. Prior to hypothesis testing, the research instrument was evaluated through a validity test using the Pearson Product Moment correlation, with an item considered valid when its correlation coefficient exceeded the critical r-table value of 0.220, while instrument reliability was assessed using Cronbach's Alpha to determine the internal consistency of the measurement scales (Ghozali, 2021). The regression model was subsequently examined through a series of classical assumption tests, including the normality, linearity, and heteroscedasticity tests, to verify that the data satisfied the assumptions required for linear regression analysis (Ghozali, 2021). Hypothesis testing was conducted using simple linear regression analysis based on the equation (Y = \alpha + bX), followed by the t-test to examine the significance of the regression coefficient and the coefficient of determination (R^2) to measure the proportion of variance in financial reporting quality explained by the level of SAK EMKM implementation (Ghozali, 2021).

RESULTS AND DISCUSSION

Respondent Overview

Of the 80 MSME respondents in Manado City, the majority were male (57.5%), aged 31–35 years (43.8%), had a high school education (47.5%), were business managers (58.8%), had worked for ≥ 3 years (82.5%), and had been in business for 6–10 years (48.8%). The dominant business type was the trade sector (66.3%), followed by services (32.5%), and industry (1.3%). Based on location, the majority of respondents came from Malalayang District (55%). These characteristics indicate that most respondents possessed sufficient managerial experience and business maturity to provide reliable information regarding the implementation of SAK EMKM and financial reporting practices. The relatively long business operating period also suggests that respondents had accumulated practical experience in managing financial transactions and preparing accounting records, thereby strengthening the credibility of the empirical data collected in this study (Sugiyono, 2023). Such respondent characteristics are considered appropriate for quantitative research because they increase the likelihood that participants understand the accounting practices implemented within their respective business entities (Ghozali, 2021).

Data Quality Test

Table 2. Validity and Reliability Test Results

Variables	Range r hitung	Cronbach's Alpha	Description
Level of Implementation of MSME Financial Accounting Standards (X)	0,394 – 0,758 (> r tabel 0,220)	0,823	Valid and Reliable
Quality of MSME Financial Reports (Y)	0,477 – 0,712 (> r tabel 0,220)	0,877	Valid and Reliable

Source: 2026 Data Processing Results

All statement items in both variables are declared valid because the calculated r-value exceeds the r-table value (0.220) at $\alpha = 0.05$, indicating that each questionnaire item is capable of measuring its intended construct accurately (Ghozali, 2021). The Cronbach's Alpha value for Variable X is 0.823, while Variable Y achieves 0.877, both exceeding the recommended threshold of 0.70, thereby demonstrating satisfactory internal consistency and reliability of the research instrument (Ghozali, 2021). These findings indicate that the questionnaire is both valid and reliable, making it appropriate for subsequent statistical analyses and hypothesis testing.

Classical Assumption Test

Tabel 3. Classical Assumption Test

Test	Results	Conclusion
Normality (Kolmogorov-Smirnov)	Asymp. Sig. (2-tailed) = 0,091 > 0,05	Data is normally distributed
Linearity	Deviation from Linearity Sig. = 0,116 > 0,05	Linear relationship
Heteroscedasticity (Glejser)	Sig. = 0,119 > 0,05	No heteroscedasticity occurs

Source: 2026 Data Processing Results

Based on the results of the classical assumption tests, the Kolmogorov–Smirnov normality test produced an Asymp. Sig. (2-tailed) value of 0,091, which is greater than 0,05, indicating that the residuals are normally distributed (Ghozali, 2021). The linearity test yielded a Deviation from Linearity significance value of 0,116 > 0,05, confirming a linear relationship between the level of SAK EMKM implementation and the quality of MSME financial reports (Ghozali, 2021). Furthermore, the Glejser heteroscedasticity test generated a significance value of 0,119 > 0,05, indicating the absence of heteroscedasticity in the regression model (Ghozali, 2021). These findings demonstrate that all classical regression assumptions have been satisfied, confirming that the simple linear regression model is appropriate for testing the effect of the level of SAK EMKM implementation on the quality of MSME financial reports in Manado City.

Simple Linear Regression Analysis

Tabel 4. Simple Linear Regression Analysis

Description	Beta	t	Sig.
Constant Value	-1,317	-0,245	0,807
Level of Implementation of MSME Financial Accounting Standards	1,082	11,509	< 0,001

Source: 2026 Data Processing Results

Based on the regression analysis, the estimated regression equation is ($Y = -1.317 + 1.082X$). The positive regression coefficient of 1,082 indicates that every one-unit increase in the level of SAK

EMKM implementation is associated with an increase of 1,082 units in the quality of MSME financial reports, demonstrating a positive relationship between the two variables (Ghozali, 2021). This finding suggests that higher compliance with the principles and requirements of SAK EMKM contributes to better financial reporting quality, as reflected in more relevant, reliable, comparable, and understandable financial information (Ikatan Akuntan Indonesia, 2016). The positive direction of the coefficient is also consistent with the theoretical perspective that greater implementation of accounting standards enhances the quality and usefulness of financial statements for decision-making purposes (Godfrey et al., 2010).

Hypothesis Testing

Tabel 5. Hypothesis Test Results and Determination Coefficient

Description	t hitung	t tabel	Sig.	R	R² (R Square)
Level of Implementation of MSME Financial Accounting Standards → Financial Statement Quality	11,509	1,991	< 0,001	0,793	0,629

Source: 2026 Data Processing Results

The t-test results show that the calculated t-value of 11.509 is greater than the t-table value of 1.991 (df = 78, $\alpha = 0.05$, two-tailed test), with a significance value of < 0.001, which is below the 0.05 significance threshold. These findings indicate that H_0 is rejected and H_1 is accepted, confirming that the level of implementation of SAK EMKM has a positive and statistically significant effect on the quality of MSME financial reports in Manado City (Ghozali, 2021). The coefficient of determination (R^2) is 0.629, indicating that 62.9% of the variation in the quality of MSME financial reports can be explained by the level of SAK EMKM implementation, while the remaining 37.1% is attributable to other factors not included in the research model (Ghozali, 2021). This relatively high explanatory power suggests that the implementation of SAK EMKM constitutes one of the principal determinants of financial reporting quality among MSMEs, although additional organizational, managerial, and technological factors may also contribute to variations in reporting quality.

Level of Implementation of SAK EMKM among MSMEs in Manado City

The descriptive analysis indicates that the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs in Manado City has reached a relatively satisfactory level, although important variations remain across specific accounting practices. Of the 80 MSMEs surveyed, 61.3% were categorized as having a good level of implementation, while the remaining 38.8% were classified within the fair category, producing an average implementation score of 57.01 out of a possible maximum score of 65. This distribution demonstrates that the majority of respondents have incorporated the fundamental principles of SAK EMKM into their financial recording activities, particularly those related to transaction documentation, account recognition, and financial statement preparation. The absence of respondents within the low implementation category also suggests that awareness of standardized accounting practices has become increasingly embedded among MSME owners in Manado City, although implementation quality remains uneven across accounting components. This pattern is consistent with the continuing institutional efforts to improve MSME governance through accounting standard dissemination and financial capacity development promoted at the national level (Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia, 2022). Considering the substantial contribution of MSMEs to Indonesia's economic structure, improvements in accounting compliance represent not only organizational progress but also an important mechanism for strengthening business sustainability and economic competitiveness (Badan Pusat Statistik, 2023). The empirical evidence therefore reflects a positive transition from informal bookkeeping toward more standardized financial reporting practices, although complete conformity with SAK EMKM has not yet been fully achieved.

A more detailed examination of the questionnaire indicators reveals that the strongest level of implementation occurred within the fundamental accounting activities that constitute the operational basis of financial reporting. Indicators related to recording financial transactions, maintaining continuous bookkeeping, documenting transactions based on supporting evidence, separating business and personal finances, recording assets, recognizing revenues and expenses, and preparing the basic components of financial statements all received unanimous agreement from respondents. Such findings indicate that most MSMEs have recognized that systematic financial recording is indispensable for controlling business performance and supporting managerial decision-making rather than merely fulfilling administrative obligations. The relatively high implementation of these indicators also reflects the practical simplicity of the recording procedures prescribed by SAK EMKM, making them more accessible to business owners with diverse educational backgrounds. From the perspective of accounting theory, standardized transaction recognition and measurement represent the foundation for producing financial information that faithfully reflects the economic activities of an entity (American Accounting Association, 1966). Similar conceptual arguments emphasize that accounting information becomes decision-useful only when transactions are consistently identified, recognized, and measured according to established accounting principles (American Institute of Certified Public Accountants, 1970). The high implementation observed in these operational indicators therefore suggests that MSMEs have increasingly internalized the basic accounting concepts underlying SAK EMKM, even though more advanced reporting requirements continue to present considerable challenges.

Although the implementation of basic accounting practices appears encouraging, substantial weaknesses remain in the disclosure-related components of SAK EMKM, particularly those associated with the preparation of Notes to the Financial Statements (CALK). The empirical findings demonstrate that indicators measuring presentation consistency, disclosure of supplementary information, and comprehensive preparation of CALK received noticeably lower responses than the other implementation indicators, with approximately one-third of respondents reporting difficulties in preparing complete explanatory notes. This pattern indicates that compliance declines as accounting activities become more analytical and require greater technical understanding beyond routine transaction recording. Unlike recording cash receipts or business expenditures, preparing CALK requires MSMEs to explain accounting policies, provide contextual information for financial statement users, and disclose material transactions in accordance with the reporting framework established by SAK EMKM (Ikatan Akuntan Indonesia, 2016). Such reporting requirements demand conceptual accounting knowledge rather than procedural bookkeeping skills, explaining why disclosure remains the weakest dimension despite satisfactory implementation of basic accounting activities. Comparable findings have been reported by Kamalaheng et al. (2025), who observed that MSMEs in Manado frequently experience difficulties in implementing the more technical provisions of SAK EMKM because of limited accounting competence and insufficient professional guidance. Evidence from Langi et al. (2025) similarly demonstrates that incomplete implementation of SAK EMKM among MSMEs in Manado primarily results from inadequate understanding of accounting concepts rather than from unwillingness to adopt standardized financial reporting practices.

The disparity between the implementation of basic bookkeeping practices and the preparation of comprehensive financial disclosures reflects a broader challenge in translating accounting standards into practical business routines. Most respondents demonstrated adequate capability in recording economic transactions; however, the preparation of explanatory disclosures requires analytical judgment, familiarity with accounting terminology, and an understanding of the qualitative objectives of financial reporting. From the perspective of Normative Accounting Theory, accounting standards are intended not merely to prescribe recording procedures but also to ensure that financial statements communicate relevant and faithfully represented information to users (Godfrey et al., 2010). The qualitative characteristics of financial reporting—including relevance, faithful representation, comparability, verifiability, timeliness, and understandability—cannot be achieved solely through complete transaction records if the accompanying disclosures remain incomplete (Kieso et al., 2023). Similar implementation gaps were identified by Radjak and Falikhatun (2025), who reported that MSMEs frequently complied with basic recording requirements while experiencing difficulties in presenting explanatory information required by SAK EMKM. Comparable evidence was also presented by Lativa et al. (2025), who found that many MSMEs required continuous technical assistance to prepare financial statements that fully complied with the disclosure requirements established under SAK EMKM.

The empirical pattern identified in this study also suggests that educational background and accounting capability remain influential contextual factors affecting implementation quality. Nearly half of the respondents possessed only a senior high school education, indicating that most business owners operate without formal accounting training despite having relatively extensive business experience. Practical experience enables entrepreneurs to perform routine bookkeeping, yet experience alone does not automatically translate into the ability to interpret accounting standards or prepare disclosures that satisfy professional reporting requirements. This interpretation is consistent with the systematic literature review conducted by Ayem et al. (2024), which concluded that accounting literacy and continuous mentoring remain the primary determinants of successful SAK EMKM implementation across Indonesian MSMEs. Similar observations were reported by Pawewang et al. (2025), who found that many MSMEs were capable of preparing basic financial statements but encountered considerable challenges when compiling complete Notes to the Financial Statements because of limited technical understanding. These findings indicate that improving implementation quality requires interventions extending beyond the dissemination of accounting standards toward sustained capacity-building programs that strengthen the practical accounting competencies of MSME owners.

The overall findings demonstrate that the implementation of SAK EMKM among MSMEs in Manado City has progressed beyond the introductory stage of accounting adoption, although important opportunities for improvement remain within the disclosure dimension of financial reporting. The dominance of respondents within the good implementation category indicates that accounting standard adoption has become increasingly accepted as part of routine business management, reflecting gradual improvements in financial governance among local MSMEs. At the same time, the persistent weaknesses observed in the preparation of CALK suggest that compliance should be viewed as a multidimensional process rather than a binary condition of adoption or non-adoption. This interpretation reinforces the argument that evaluating implementation solely through the existence of financial statements may overestimate the actual level of compliance with SAK EMKM because the quality of disclosure represents an equally important indicator of accounting maturity. Strengthening technical training on disclosure preparation, developing practical reporting templates, and expanding mentoring programs through local government agencies, professional accounting organizations, and universities would likely improve the consistency of SAK EMKM implementation among MSMEs. Such initiatives would contribute not only to higher compliance with accounting standards but also to greater transparency, accountability, and credibility of MSME financial reporting, thereby supporting broader objectives of sustainable business development and improved access to external financing.

The Effect of the Level of Implementation of SAK EMKM on the Quality of MSME Financial Reports

The regression analysis demonstrates that the level of implementation of SAK EMKM exerts a positive and statistically significant influence on the quality of MSME financial reports in Manado City. The estimated regression equation, ($Y = -1.317 + 1.082X$), indicates that every one-unit increase in the implementation score is associated with an increase of 1.082 units in the financial reporting quality score. This relationship is further supported by the hypothesis testing results, where the calculated t-value of 11.509 substantially exceeds the critical t-table value of 1.991, accompanied by a significance level below 0.001, confirming that the observed relationship is statistically robust rather than attributable to sampling variation (Ghozali, 2021). The coefficient of determination ($R^2 = 0.629$) further indicates that approximately 62.9% of the variation in financial reporting quality can be explained by differences in the level of SAK EMKM implementation. Such explanatory power is relatively substantial for behavioral accounting research employing perception-based data, suggesting that accounting standard implementation represents one of the principal determinants of financial reporting quality among MSMEs. The empirical findings therefore provide convincing evidence that greater compliance with SAK EMKM contributes directly to improving the usefulness of financial information generated by small business entities.

The positive relationship identified in this study can be interpreted through the perspective of Normative Accounting Theory, which argues that accounting standards function as prescriptive guidelines intended to improve the consistency, comparability, and credibility of financial reporting across reporting entities (Godfrey et al., 2010). Under this theoretical perspective, compliance with accounting standards reduces discretionary reporting practices and encourages business entities to prepare financial statements that more accurately represent their economic conditions. The findings obtained from MSMEs in Manado City support this proposition by demonstrating that respondents exhibiting higher levels of SAK EMKM implementation also reported better financial reporting quality. This relationship suggests that the adoption of standardized accounting procedures contributes not only to technical compliance but also to improvements in the overall decision usefulness of accounting information. The conceptual foundations developed by the American Accounting Association (1966) similarly emphasize that accounting principles should facilitate the production of objective and reliable information capable of supporting rational economic decisions. Comparable arguments advanced by the American Institute of Certified Public Accountants (1970) further reinforce that financial reporting quality depends fundamentally on the consistent application of accepted accounting concepts rather than on the mere existence of accounting records. The present findings therefore provide empirical support for these theoretical propositions within the context of Indonesian MSMEs.

The mechanism through which SAK EMKM implementation improves financial reporting quality can also be explained by examining the accounting processes required under the standard. The implementation indicators evaluated in this study encompass transaction recording, account recognition, financial statement preparation, presentation consistency, and financial disclosure, all of which contribute directly to the qualitative characteristics of financial information established by SAK EMKM. When business transactions are systematically recorded using appropriate supporting documents, the resulting financial information becomes more reliable and less susceptible to recording errors. Consistent recognition and classification of accounts improve comparability across reporting periods, enabling business owners and external stakeholders to evaluate financial performance more effectively (Ikatan Akuntan Indonesia, 2016). The preparation of complete financial statements further enhances transparency because users receive comprehensive information regarding the financial position and operating performance of the enterprise. These observations are consistent with the qualitative characteristics of financial reporting proposed by Kieso et al. (2023), who argue that relevance, faithful representation, comparability, verifiability, timeliness, and understandability collectively determine the usefulness of accounting information for decision-making. The findings therefore indicate that improvements in accounting standard implementation are translated into higher reporting quality through multiple interrelated accounting processes rather than through isolated bookkeeping activities.

The empirical evidence generated by this study is broadly consistent with previous investigations conducted in different regional contexts across Indonesia, although the present findings provide stronger quantitative support by measuring the implementation level of SAK EMKM rather than merely identifying its existence. Nisa and Susilo (2025) reported that the implementation of SAK EMKM significantly improved the quality of MSME financial reports in Jombang, indicating that standardized accounting practices enhance the reliability and usefulness of financial information. Similar conclusions were reached by Malau et al. (2025), who found that accounting practices based on SAK EMKM positively affected financial reporting quality among MSMEs in Asahan Regency. Research conducted by Andari et al. (2025) further demonstrated that the positive contribution of SAK EMKM remained significant even after considering the influence of accounting information systems and business size, suggesting that accounting standards continue to function as a central determinant of reporting quality despite the presence of complementary organizational factors. Comparable findings were also reported by Pakaya et al. (2024), who concluded that compliance with SAK EMKM substantially improves the quality of financial information generated by MSMEs. Evidence presented by Permata and Dimayanti Sukiswo (2025) reinforces this interpretation by showing that standardized accounting implementation strengthens the consistency and credibility of MSME financial reporting across different business environments. The convergence of these empirical findings indicates that the positive relationship identified in the present study is not context-specific but reflects a broader pattern observed within Indonesian MSME accounting practices.

Although the regression model explains a considerable proportion of the variation in financial reporting quality, the remaining 37.1% suggests that additional organizational and behavioral factors continue to influence reporting outcomes beyond the implementation of SAK EMKM itself. Previous studies have consistently identified financial literacy, human resource competence, accounting information systems, digital technology adoption, managerial commitment, and educational background as complementary determinants of financial reporting quality. Maulana et al. (2025)

demonstrated that financial literacy contributes indirectly to reporting quality through the mediating role of SAK EMKM implementation, indicating that accounting knowledge strengthens the effectiveness of accounting standards in practice. Pebrianti Putri and Merliana (2024) similarly found that education level, human resource competence, and business scale significantly influence the quality of MSME financial reports alongside accounting standard implementation. Research conducted by Simbolon (2025) highlights the importance of accounting information systems and financial literacy in supporting accurate financial reporting, while Fitriani et al. (2025) emphasize that digital technology facilitates more efficient accounting processes and improves reporting accuracy. Complementary evidence provided by Sari (2023) also suggests that individual self-efficacy affects the ability of MSME owners to produce high-quality financial reports, implying that psychological readiness may strengthen the practical benefits of accounting standard implementation. These findings indicate that future research should consider integrating organizational capability and behavioral variables into more comprehensive analytical models to explain the remaining unexplained variance in MSME financial reporting quality.

The findings of this study contribute both theoretically and practically to the ongoing development of MSME accounting research in Indonesia. From a theoretical perspective, the results strengthen the argument that the effectiveness of accounting standards should be evaluated based on the degree of implementation achieved by reporting entities rather than solely on the formal existence of regulatory frameworks. This perspective extends the application of Normative Accounting Theory by demonstrating that greater conformity with prescribed accounting principles produces measurable improvements in financial reporting quality within the operational context of MSMEs. From a practical standpoint, the evidence indicates that improving MSME financial reporting quality requires not only broader dissemination of SAK EMKM but also continuous technical assistance focused on enhancing accounting competencies, particularly in the preparation of disclosure components that remain relatively weak. Strengthening collaboration among the Indonesian Institute of Accountants, local governments, universities, and MSME development agencies could facilitate more effective implementation through structured training, practical reporting guidelines, and sustained mentoring programs. Such policy initiatives are expected to improve accounting transparency, expand MSMEs' access to formal financing, and reinforce the accountability of small business entities operating in increasingly competitive economic environments. The present findings therefore provide empirical support for positioning SAK EMKM implementation as a strategic instrument for strengthening the financial governance and long-term sustainability of MSMEs in Manado City.

Theoretical and Practical Implications of SAK EMKM Implementation for MSME Financial Reporting Quality

The findings of this study provide important theoretical implications by reinforcing the proposition that accounting standards generate meaningful improvements in financial reporting only when they are implemented consistently within organizational practices. Although SAK EMKM has been available as a simplified financial reporting framework for Indonesian MSMEs since 2018, the present study demonstrates that differences in implementation intensity continue to produce substantial variation in reporting quality among business entities. This observation indicates that regulatory availability alone cannot guarantee high-quality financial reporting because the effectiveness of accounting standards depends on the ability of business owners to translate normative requirements into routine accounting activities. Such evidence strengthens the central proposition of Normative Accounting Theory, which views accounting standards as prescriptive mechanisms designed to guide recognition, measurement, presentation, and disclosure in order to improve the usefulness of accounting information (Godfrey et al., 2010). The empirical findings also support the conceptual framework developed by the American Accounting Association (1966) and the American Institute of Certified Public Accountants (1970), both of which emphasize that accounting information achieves decision usefulness only when accounting principles are applied consistently throughout the financial reporting process. Rather than treating compliance as a binary concept, the results suggest that implementation should be interpreted as a multidimensional construct reflecting varying degrees of conformity with accounting standards across different reporting components.

The explanatory power of the regression model further indicates that SAK EMKM implementation should be viewed as one component within a broader ecosystem of factors influencing

MSME financial reporting quality. Although the coefficient of determination demonstrates that implementation accounts for a substantial proportion of reporting quality, the remaining unexplained variance highlights the importance of organizational capability, technological readiness, and human capital. Previous studies have consistently reported that financial literacy strengthens the ability of MSME owners to understand accounting standards and apply them correctly in daily business operations (Maulana et al., 2025). Other empirical evidence demonstrates that accounting information systems and digital technology improve the efficiency, consistency, and accuracy of financial recording, thereby complementing the implementation of accounting standards (Fitriani et al., 2025). Simbolon (2025) similarly argues that accounting information system quality and financial literacy jointly influence the quality of MSME financial reports, indicating that standardized accounting practices become more effective when supported by adequate technological infrastructure and managerial competence. These observations suggest that accounting standard implementation should not be examined independently from organizational resources because reporting quality emerges from the interaction between regulatory compliance and institutional capability. Future empirical models would therefore benefit from incorporating technological, behavioral, and organizational variables to obtain a more comprehensive explanation of MSME financial reporting quality.

The practical implications of this research extend beyond academic discussion by providing evidence capable of informing accounting policy and MSME development programs. The relatively high implementation of basic accounting procedures indicates that previous dissemination efforts have succeeded in improving awareness of transaction recording and financial statement preparation among MSMEs. At the same time, persistent weaknesses in the preparation of Notes to the Financial Statements demonstrate that technical accounting competencies remain insufficient, particularly in relation to disclosure practices requiring greater conceptual understanding. These findings suggest that capacity-building initiatives should gradually shift from introducing the existence of SAK EMKM toward strengthening practical implementation through case-based training, mentoring programs, and simplified reporting templates that accommodate the operational characteristics of small enterprises. Such interventions are fully aligned with the objectives of SAK EMKM, which was developed specifically to provide a practical accounting framework capable of improving the accessibility and quality of MSME financial reporting without imposing excessive reporting burdens (Ikatan Akuntan Indonesia, 2016). Improving disclosure quality would also enhance the relevance, comparability, verifiability, and understandability of financial reports, thereby increasing their usefulness for creditors, investors, taxation authorities, and business owners themselves (Kieso et al., 2023). More comprehensive implementation of SAK EMKM therefore has the potential to strengthen financial accountability while simultaneously expanding MSMEs' opportunities to access formal financial institutions and external investment.

The results also have important implications for public policy because improving MSME financial reporting quality requires coordinated institutional support rather than isolated regulatory interventions. Local governments, the Indonesian Institute of Accountants, universities, and MSME development agencies possess complementary roles in facilitating the practical implementation of accounting standards through continuous education, technical assistance, and professional mentoring. Such collaborative programs are particularly relevant for regions where MSME owners possess limited accounting backgrounds despite demonstrating considerable entrepreneurial experience. Strengthening accounting competence would contribute not only to regulatory compliance but also to more effective business planning, financial control, taxation compliance, and long-term enterprise sustainability. The legal framework governing MSME development similarly emphasizes that strengthening institutional capacity constitutes an integral component of improving MSME competitiveness within the national economy (Republik Indonesia, 2008). Considering the strategic contribution of MSMEs to employment creation and regional economic growth, improving financial reporting quality through more effective implementation of SAK EMKM should be viewed as an investment in broader economic resilience rather than merely an accounting compliance initiative. These implications position SAK EMKM as a strategic governance instrument capable of supporting sustainable MSME development while strengthening the credibility of financial information within Indonesia's evolving business environment.

An additional implication emerging from the present findings concerns the formulation of policies aimed at strengthening MSME financial governance at both regional and national levels. Considering that MSMEs constitute the largest segment of business entities in Indonesia and contribute substantially to employment generation and economic resilience, improving financial reporting quality should be regarded as an essential component of sustainable economic development rather than merely a regulatory obligation (Badan Pusat Statistik, 2023). The empirical evidence indicating that weaknesses remain concentrated in disclosure-related components suggests that future policy interventions should prioritize practical accounting assistance instead of relying exclusively on one-time socialization programs. Government agencies responsible for MSME development may therefore collaborate with professional accounting organizations and higher education institutions to deliver continuous mentoring, practical workshops, and standardized reporting templates tailored to the operational characteristics of micro and small enterprises. Such collaborative initiatives would support the national strategy for strengthening MSME competitiveness through improved managerial capability and financial accountability, which remains one of the principal priorities in MSME development programs (Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia, 2022). Strengthening institutional cooperation would also increase the consistency of SAK EMKM implementation across regions, thereby improving the credibility of financial information used by financial institutions, investors, taxation authorities, and other stakeholders.

From an academic perspective, this study contributes to the expanding body of literature on MSME financial reporting by extending the analytical focus beyond the simple adoption of accounting standards toward the degree of implementation achieved by reporting entities. Most previous studies have primarily examined whether SAK EMKM influences financial reporting quality, whereas the present research evaluates how variations in implementation intensity explain differences in reporting quality among MSMEs operating within a specific regional context. This analytical perspective enables a more comprehensive understanding of accounting compliance because it recognizes that implementation occurs across multiple dimensions, including transaction recording, recognition, measurement, presentation, and disclosure. The empirical evidence obtained from Manado City therefore enriches the limited literature concerning SAK EMKM implementation in eastern Indonesia, where contextual business characteristics may differ from those reported in western regions of the country. The findings also provide a foundation for future investigations examining more complex causal relationships involving organizational capability, technological readiness, financial literacy, internal control, accounting information systems, and managerial commitment as complementary determinants of financial reporting quality. Expanding the analytical framework in this manner would contribute to the development of more comprehensive empirical models capable of explaining the multidimensional nature of accounting standard implementation among Indonesian MSMEs.

CONCLUSION

This study concludes that the level of implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs in Manado City has generally reached a good level, indicating that most business entities have adopted the fundamental principles of standardized financial reporting in their daily accounting practices. The empirical findings reveal that the majority of respondents have consistently implemented transaction recording, account recognition, financial statement preparation, and financial statement presentation in accordance with the requirements of SAK EMKM. Nevertheless, the preparation of Notes to the Financial Statements (CALK) remains the weakest component of implementation, demonstrating that disclosure-related practices continue to represent a significant challenge for many MSMEs. This finding suggests that accounting compliance among MSMEs should not be interpreted solely through the existence of financial statements but should also consider the completeness and quality of financial disclosures. The statistical analysis further confirms that the level of SAK EMKM implementation has a positive and statistically significant effect on the quality of MSME financial reports in Manado City. The coefficient of determination indicates that the implementation of SAK EMKM explains a substantial proportion of the variation in financial reporting quality, confirming its role as one of the principal determinants of reliable and useful financial information. These findings collectively demonstrate that strengthening the practical implementation of accounting standards constitutes an effective strategy for improving the transparency, accountability, and decision usefulness of MSME financial reporting.

The findings of this study also generate several practical implications for stakeholders involved in MSME development. MSME owners should strengthen their commitment to implementing SAK EMKM comprehensively, particularly by improving the preparation of Notes to the Financial

Statements and maintaining consistency in financial recording practices, while the adoption of simple accounting software may facilitate more accurate and efficient reporting processes. Local governments and related institutions are encouraged to provide continuous training, technical assistance, and mentoring programs emphasizing practical accounting skills rather than introductory dissemination alone, especially for disclosure practices that remain insufficiently implemented. Professional accounting organizations and higher education institutions may also contribute by developing simplified reporting guidelines and sustainable mentoring initiatives tailored to the operational characteristics of MSMEs. Future studies are encouraged to extend the geographical scope of investigation, incorporate larger and more diverse samples, and employ mixed-method or triangulation approaches to obtain a deeper understanding of accounting implementation practices. Subsequent research may also integrate additional explanatory variables, including financial literacy, human resource competency, accounting information systems, digital technology adoption, managerial commitment, and internal control, in order to develop a more comprehensive model explaining the quality of MSME financial reporting. Expanding these research perspectives will contribute to the advancement of MSME accounting literature while providing stronger empirical evidence for the formulation of policies aimed at improving financial governance and sustainable business development.

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