

The Effect Of Accounting Understanding And Length Of Business On The Implementation Of Emkm Sak In Msmes In Sleman Regency With Owner Motivation As A Moderating Variable

Nur Aisiyah Mulyati^{1*}, Abdullah Taman²

^{1,2} Faculty of Economics and Business, Yogyakarta State University, Indonesia

*Corresponding Author: nuraisiyah.2024@student.uny.ac.id

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ABSTRACT

This study aims to analyze the influence of accounting understanding and business tenure on the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in MSMEs in Sleman Regency, with owner motivation as a moderating variable. The method used is a quantitative causal-comparative with a cross-sectional approach. The sample consisted of 370 MSMEs registered with the Sleman Regency Cooperatives and MSMEs Office in 2024, determined with a 5% significance level. Data were collected through questionnaires and analyzed using SPSS. The results showed that accounting understanding and business tenure had a positive and significant effect on the implementation of SAK EMKM. In addition, owner motivation was shown to positively moderate, namely strengthening the influence of accounting understanding and business tenure on the implementation of SAK EMKM. The higher the owner motivation, the more optimal the implementation of accounting standards in the MSME.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy as the backbone of the national economy. According to the latest data from the Ministry of Cooperatives and SMEs in 2024, the number of MSMEs in Indonesia reached more than 65 million business units. MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and absorb nearly 97% of the workforce (Indonesia, 2024). In Sleman Regency, Yogyakarta Special Region, MSMEs play a significant role in driving the regional economy, with 88,999 people becoming MSME entrepreneurs in 2024 (Dataku, 2024).

According to Government Regulation Number 7 of 2021, Micro Enterprises are productive businesses owned by individuals and/or individual business entities that have met the criteria for micro businesses as stipulated in this Government Regulation. Small

Enterprises are productive businesses that can economically stand alone, carried out by individuals or business entities that have no relationship with a company or branch of a company that is controlled, owned, or is part of either directly or indirectly a medium-sized business or large business that meets the criteria for small businesses as referred to in this Government Regulation.

Based on the Republic of Indonesia Government Regulation No. 12 Chapter 2 Article 14 concerning Business Licensing, Business Actors who have obtained Business Licensing as referred to in paragraph (1) are required to submit reports in the form of Investment activity reports through the OSS System. What is meant is a financial report that distinguishes between assets used for business and non-business purposes. In an effort to improve the quality of MSME financial reports, the Indonesian Institute of Accountants (IAI) has issued Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) which have been effective since January 1, 2018. SAK EMKM is specifically designed to provide guidelines for preparing simpler and more practical financial reports for MSMEs, so that it is expected to increase their access to funding sources and strengthen competitiveness in the market. (IAI, 2016) . With this standard, it is hoped that MSMEs can more easily meet accounting requirements and make decisions based on accurate financial information.

However, the implementation of SAK EMKM in MSMEs still faces various challenges. Rafika Mulya's research shows that business size significantly influences the quality of financial reports (Mulya, 2018) . In addition, the results of a study (Adino, 2019) identified various factors that influence MSME actors' understanding of SAK EMKM. Research in Madiun City shows that most MSME actors have not implemented SAK EMKM in preparing financial reports and are not yet aware of the LAMIKRO application developed by the Ministry of Cooperatives and SMEs (Vaisal Amir, 2019) . Similar conditions are also found in various other regions in Indonesia, where the adoption rate of SAK EMKM is still relatively low among MSME actors.

One of the factors that plays a role in the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in MSMEs is accounting understanding. Accounting understanding is the ability of business actors to capture, interpret, and apply accounting knowledge appropriately in the process of recording and reporting finances (Rachmawati, D., & Hidayatullah, 2025) . Accounting understanding does not only include the ability to know accounting terms or procedures, but also includes the ability to translate and use accounting principles in daily business activities, which ultimately can improve the order and consistency of financial reports prepared according to applicable standards. A good level of understanding will make it easier for MSME actors to prepare accurate financial information, thereby supporting the successful implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

Accounting itself is a systematic process that involves identifying, recording, measuring, and reporting an entity's financial information, which serves as a basis for

consideration in economic decision-making by stakeholders. With a sufficient understanding of accounting principles, MSMEs can prepare financial reports that comply with the Indonesian Financial Accounting Standards (SAK) for MSMEs, resulting in more relevant, reliable, and accountable information for both internal business users and external parties who require financial data for business or financing decisions (Oktavia & Masdiantini, 2023).

Research results (Susilowati et al., 2021) indicate that accounting understanding has a partial positive and significant effect on the implementation of SAK EMKM. However, research results (Nurzairina, 2022) yielded different results, indicating that accounting understanding has no effect on the implementation of financial accounting standards for micro, small, and medium-sized entities. In addition to accounting understanding, business tenure is also suspected to influence the implementation of SAK EMKM. Business tenure relates to the length of time a person has been involved in a business and the length of time a person has been running it. It is generally believed that the longer a company has existed, the better the use of SAK EMKM in preparing financial reports. Research by (Bakdiyanto & Ismunawan, 2022) found that business duration has a positive and significant influence on the implementation of SAK EMKM in MSMEs . This means that MSMEs that have been operating for longer tend to have better ability in implementing accounting standards due to more mature business experience and a deeper understanding of business practices. Another study by (Iqbal, 2025) showed the opposite result, that business duration has no significant influence on the implementation of SAK EMKM. This indicates a theoretical gap where longer business experience does not necessarily improve the implementation of accounting standards.

Business owner motivation also plays a crucial role in the implementation of MSME Financial Accounting Standards (SAK). Motivation can strengthen or weaken the relationship between accounting understanding and business tenure on the implementation of SAK. Several studies have shown that business owner motivation has a positive influence on the implementation of SAK . This study found that entrepreneurs with higher motivation are more likely to implement applicable accounting standards in preparing their financial statements (Naibaho et al., 2024) . Conversely, other research indicates that motivation has no significant effect on the implementation of SAK (Gustian et al., 2021) . These discrepancies indicate a research gap that needs to be reexamined in the context of MSMEs in Sleman Regency.

Sleman Regency was chosen as the research location because it is one of the regencies in the Special Region of Yogyakarta with rapid and diverse MSME development. The heterogeneous characteristics of MSMEs in Sleman Regency in terms of business scale, type of business, and education level of owners provide an opportunity to analyze the factors influencing the implementation of the MSME SAK more comprehensively.

Based on this background, this study was conducted to analyze "the influence of accounting understanding and length of business on the implementation of SAK EMKM on MSMEs in Sleman Regency with owner motivation as a moderating variable".

RESEARCH METHODS

This study uses a quantitative method based on the philosophy of positivism to test hypotheses through statistical analysis. Quantitative methods are used to examine specific populations or samples with statistical data analysis techniques (Sugiyono, 2018) . The approach used is explanatory research, which aims to explain the causal relationship between variables. This study also uses a cross-sectional design, meaning data collection is carried out at a specific point in time. The purpose of this study is to examine the effect of accounting understanding and business duration on the implementation of SAK EMKM with owner motivation as a moderating variable in MSMEs in Sleman Regency. The study was conducted in Sleman Regency, Yogyakarta Special Region, from March 2025 to January 2026.

Population is the entire object that has certain characteristics determined by the researcher. The population does not only include humans, but also other objects or phenomena studied (Sugiyono, 2018) . The population in this study was all MSMEs registered with the Sleman Regency Cooperative and MSME Office in 2024, totaling 9,306 MSMEs (Dataku, 2024) . The sample is part of the population that represents the overall characteristics (Sugiyono, 2018) . The sampling technique used non-probability sampling with a purposive sampling approach, namely determining the sample based on certain criteria relevant to the research objectives (Sugiyono, 2018) . The number of samples was determined using the Isaac & Michael formula with a 5% error rate, resulting in 370 respondents (Sugiyono, 2018).

Data collection was conducted using a closed-ended questionnaire with a five-point Likert scale. The Likert scale is used to measure respondents' attitudes, opinions, and perceptions of the phenomenon being studied (Sugiyono, 2018) . The research instrument is a measuring tool used to obtain data objectively and systematically (Hardani et al., 2020) . The data collection process was carried out through the preparation, implementation, and data collection stages.

Instrument quality testing was conducted through validity and reliability tests. Validity testing was used to measure the instrument's accuracy in measuring research variables. An instrument is declared valid if the calculated r value is greater than the table r value at a significance level of 5% (Sugiyono, 2018). The validity used in this study was content validity, namely the correspondence between the statement items and the constructs being measured (Sugiyono, 2018).

Reliability testing is used to measure the consistency of research instruments. Reliability indicates that the instrument can provide stable and reliable results (Sugiyono, 2018) . Reliability testing uses the Cronbach's Alpha method. This method is used to measure the internal consistency of items in the questionnaire (Tavakol & Dennick, 2011) . Cronbach's Alpha is a method commonly used in social research (Taber, 2018) . The instrument is declared reliable if the alpha value is greater than 0.70 (Rolph E. Anderson, Joseph F. Hair Jr, William C. Black, 2019) . Alpha values above 0.70 indicate that the instrument has good

consistency (Izah et al., 2024) . Thus, a reliable instrument can be used for further analysis (Hernawati et al., 2020).

The data analysis in this study used descriptive and inferential statistical analysis. Descriptive analysis was used to describe the data through the mean value, standard deviation, and minimum and maximum values (Sugiyono, 2018) . In addition, classical assumption tests were conducted, including tests for normality, multicollinearity, and heteroscedasticity. These tests aimed to ensure that the regression model used met the basic assumptions of the analysis (Sugiyono, 2018).

Multiple regression analysis is used to test the effect of independent variables on the dependent variable. The regression model is expressed in the equation $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$. Hypothesis testing is carried out using the t-test to see the partial effect of each independent variable (Ghozali, 2018). The F-test is used to test the effect of independent variables simultaneously on the dependent variable (Sugiyono, 2018) . The coefficient of determination is used to measure the model's ability to explain the dependent variable (Ghozali, 2018).

The hypotheses in this study include the influence of accounting understanding and length of business on the implementation of MSME SAK, as well as the role of owner motivation as a moderating variable in this relationship.

RESULTS AND DISCUSSION

Data Validity Test

Data validity testing in this study was conducted to ensure that the instruments used were capable of measuring the research variables accurately and consistently. Data validity testing included validity and reliability tests.

1) Validity Test

The questionnaire testing in this study used SPSS software. The requirement for an item to be declared valid is if the calculated r correlation value is greater than the table r (calculated $r > \text{table } r$). In this study, with 370 respondents and a significance level of $\alpha = 0.05$, the table r value was obtained at 0.101. Therefore, if there is a correlation coefficient value smaller than 0.101, the statement item is declared invalid. The results of the validity test in this study are as follows:

Table 1. Results of the validity test of accounting understanding (x1)

Item	r Count	r Table	Sig.	Information
X1.1	0.602	0.101	0,000	Valid
X1.2	0.630	0.101	0,000	Valid
X1.3	0.264	0.101	0,000	Valid
X1.4	0.309	0.101	0,000	Valid
X1.5	0.176	0.101	0,000	Valid
X1.6	0.321	0.101	0,000	Valid

Item	r Count	r Table	Sig.	Information
X1.7	0.490	0.101	0,000	Valid
X1.8	0.172	0.101	0,000	Valid
X1.9	0.264	0.101	0,000	Valid
X1.10	0.274	0.101	0,000	Valid
X1.11	0.427	0.101	0,000	Valid
X1.12	0.463	0.101	0,000	Valid

Source: IBM SPSS 26, 2026

Based on the validity test results in Table 9, it can be seen that all statement items in the accounting understanding variable (X1) have a calculated r value greater than the table r of 0.101. In addition, all items also have a significance value of 0.000, which is less than 0.05. Thus, all statement items in the accounting understanding variable are declared valid and suitable for use in research.

In detail, the highest calculated r value is found in item X1.2 at 0.630, indicating that this item has the strongest correlation level with the total variable score. Meanwhile, the lowest calculated r value is found in item X1.8 at 0.172, but it is still above the table r value and is therefore still declared valid. This indicates that all statement items are able to accurately measure the construct of accounting understanding.

Table 2 results of the validity test of the implementation of the EMKM SAK (y)

Item	r Count	r Table	Sig.	Information
Y1	0.512	0.101	0,000	Valid
Y2	0.421	0.101	0,000	Valid
Y3	0.474	0.101	0,000	Valid
Y4	0.513	0.101	0,000	Valid
Y5	0.514	0.101	0,000	Valid
Y6	0.552	0.101	0,000	Valid
Y7	0.531	0.101	0,000	Valid
Y8	0.485	0.101	0,000	Valid
Y9	0.519	0.101	0,000	Valid
Y10	0.379	0.101	0,000	Valid

Source: IBM SPSS 26, 2026

Based on the validity test results in Table 10, it can be seen that all statement items in the SAK EMKM implementation variable (Y) have a calculated r value greater than the table r of 0.101. In addition, all items also have a significance value of 0.000, which is less than 0.05. Thus, all statement items in the SAK EMKM implementation variable are declared valid and suitable for use in research.

Specifically, the highest calculated r value was found in item Y6 at 0.552, indicating that it had the strongest correlation with the total variable score. Meanwhile, the lowest

calculated r value was found in item Y2 at 0.421, but it was still above the table r value and therefore considered valid. This indicates that all statement items were able to accurately measure the implementation construct of the EMKM SAK.

Table 3. Results of the owner's motivation validity test (Z)

Item	r Count	r Table	Sig.	Information
Z1	0.679	0.101	0,000	Valid
Z2	0.446	0.101	0,000	Valid
Z3	0.824	0.101	0,000	Valid
Z4	0.822	0.101	0,000	Valid
Z5	0.791	0.101	0,000	Valid
Z6	0.776	0.101	0,000	Valid
Z7	0.717	0.101	0,000	Valid
Z8	0.730	0.101	0,000	Valid
Z9	0.701	0.101	0,000	Valid

Source: IBM SPSS 26, 2026

Based on the validity test results in Table 11, it can be seen that all statement items in the owner motivation variable (Z) have a calculated r value greater than the table r of 0.101. In addition, all items also have a significance value of 0.000, which is less than 0.05. Thus, all statement items in the owner motivation variable are declared valid and suitable for use in research.

In detail, the highest calculated r value is found in item Z4 at 0.822, which indicates that the item has the strongest correlation level with the total score of the variable. Meanwhile, the lowest calculated r value is found in item Z2 at 0.446, but it is still above the table r value so it is still declared valid. This indicates that all statement items are able to measure the owner's motivation construct accurately.

2) Reliability Test

Reliability testing was conducted to measure the consistency/construction of the research variables. In conducting the analysis, the researcher used the *Cronbach's alpha technique*. A variable is considered reliable if its *Cronbach's alpha value* is >0.7 . The results of the questionnaire reliability test are as follows:

Table 4. Reliability test results

Variables	Cornbach's Alpha	Acceptance Value	Information
Understanding Accounting	0.713	> 0.70	Reliable
Owner Motivation	0.741	> 0.70	Reliable
Implementation of EMKM SAK	0.859	> 0.70	Reliable

Source: IBM SPSS 26, 2026

Based on the reliability test results in Table 12, it can be seen that all variables in this study have a Cronbach's Alpha value greater than 0.70. The accounting understanding variable has a Cronbach's Alpha value of 0.713, the owner motivation variable has a Cronbach's Alpha value of 0.741, and the implementation of the EMKM SAK variable has a Cronbach's Alpha value of 0.859.

This value indicates that all variables have met the reliability criteria, thus the research instrument is deemed consistent and reliable in measuring each variable. The SAK EMKM implementation variable has the highest reliability value, indicating a very good level of consistency compared to the other variables.

Classical Assumption Test

1) Normality Test

The normality test aims to determine whether the confounding variables or residuals in a regression model have a normal distribution. A good regression model has a normal or near-normal data distribution, with a Sig. value > 0.05 . The results of the normality test conducted by the researchers can be seen in the following table:

Table 5. Results of normality test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		370
Normal Parameters ^{a,b}	Mean	,0000000
	Standard Deviation	6.63509894
Most Extreme Differences	Absolute	,080
	Positive	,078
	Negative	-,080
Test Statistics		,080
Asymp. Sig. (2-tailed) ^c		,120

Source: IBM SPSS 26, 2026

A normality test was conducted to determine whether the data in the study were normally distributed. In this study, the normality test was conducted using the Kolmogorov-Smirnov method with the help of the SPSS program. Based on the test results, the Asymp. Sig. (2-tailed) value was obtained at 0.080. This value is greater than the significance level used, which is 0.05. This indicates that the residual data in this study is normally distributed.

2) Multicollinearity Test

This test is used to determine whether there is a correlation between independent variables in the regression model. A good regression model is considered good if there is no correlation between the independent variables. Multicollinearity can be determined by observing a *tolerance value* > 0.10 and a Variance Inflation Factor (VIF) value < 10 . The results of the multicollinearity test are shown in the table below.

Table 6. Multicollinearity test results

Variables	Tolerance	VIF	Conclusion
Understanding Accounting	0.875	1,143	There are no symptoms of multicollinearity
Length of Business	0.806	1,363	There are no symptoms of multicollinearity
Owner Motivation	0.814	1,837	There are no symptoms of multicollinearity
X1Z	0.894	1,622	There are no symptoms of multicollinearity
X2Z	0.804	1,853	There are no symptoms of multicollinearity

Source: IBM SPSS 26, 2026

Based on the results of the multicollinearity test in Table 14, it can be seen that all variables in this study have a tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value less than 10. The accounting understanding variable has a tolerance value of 0.875 and a VIF of 1.143, the business length variable has a tolerance value of 0.806 and a VIF of 1.363, and the owner motivation variable has a tolerance value of 0.814 and a VIF of 1.837. In addition, the interaction variables X1Z and X2Z also show tolerance values of 0.894 and 0.804, respectively, and VIF values of 1.622 and 1.853. These values are still within the specified limits, so they do not indicate any symptoms of multicollinearity.

3) Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is inequality in the variance of residuals from one observation to another in the regression model. A good regression model is one with a Sig. value > 0.05. The results of the heteroscedasticity test can be seen in the table below:

Table 7. Results of heteroscedasticity test

Variables	Sig.	Conclusion
Understanding Accounting	0.486	There are no symptoms of heteroscedasticity
Length of Business	0.812	There are no symptoms of heteroscedasticity
Owner Motivation	0.881	There are no symptoms of heteroscedasticity
X1Z	0.495	There are no symptoms of heteroscedasticity
X2Z	0.790	There are no symptoms of heteroscedasticity

Source: IBM SPSS 26, 2026

Based on the results of the heteroscedasticity test in Table 15, it can be seen that all variables in this study have a significance value (Sig.) greater than 0.05. The accounting understanding variable has a significance value of 0.486, the business length variable is 0.812, and the owner motivation variable is 0.881. In addition, the interaction variables X1Z and X2Z also show significance values of 0.495 and 0.790, respectively, all of which are above the significance limit of 0.05. This indicates that there are no symptoms of heteroscedasticity in the regression model used. In addition to the Glejser method, heteroscedasticity tests can also be seen from the scatterplot graph as follows.

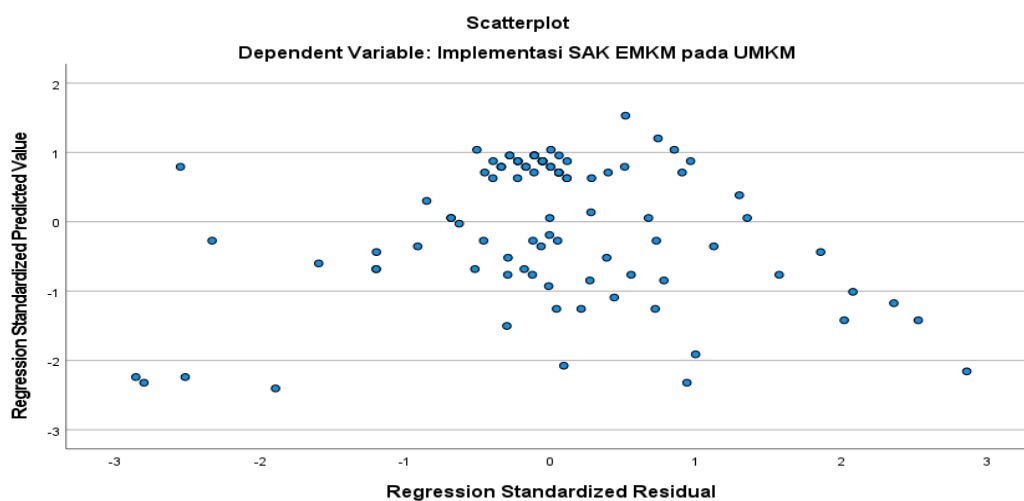


Figure 1 Scatterplot Results

Source: IBM SPSS 26, 2026

Based on the scatterplot graph, it can be seen that the points are spread irregularly across all sides. Therefore, it can be concluded that the data does not exhibit heteroscedasticity.

Multiple Linear Analysis

This study used multiple linear regression analysis to determine the effect of accounting understanding and business tenure on the implementation of SAK EMKM among MSMEs in Sleman Regency, as well as to examine the role of owner motivation as a moderating variable. This analysis aimed to examine the relationship between variables and determine the extent of each independent variable's contribution to the dependent variable.

Table 8. Results of multiple linear analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,683	,045		2,098	,037
	Understanding Accounting	,102	,063	,081	2,621	,016
	Length of Business	,069	,128	,951	3,322	,001
	Owner Motivation	,729	,208	1,368	3,496	,001
	X1M	,024	,008	,086	2,567	,012
	X2M	,183	,062	2,248	2,964	,003
a. Dependent Variable: Implementation of SAK EMKM in MSMEs						

Source: IBM SPSS 26, 2026

Based on Table 16, the multiple linear regression equation model can be formulated as follows:

$$Y = 1.683 + 0.102X_1 + 0.069X_2 + 0.729Z + 0.024X_1Z + 0.183X_2Z$$

Based on the equation above, it can be explained as follows:

1. The constant value (a) = 1.683 shows that if the accounting understanding variable (X1), length of business (X2), owner motivation (Z), and interaction variables have a value of 0, then the implementation value of SAK EMKM (Y) is 1.683, assuming other variables remain constant.
2. The accounting understanding variable (X1) has a coefficient of 0.102 with a positive direction, which means that every 1 unit increase in accounting understanding will increase the implementation of SAK EMKM by 0.102.
3. The business length variable (X2) has a coefficient of 0.069 with a positive direction, which means that every increase in business length by 1 unit will increase the implementation of SAK EMKM by 0.069.
4. The owner motivation variable (Z) has a coefficient of 0.729 with a positive direction, which means that every 1 unit increase in owner motivation will increase the implementation of SAK EMKM by 0.729.
5. The interaction variable X1Z, which is the interaction between accounting understanding and owner motivation, has a coefficient of 0.024 with a positive direction, which means that the higher the owner's motivation, the influence of accounting understanding on the implementation of SAK EMKM will increase by 0.024.

6. The interaction variable X2Z, which is the interaction between the length of business and the owner's motivation, has a coefficient of 0.183 with a positive direction, which means that the higher the owner's motivation, the influence of the length of business on the implementation of SAK EMKM will increase by 0.183.

Hypothesis Testing

1) Coefficient of Determination Test

The coefficient of determination (R²) test aims to measure the ability of the independent variable to explain the dependent variable used in the study (Ghozali, 2013). The R² value lies between zero and one. The closer the value is to zero, the lower the ability of the independent variable to explain the dependent variable used in the regression model, and vice versa. The results of the coefficient of determination test in this study are as follows.

Table 9. Results of the coefficient of determination test (adjusted R²)

A. R	B. R Square	C. Adjusted R Square
D. 0.650	E. 0.643	F. 0.632

Source: IBM SPSS 26, 2026

Based on Table 17, the Adjusted R Square value is 0.632. This indicates that 63.2% of the variation in the implementation of SAK EMKM in MSMEs can be explained by the variables of accounting understanding, business duration, owner motivation, and interaction variables in this research model. Meanwhile, the remaining 36.8% is influenced by other variables outside the research model that were not examined in this study. This indicates that the model used has a fairly good ability to explain the variables of SAK EMKM implementation.

2) F Test (Simultaneous)

The F-test is used to test model accuracy or *goodness of fit*, which aims to conclude whether the regression equation model is suitable or not. To match it, a comparison can be made between the calculated F-value and the F-table value or based on the required significance value <0.05. If the significance value is smaller than the 0.05 significance level or the calculated F-value > F-table value, this research is feasible and the hypothesis can be accepted. The results of the F-test in this study are as follows.

Table 10. Results of the f test

G. F	H. Sig.
I. 18,509	J. 0,000

Source: IBM SPSS 26, 2026

Based on the F test results, the calculated F value is greater than the F table with a significance level of less than 0.05. This indicates that the variables of Accounting Understanding (X1) and Length of Business (X2) together have a significant effect on the Implementation of SAK EMKM (Y). Thus, the regression model used in this study is suitable

for use in explaining the relationship between the independent variables and the dependent variable.

3) t-test (Partial)

The t-test is used to examine the partial influence of each independent variable on the dependent variable. This test is performed by observing a significance value <0.05 or a calculated t-value $> t$ -table. The results of the t-test in this study are as follows.

Table 11. t-Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,683	,045		2,098	,037
Understanding Accounting	,102	,063	,081	2,621	,016
Length of Business	,069	,128	,951	3,322	,001

Source: IBM SPSS 26, 2026

Based on the t-test results in Table 19, it can be seen that the accounting understanding variable has a significance value of 0.016, which is less than 0.05, indicating that accounting understanding influences the implementation of the MSME SAK. This means that the better the accounting understanding, the greater the implementation of the MSME SAK. Therefore, the first hypothesis (H1) is accepted.

Meanwhile, the variable "business duration" has a significance value of 0.001, which is less than 0.05, indicating that business duration influences the implementation of the EMKM SAK. This means that the longer a business has been operating, the better the implementation of the EMKM SAK. Therefore, the second hypothesis (H2) is accepted.

4) MRA (*Moderated Regression Analysis*) Test

The Moderated Regression Analysis (MRA) test in this study was used to determine the role of owner motivation as a moderating variable in the relationship between accounting understanding and business tenure on the implementation of SAK EMKM. This analysis aims to determine whether owner motivation can strengthen or weaken the influence of the independent variable on the dependent variable. The test was conducted by observing a significance value <0.05 . If the significance value is less than 0.05, the moderating variable is declared influential. The results of the MRA test in this study are presented below.

Table 12. MRA test results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,683	,045		2,098	,037
Owner Motivation	,729	,208	1,368	3,496	,001
X1M	,024	,008	,086	2,567	,012
X2M	,183	,062	2,248	2,964	,003

Source: IBM SPSS 26, 2026

the Moderated Regression Analysis (MRA) test in Table 20, it is known that owner motivation has a significance value of $0.001 < 0.05$, which indicates that owner motivation influences the implementation of SAK EMKM. The interaction variable between accounting understanding and owner motivation (X1M) has a significance value of $0.012 < 0.05$, so that owner motivation is able to moderate the relationship, thus H3 is accepted. In addition, the interaction variable between the length of business and owner motivation (X2M) has a significance value of $0.003 < 0.05$, which indicates that owner motivation also moderates the relationship, so H4 is accepted.

Discussion

1. The Influence of Accounting Understanding on the Implementation of MSME SAK

The regression results show that accounting understanding has a positive and significant effect on the implementation of MSME SAK (coefficient 0.102; sig. 0.016). The better the accounting understanding of MSME owners, the more effective the application of accounting standards in preparing financial reports. In general, MSME owners have understood financial recording and the separation of business and personal finances, but understanding of basic accounting concepts still needs to be improved through education and training. This finding is consistent with the Theory of Planned Behavior and Human Capital Theory, which explain that accounting knowledge forms a positive attitude and improves financial management skills. These results are also supported by previous research stating that accounting understanding helps prepare more accurate and structured financial reports.

2. The Influence of Business Length on the Implementation of EMKM SAK

The length of operation has a positive and significant effect on the implementation of SAK EMKM (coefficient 0.069; sig. 0.001). The longer a business has been operating, the better the implementation of accounting standards because business owners have more experience in managing business and finances. Businesses that have been operating for a long time tend to have more complex financial needs, thus encouraging more orderly record

keeping. This finding aligns with the Theory of Planned Behavior and Human Capital Theory, which state that experience builds awareness and enhances individual capabilities. Previous research also shows that longer-established businesses tend to prepare financial reports more regularly and understand the benefits of transparency in decision-making.

3. The Moderating Role of Owner Motivation in the Influence of Accounting Understanding on the Implementation of EMKM SAK

The results of the Moderated Regression Analysis show that owner motivation moderates the relationship between accounting understanding and the implementation of SAK EMKM (interaction coefficient 0.024; sig. 0.012). This means that owner motivation strengthens the influence of accounting understanding on the implementation of accounting standards. MSME owners with high accounting knowledge and motivation tend to be more active in implementing financial recording and reporting according to standards. Conversely, if motivation is low, the knowledge they possess may not be optimally applied. This finding is consistent with the Theory of Planned Behavior and Human Capital Theory, which emphasize the importance of motivation and knowledge as capital for improving business performance.

4. The Moderating Role of Owner Motivation in the Influence of Business Length on the Implementation of EMKM SAK

Owner motivation has been shown to moderate the relationship between business experience and the implementation of MSME SAK (interaction coefficient 0.183; sig. 0.003). This indicates that business experience will be more effective in encouraging the implementation of MSME SAK if supported by high motivation. Business experience alone does not guarantee high implementation of accounting standards, because without owner motivation, the experience is not optimally utilized. Conversely, the combination of business experience and high motivation can improve the quality of financial management and business reporting. This finding supports the Theory of Planned Behavior and Human Capital Theory, which state that motivation and experience are important assets in improving MSME performance.

CONCLUSION AND SUGGESTIONS

Based on the results of data analysis conducted using SPSS, this study shows that accounting understanding and business tenure have a positive and significant influence on the implementation of SAK EMKM among MSMEs in Sleman Regency. These results indicate that increased accounting understanding among business actors will be followed by increased ability to prepare financial reports in accordance with applicable standards. A good understanding of accounting enables MSMEs to systematically record transactions, understand basic accounting concepts, and prepare more accurate financial reports that can be used as a basis for business decision-making.

Furthermore, business tenure has also been shown to have a positive and significant influence on the implementation of the MSME Financial Accounting Standards (SAK). This

indicates that the longer a business has been operating, the greater the business owner's experience in managing its business activities, including financial management. This experience enables MSME owners to better understand the importance of proper financial record-keeping and encourages the implementation of accounting standards in their business activities. However, the results of this study also indicate that accounting understanding is more dominant than business tenure, indicating that knowledge plays a greater role than experience in improving the implementation of the MSME Financial Accounting Standards (SAK).

Simultaneously, accounting understanding and business experience significantly influence the implementation of MSMEs' Financial Accounting Standards (SAK). This indicates that the combination of knowledge and experience is a crucial factor in supporting the successful implementation of accounting standards in MSMEs. Furthermore, the study also shows that owner motivation moderates the relationship between business experience and MSMEs' Financial Accounting Standards (SAK). Owner motivation is a crucial factor that can enhance the use of business experience to improve financial management. Highly motivated MSMEs tend to be more motivated to implement accounting standards more effectively than those with low motivation.

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