

## THE IMPACT OF THE IMPLEMENTATION OF EMKM SAK AND ACCOUNTING UNDERSTANDING ON TAXPAYER COMPLIANCE IN MSMES

**Mia Septiara Siringo Ringo, Dewinta Putri Ardana, Anna Siti Rahma, Anni Siti Rahmi, Muhammad Rahman**

**Fakultas Ekonomi Dan Bisnis Universitas Bina Sarana Informatika**

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### *Abstract*

*This study aims to analyze the effect of the Implementation of SAK EMKM and Accounting Understanding on Tax Compliance of UMKM. Indonesia is a country whose main source of income comes from taxes, but the realization of tax revenue until the end of September 2025 was recorded to have only reached 62.4% of the set target. UMKM have a strategic role in the economy, but many actors still have minimal understanding of accounting, thus facing challenges in financial reporting. Therefore, DSAK IAI established SAK EMKM with the aim of increasing transparency and accountability of entity financial reporting. The study population was all UMKM registered in Palmerah District (100 business units), with the sample determined using the Solvin formula. The variables of SAK EMKM Implementation (X1) and Accounting Understanding (X2) were tested for their simultaneous and partial effects on Taxpayer Compliance (Y). Data were collected through a questionnaire with a five-level Likert Scale. The results are expected to be positive and significant, because good accounting implementation will improve the accuracy of financial reports as a basis for calculating tax payable and encourage taxpayer willingness.*

**Keywords:** Taxpayer Compliance, Accounting Understanding, Implementation of MSME SAK.

### **Abstrak**

Penelitian ini bertujuan untuk menganalisis pengaruh Penerapan SAK EMKM dan Pemahaman Akuntansi terhadap Kepatuhan Wajib Pajak UMKM (Usaha Mikro, Kecil, dan Menengah). Indonesia merupakan negara yang sumber utama pendapatannya berasal dari pajak, namun realisasi penerimaan pajak hingga akhir September 2025 tercatat baru mencapai 62,4% dari target yang ditetapkan. UMKM memiliki peran strategis dalam perekonomian, tetapi banyak pelaku yang masih minim pemahaman terkait akuntansi sehingga menghadapi tantangan dalam pelaporan keuangan. Oleh karena itu, DSAK IAI menetapkan SAK EMKM dengan tujuan meningkatkan transparansi dan akuntabilitas pelaporan keuangan entitas. Populasi penelitian adalah seluruh UMKM yang terdaftar di Kecamatan Palmerah (100 unit usaha), dengan sampel ditentukan menggunakan rumus Solvin. Variabel Penerapan SAK EMKM (X1) dan Pemahaman Akuntansi (X2) diuji pengaruhnya secara simultan dan parsial terhadap Kepatuhan Wajib Pajak (Y). Data dikumpulkan melalui kuesioner dengan Skala Likert lima tingkat. Hasilnya diduga positif dan signifikan, karena penerapan akuntansi yang baik akan meningkatkan keakuratan laporan keuangan sebagai dasar perhitungan pajak terutang dan mendorong kemauan wajib pajak



**Kata Kunci:** Kepatuhan Wajib Pajak, Pemahaman Akuntansi, Penerapan SAK EMKM

## I. INTRODUCTION

In Indonesia, taxes are a primary source of revenue. Under current law, taxes are mandatory fees that individuals and organizations must pay to the government. Taxes are used to advance and improve public welfare, while taxpayers do not directly benefit. Generally, taxes are used for public projects such as infrastructure development and public facilities. Optimal tax revenue is expected to support national development and address various economic challenges in Indonesia, as it is the government's primary source of revenue.

According to (Asnifah & Fahriani, 2024), taxpayers are said to meet tax criteria when exercising their tax rights and fulfilling their duties. As of the end of September 2025, realized tax revenue reached IDR 1,295.3 trillion, according to Finance Minister Purbaya Yudhi Sadewa. Only 62.4% of the projected tax revenue of IDR 2,076.9 trillion for 2025 was met. In contrast, this figure decreased by 4.4% compared to revenues for the same period in 2024. Until September 2025, gross tax revenue increased by 1.95% annually (<https://muc.co.id/>).

One source of Indonesian tax revenue is MSMEs. Law Number 20 of 2008 defines commercial enterprises as entities capable of creating more jobs and providing comprehensive economic services to both companies and the community as a whole. Small and medium enterprises (SMEs) are strategically important to the Indonesian economy because they support the country's growth, development, and economic progress. Financial reports, which must be easy to read, reliable, relevant, and comparative, and present historical data as one of the responsibilities of financial management to help business owners make informed decisions, are one of the challenges in MSME growth (Hilda Nurhidayah et al., 2024). However, the reality is that most MSMEs still lack much-needed accounting knowledge. The Indonesian Institute of Accountants (IAI), through the Financial Accounting Standards Agency (DSAK), has developed Financial Accounting Standards (SAK) specifically for Micro, Small, and Medium Enterprises (MSMEs), aimed at supporting and accelerating the growth and expansion of MSMEs in Indonesia. The EMKM SAK was issued with the aim of disseminating information to half of MSMEs in Indonesia and translating accountability and reporting for business entities and executives. The EMKM SAK measures

costs using past costs and focuses on transactions used routinely by MSMEs (Wibowo, 2025). Several elements, such as readiness and effectiveness of SAK implementation in MSMEs, can be influenced by the participants, their level of education, and their knowledge in accounting.

Accounting understanding encompasses the ability of business actors to recognize, record, process, and report relevant financial transactions. Research (Ghina & Pebriani, 2023) found that the use of SAK EMKM has an effective and significant impact on MSME financial reporting procedures. Taxpayers' willingness to pay taxes increases with their level of accounting education. The underlying financial statements are more accurate and precise due to improved accounting processes, which also facilitates the calculation of tax payable.

Research (Setiawati, 2021) indicates that willingness to apply for SAK EMKM to meet taxpayer requirements is not a problem. According to research (Sidabutar et al., 2023), the use of accounting has a positive impact on taxpayer compliance with MSME requirements. Research (Amrullah et al., 2021) suggests that accounting understanding does not affect taxpayer compliance levels.

Several studies have focused on how SAK EMKM and accounting knowledge influence the quality of financial reports. Previous studies have not established a direct relationship between taxpayer compliance and the implementation of SAK EMKM, as well as accounting knowledge. The author of this study examines how accounting knowledge and the application of MSME SAK influence taxpayer compliance with MSME requirements.

## **II. THEORITICAL STUDIES**

### **2.1 MSME Taxpayer Compliance**

#### **2.1.1 Definition of Taxpayer Compliance**

If taxpayers properly utilize their rights and fulfill their tax obligations in accordance with applicable laws and regulations, this is called compliance with taxpayer requirements. For MSMEs, this compliance includes fulfilling Income Tax (PPh) obligations in accordance with regulations. In addition to being an obligation to the state, compliance also promotes sound financial management and long-term business sustainability. Adequate understanding of taxation is crucial for taxpayers. Public ignorance often leads to low awareness of tax obligations. Improving understanding of tax regulations can help taxpayers fulfill their obligations (Meidiyustiani Rinny, Qodariah, 2022).

The Self-Assessment System, which requires taxpayers to register voluntarily, is the primary strategy used in this situation, recording all taxable income, fulfilling tax payment obligations, and reporting their taxes. This study evaluates the level of compliance with tax obligations, which influences public awareness and taxpayer willingness to fulfill tax obligations. This includes obtaining a Taxpayer Identification Number (NPWP) and filing annual tax returns (SPT) on time, disclosing all income, and ensuring there are no unpaid taxes. This study identified two main components of taxpayer compliance (Sani & Sulfan, 2022):

### 1. Formal Compliance

The level of taxpayer compliance with applicable regulations, particularly administrative matters, is reflected in formal compliance. This includes registering, reporting, and paying taxes on time, in accordance with the law. For example, taxpayers must be registered with a Taxpayer Identification Number (NPWP). Furthermore, they must pay taxes and file tax returns accurately and on time according to established tax instructions and deadlines. Fulfilling these administrative obligations supports a transparent and orderly tax system, while contributing to national development (Sukma & Kuncoro, 2022).

### 2. Material Compliance

The concept of "material compliance" highlights the importance of ensuring that all information provided when completing and reporting tax data is of high substantive quality, particularly in terms of honesty and accuracy. This concept is oriented towards core values, namely ensuring that taxpayers not only comply with requirements but also submit tax returns that truthfully reflect their economic or financial condition (Sani & Sulfan, 2022). In practice, material compliance not only requires taxpayers to follow all procedures correctly but also includes comprehensive, detailed, and transparent disclosure of income and expenses through the Annual Tax Return (SPT). Furthermore, taxpayers must avoid any form of manipulation or actions aimed at disguising tax facts for personal gain, including fraud that could potentially harm the tax system in general.

#### **2.1.2 Taxpayer Reporting Indicators (Compliance in Reporting Aspects)**

Focuses on taxpayer reporting variables as part of taxpayer compliance:

1. Timeliness of reporting wholesale tax returns and annual tax returns. Seasonal and annual tax returns (SPT) filtering demonstrates taxpayers' administrative compliance with

applicable tax laws. This indicator is used to evaluate taxpayers' SPT submissions within the deadline set by the Directorate General of Taxes. Delays in reporting not only potentially lead to administrative sanctions but also serve as a key parameter in assessing the level of formal compliance. Therefore, (Rahmat et al., 2024) emphasize that taxpayer discipline, including compliance with SPT obligations for reporting goods, is fundamental to measuring compliance with standards.

2. Timeliness of tax payments.

This metric is used to evaluate whether taxpayers pay their taxes by the deadline. Taxpayer compliance with the payment methods stipulated in the law is reflected in the accuracy of tax payments. Quantitative research by (Setiawan & Yanti, 2024) emphasizes the importance of timely payments as a step to improve overall tax compliance.

3. Accuracy of tax calculations in accordance with regulations.

This component assesses how well taxpayers can calculate taxes in accordance with applicable regulations, transparently and accurately. Errors or manipulation in tax calculations can lead to violations such as underpayments or overpayments, which can potentially have legal consequences for taxpayers. The article (Setyowati, 2025) emphasizes that the accuracy of tax calculations depends heavily on taxpayers' understanding of tax regulations and the quality of financial reporting presented.

4. Completeness of documents (invoices, withholding slips, and turnover reports).

Supporting documents such as tax invoices, withholding slips, and turnover reports serve as administrative evidence of business transactions and reported taxable objects. The completeness of these documents allows tax authorities to more easily verify their tax obligations and demonstrates the taxpayer's transparency in fulfilling their tax obligations. Considering the findings of the study (Rahmat et al., 2024), one compliance indicator often considered important by tax authorities in the audit process is the completeness of these supporting documents.

5. Consistency of tax reports with business financial statements.

Alignment between tax returns and financial statements plays a crucial role in accurately reflecting a business's financial condition. Mismatches between the two can indicate potential tax violations, manipulation, or attempts to evade tax obligations.

## **2.2 Implementation of SAK EMKM**

### **2.2.1 Definition of SAK EMKM**

SAK EMKM is compliance with accounting standards for micro, small, and medium enterprises in Indonesia. These standards were developed by the Indonesian Accounting Institute (DSAK IAI) with the aim of expanding small and medium enterprise activities and improving the accountability and transparency of financial reports. These standards are simplified, adapting to the nature of MSME transactions, and are based on historical cost measurement. The implementation of SAK EMKM has the potential to significantly improve tax compliance. With these standards, micro, small, and medium enterprises can produce more consistent and accurate accounting and financial reporting, thereby creating transparency in income, expenses, and tax liabilities (Setiawati, 2021). The accuracy of financial data generated through the implementation of these standards makes it easier for business actors to understand their tax obligations more clearly. Furthermore, uniform recording standards can help reduce the risk of errors in reporting, both intentional and unintentional. In the long term, this has the potential to increase business awareness and confidence in the importance of complying with tax regulations. The use of SAK EMKM also makes it easier for tax authorities to audit and evaluate taxpayers' compliance levels through the resulting documents. Therefore, the implementation of SAK EMKM is a strategic step in increasing awareness and discipline in fulfilling tax obligations, while also supporting the development of a more standardized financial recording system for micro, small, and medium enterprises.

### **2.2.2 Main Components of SAK EMKM**

SAK EMKM, developed by the Indonesian Institute of Accountants (IAI), simplifies financial statements into three main components, providing a significant difference compared to financial statements in SAK Umum and ETAP, which have more complex structures:

1. Statement of Financial Position or Balance Sheet
  - a. At the end of the reporting period, this shows information about the organization's equity, liabilities, and resources.
  - b. Cash and cash equivalents, operating revenues, inventory, fixed assets, business contributions, bank loans, and equity are among the main components discussed.

- c. These components show the entity's financial situation, including its net worth after all liabilities are deducted.

2. Profit and Loss Statement

- a. Describes an entity's financial performance over a specific period.
- b. Revenue and various expenses, including finance costs and taxes, are its main components.
- c. This report serves to illustrate the extent to which the entity is able to generate net income from its operational activities.

3. Notes to the Financial Statements (CaLK)

- a. Provide more detailed commentary on the items listed in the profit and loss statement and statement of financial position.
- b. This section contains important statements confirming that the financial statements have been prepared in accordance with the Financial Reporting Standards (SAK EMKM) for Micro, Small, and Medium Enterprises.
- c. These notes are designed to provide additional information to clarify the contents of the main report, so that users gain a deeper understanding of the entity's assets, performance, and financial position.

### **2.2.3 Indicators for the Implementation of SAK EMKM**

Several important metrics are used in the implementation of SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Enterprises) to evaluate the effectiveness of its implementation. These indicators are important because they demonstrate an entity's dedication to solid financial management, but they are also directly related to measures to improve the performance and accountability of MSMEs. The following is a detailed explanation of each indicator (Fitriani, 2020).

1. Regular and Systematic Recording of Transactions
2. Recording Using the Accrual Basis
3. Preparation of Statements of Financial Position and Profit and Loss
4. Financial Statements Following the Format of the Indonesian Financial Accounting Standards (SAK) for MSMEs
5. Separation of Personal and Business Transactions

## **2.3 Accounting Understanding**

### **2.3.1 Definition of Accounting Understanding**

The information system known as accounting seeks to determine, measure, and communicate economic data to support informed decision-making by various stakeholders, such as investors, managers, the government, and the wider public. In an academic context, accounting encompasses more than just transactions, but also encompasses a comprehensive understanding of standards, principles, and financial reporting practices, as well as financial data analysis. The information and skills possessed by taxpayers, particularly MSMEs, are referred to as their understanding of accounting, which allows them to understand and apply basic accounting principles. This encompasses the process of recording transactions, preparing financial reports, and analyzing financial information. A deep and adequate understanding is essential for implementing the Indonesian Accounting Standards (SAK) for MSMEs (Mun'im & Listiadi, 2025).

### **2.3.2 Indicators of Accounting Understanding**

Building a solid foundation for creating financial reports that support informed and efficient decision-making requires a deep understanding of accounting. The following is an explanation of each indicator of accounting understanding:

1. Understanding Basic Accounting Concepts.
2. Ability to Prepare Simple Financial Statements.
3. Understanding the Accounting Cycle.
4. Ability to Prepare a Trial Balance and Adjustments.
5. Understanding the Principles of Consistency and Going Concern.

## **2.4 Review of Previous Research**

Adryant & Rita (2021) examined how independent factors, such as knowledge and use of MSME Financial Accounting Standards (SAK), influence the financial reporting results of MSMEs. The quality of MSME financial reports was found to be significantly and positively influenced by knowledge of MSME Financial Accounting Standards (SAK) and their application.

Analysis (Setiawati, 2021) This study examined how MSME taxpayer compliance was affected by the implementation of MSME Financial Accounting Standards (SAK). This study showed that although MSME Financial Accounting Standards (SAK) simplify the calculation

of tax payable, their implementation (through the preparation of financial statements) is crucial for improving tax distribution.

A study (Sukma, S.S., and Kuncoro, 2022) examined the impact of MSMEs' understanding of financial accounting regulations and their readiness to use them to meet taxpayer demands. Taxpayer compliance significantly increased due to their understanding of the standards introduced by small and medium enterprises, while taxpayer compliance had no significant impact on their willingness to adopt the MSME Financial Accounting Standards (SAK).

The findings (Putri, 2025) indicate that accounting knowledge has a positive and significant impact on tax compliance levels among MSMEs. A deeper understanding of accounting allows for more accurate tax calculations and increases awareness of tax payments. This increases pressure on the economy along with the level of knowledge in accounting and taxation. Overall, our results confirm the notion that compliance with taxpayer requirements among MSMEs has significantly increased due to accounting and tax knowledge. These results support the notion that tax compliance behavior is strongly influenced by accounting and tax literacy.

A study (Lestari, 2019) found that despite the implementation of MSME Financial Accounting requirements (SAK EMKM), many MSMEs still do not understand these requirements. They have never received information or socialization regarding the MSME Financial Accounting Standards (SAK EMKM), resulting in a lack of understanding. According to research findings, some MSMEs have not received formal socialization from local governments regarding accounting standards, particularly the MSME Financial Accounting Standards (SAK EMKM). In fact, the MSME Financial Accounting Standards have been in effect since January 2018. Lack of understanding of accounting standards will make MSMEs difficult to implement.

Analysis (Darmasari, 2020) A person's level of accounting knowledge has a positive impact on the implementation of SAK UMKM. The ability to interpret and understand something accurately is known as understanding. In the accounting context, individuals with accounting knowledge are considered capable of understanding accounting processes and, as a result, developing financial reports according to relevant accounting standards. This study examines whether SMS accounting skills are adequate or inadequate. To improve this

understanding, various accounting and financial reporting training programs can be participated in. These programs are often implemented by the Ministry of Trade, Industry, and Cooperatives, small and medium enterprises, or other organizations. MSMEs will have a better awareness of how the accounting process functions as a whole if they have adequate accounting understanding.

## 2.5 Framework

This paradigm explains the rational and concrete relationship between the independent and dependent variables. Financial statements obtained using the financial reporting criteria for small and medium enterprises in this structure (SAK EMKM) X1 and properly prepared are based on an adequate understanding of accounting X2. High-quality financial statements that comply with SAK EMKM rules will provide an accurate and reliable basis for determining and reporting tax liabilities. Thus, this contributes to improving the quality of taxpayer Y's reporting, which in turn supports tax compliance and transparency.

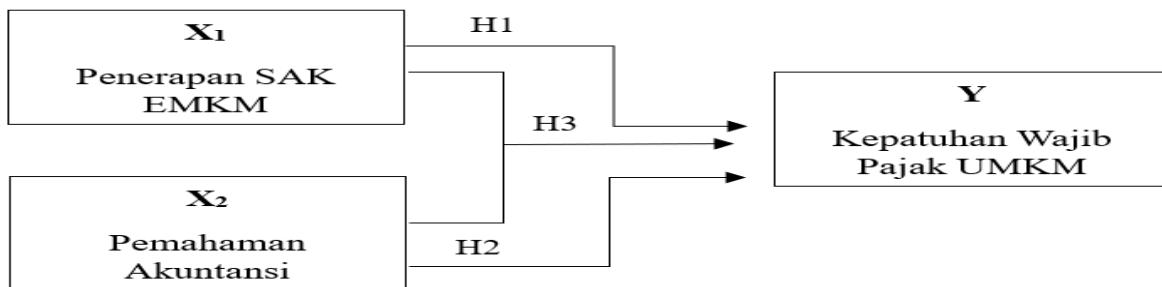


Figure 1.0 Framework

Statement (Meidiyustiani Rinny, Qodariah, 2022) This highlights the importance of integrating the application of relevant accounting standards with the level of accounting knowledge to prepare reliable financial reports and positively impact tax reporting.

## 2.6 Research Hypothesis

The research hypothesis (in primary quantitative form) can be developed as follows based on the theoretical foundation, previous research studies, and the conceptual framework mentioned above:

- Hypothesis 1 (H1): The application of SAK EMKM is suspected to have a positive and partially significant effect on taxpayer reporting.
- Hypothesis 2 (H2): Accounting understanding is suspected to have a positive and partially significant effect on taxpayer reporting.

- Hypothesis 3 (H3): The simultaneous application of SAK EMKM and accounting understanding is suspected to have a positive and significantly effect on taxpayer reporting.

### **III. RESEARCH METHODS**

#### **3.1 Research Type**

This research primarily utilizes digital tools to achieve its objectives. The need to collect quantitative data processed using statistical methods led to the selection of this approach. The purpose of this research is to clarify how the implementation of SAK EMKM accounting (X1) helps cities meet MSME taxpayer requirements (Y). This approach is expected to provide a deeper understanding of taxpayer compliance with MSME requirements.

#### **3.2 Research Time and Location**

All research activities, from preparation and surveys to final data collection, took place over a one-month period, from October 13, 2025, to November 12, 2025. The strategic location chosen as the main focus of this research was Palmerah District. This location was chosen considering ease of access for the target population.

#### **3.3 Research Design**

The survey method was used to identify and analyze the level of SAK EMKM implementation (X1) and their level of accounting understanding (X2). We then calculated data on taxpayer compliance (Y) and then tested it using multiple regression analysis. Through this design, we hope to answer the question: to what extent do predictor factors (X1) and (X2) significantly influence tax payment rates and financial statement security? This design allows us to test hypotheses without changing the variables.

#### **3.4 Population and Sample**

As the target population for this study, we selected all MSMEs registered in Palmerah District. The data we obtained indicates a total of 148 business units in the district.

We determined the sample size by using the Solvin formula to calculate the sample size designed to calculate the population size.

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

$$n = \frac{148}{1 + 148 \times (0,1)^2}$$

$$n = \frac{148}{2,48} = 59,67$$

Description:

n = sample size/number of research samples

N = Population

e = error rate

Targeted sampling is the sampling strategy used in this study, as the sample is selected using factors and standards relevant to the research objectives. MSMEs in Palmerah District were sampled directly at the Palmerah District location for this study. A total of 60 MSMEs were sampled for this study.

### 3.5 Data Collection Techniques

The data required for this study were collected primarily through two methods: surveys and literature reviews. The first method, or literature review, is a study of scientific publications and past research findings related to the variables under investigation. The primary data source is the second approach, which uses surveys. These surveys were designed to systematically and quantitatively record the opinions and responses of field study participants.

### 3.6 Research Instruments

A systematic and well-designed questionnaire or survey served as the primary data collection instrument in this study. This questionnaire served as a recording tool to gather the perspectives and actual conditions of MSME actors related to the three variables we studied. A number of statements were proposed that respondents should be rated on a five-point scale, from "strongly disagree" to "strongly agree," to measure each variable, namely EMKM SAK (X1), accounting awareness (X2), and taxpayer compliance with MSME standards (Y). Before administering this questionnaire to the entire sample, we ensured that it met scientific quality criteria. This procedure included accuracy testing to ensure the stability and consistency of the final results, as well as accuracy testing to confirm whether the questions truly reflected the intended concepts. This ensured that the information collected was suitable for processing during the analysis phase.

### 3.7 Data Analysis Techniques

All numerical data were collected locally, and the system used logical statistical methods created using SPSS 25 statistical software. However, before testing the hypotheses, preliminary analysis tests on the current data, including standardization tests, should be conducted to verify data distribution and Herosted's test to verify equal variability across sample groups.

## IV. RESEARCH RESULTS

### 4.1 Data Quality Test

#### 4.1.1 Validity Test

**Table 1.1 Validity Test**

Variabel	Indikator	RHitung	RTabel	Keterangan
Penerapan SAK EMKM	X1_1	0,733	0,254	Valid
	X1_2	0,559	0,254	Valid
	X1_3	0,819	0,254	Valid
	X1_4	0,812	0,254	Valid
	X1_5	0,816	0,254	Valid
Pemahaman Akuntansi	X2_1	0,645	0,254	Valid
	X2_2	0,735	0,254	Valid
	X2_3	0,740	0,254	Valid
	X2_4	0,768	0,254	Valid
	X2_5	0,694	0,254	Valid
Kepatuhan Wajib Pajak UMKM	Y_1	0,397	0,254	Valid
	Y_2	0,830	0,254	Valid
	Y_3	0,778	0,254	Valid
	Y_4	0,586	0,254	Valid
	Y_5	0,849	0,254	Valid

Source: SPSS version 25

All indicators of the three main variables meet the validity criteria, according to the validity test results, and the calculated R correlation coefficient is higher than the table R (0.254). The calculated R for the five statements (X1\_1-X1\_5) in the EMKM SAK Implementation variable (X1) ranges from 0.559 to 0.819, indicating a good correlation with the EMKM SAK Implementation construct. The Accounting Understanding variable (X2), consisting of five statements (X2\_1-X2\_5), has an R calculated of 0.645–0.768, indicating a reliable measurement of accounting knowledge. The UMKM Taxpayer Compliance variable (Y), consisting of five statements (Y\_1-Y\_5), has an R calculated of 0.397–0.849. Although

Y\_1 is relatively weak, it still meets the threshold. Thus, it can be concluded that all statements in this study are valid and suitable for measuring each studied variable.

#### 4.1.2 Reliability Test

**Table 1.2 Reliability Test**

Variabel	Nilai Cronbachs Alpha	Nilai Koefisien Cronbachs Alpha	Keterangan
Penerapan SAK EMKKM	0,806	0,60	Reliabel
Pemahaman Akuntansi	0,757	0,60	Reliabel
Kepatuhan Wajib Pajak	0,746	0,60	Reliabel

Source: SPSS version 25

The results of the table above indicate that the research data is reliable, as the Cronbach's alpha coefficient value exceeds 0.60. The Cronbach's alpha coefficient for the MSME Taxpayer Compliance indicator is 0.746, the Accounting Understanding indicator is 0.757, and the MSME SAK Implementation variable is 0.806. Consequently, this research is considered reliable. A Cronbach's alpha statistical test of >0.60 was used to measure reliability. Each statement item in the research was tested for reliability simultaneously.

#### 4.1.3 Normality Test

**Table 1.3 Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		61
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,13808540
Most Extreme Differences	Absolute	,097
	Positive	,052
	Negative	-,097
Test Statistic		,097
Asymp. Sig. (2-tailed) <sup>c</sup>		,200 <sup>d</sup>
Monte Carlo Sig. (2-tailed) <sup>e</sup>		,161
	99% Confidence Interval	
	Lower Bound	,152
	Upper Bound	,170

Source: SPSS version 25

a. Passing through the Test is a common occurrence.

- b. Calculated from data.
- c. Correction of the liliophores translation.
- d. this is the lower limit of the real value.
- e. The breed has 926214481 populations based on 10,000 Monte Carlo specimens.

The Asymp. Sig. (2-tailed) value of 0.200, which is greater than the 0.05 significance level, was found in the normality test results above. These normality test results indicate that the data are normally distributed. Therefore, the assumption of normality in this study is met, and the data are suitable for further analysis.

#### 4.1.4 Multicollinearity Test

**Table 1.4 Multicollinearity Test**

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant 4,797 )	3,563		1,346	,183		
	Penerapan SAK	-,036 ,130	-,033	-,274	,785	,859	1,164
	EMKM						
	Pemahaman 704 an	,704 ,164	,523	4,298	<,001	,859	1,164
	Akuntansi						
	i						

a. Dependent Variable: TOTAL\_Y

Source: SPSS version 25

The results show that the VIF value is less than 10, and acceptable values are greater than 0.010 for both variables, with values of 0.859 and 1.164, respectively. Therefore, it can be concluded that the return model in this study does not reflect multicollinearity.

#### 4.1.5 Heteroscedasticity Test

**Table 1.5 Heteroscedasticity Test**

Model	Coefficients <sup>a</sup>						Collinearity Statistics
	B	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Tolerance	
1 (Constant)	4,797	3,563		1,346	,183		
Penerapan SAK EMKM	-,036	,130	-,033	-,274	,785	,859	1,164
Pemahaman Akuntansi	,704	,164	,523	4,298	<,001	,859	1,164

a. Dependent Variable: TOTAL\_Y

Source: SPSS version 25

In the data above, the significance value for the Implementation of SAK EMKM variable is 0.785, and for Accounting Understanding, the variable value is less than 0.001. Therefore, a significance value of 0.785, which exceeds 0.05, indicates that the Implementation of SAK EMKM variable does not indicate heteroscedasticity. Conversely, the Accounting Understanding variable shows heteroscedasticity with a value of less than 0.001, which is less than 0.05.

#### 4.1.6 Autocorrelation Test

**Table 1.6 Autocorrelation Test**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted	R Std. Error of the	
			Square	Estimate	Durbin-Watson
1	,512 <sup>a</sup>	,262	,236	3,192	1,190

a. Predictors: (Constant), TOTAL\_X2, TOTAL\_X1

b. Dependent Variable: TOTAL\_Y

Source: SPSS version 25

The Durbin-Watson value of 1.190 is shown in the table above. With  $n = 60$  and  $k = 2$ , the regression output produces a DW value of 1.190; the obtained DW values are  $d_L = 1.47$  and  $d_U = 1.65$ . Based on the data, the calculated DW value is 1.190, indicating that the calculated  $DW < d_L$ . This indicates positive autocorrelation.

#### 4.1.7 Multiple Linear Regression Test

Table 1.7 Multiple Linear Regression Test

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	4,797	3,563			1,346	,183
TOTAL_	-,036	,130	-,033		-,274	,785
Penerapan						
SAK						
EMKM						
TOTAL_	,704	,164	,523		4,298	<,001
Pemahaman						
Akuntansi						

a. Dependent Variable: Total MSME Taxpayer Compliance

Source: SPSS version 25

Based on the data above, there is an equation  $Y = 4.797 + X1 (-0.386) + X2 0.704$  has a constant value of 4.797 which indicates that taxpayer compliance will be worth 4.797 units if the variables of the implementation of SAK EMKM and accounting understanding have a value of zero. The regression coefficient of the application of SAK EMKM (X1) is (-0.386) with a significance level of 0.785 which is higher than 0.05. These data indicate that the application of SAK EMKM does not have a significant effect on taxpayer compliance. While the regression coefficient of accounting understanding (X2) is 0.704 with a significance level of <0.001 which is lower than 0.05. These data indicate that accounting understanding has a positive and significant effect on taxpayer compliance.

#### 4.1.8 Coefficient of Determination Test

**Table 1.8 Coefficient of Determination Test**

##### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,512 <sup>a</sup>	,262	,236	3,192

a. Predictors: (Constant), TOTAL\_X2, TOTAL\_X1

b. Dependent Variable: TOTAL\_Y

Source: SPSS version 25

The R-square value in the Model Summary table above is 0.262. This indicates that 26.2% of the variation in taxpayer compliance can be explained by the implementation of the EMKM SAK and accounting understanding. Factors not consistent with the research findings used in the analysis explain the remaining 73.8%. This finding suggests that although accounting understanding and the implementation of EMKM SAK influence changes in taxpayer compliance, other factors have a greater impact.

#### 4.1.9 Partial Test (T-Test)

The impact of each variable corresponding to the implementation of EMKM SAK (X1) and accounting understanding (X2) on taxpayer compliance (Y) was determined using a t-test. These results used a significance threshold of 0.05. The t-value table for the study is shown in the appendix. The t-table can be found using the formula  $0.05/2; 60-2-1 = 0.025; 57$ , which yields a result of 2.002.

**Table 1.9 Partial Test (T-Test)**

##### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	4,797	3,563		1,346	,183
	TOTAL_Penerapan SAK	-,036	,130	-,033	-,274	,785
	EMKM					
	TOTAL_Pemahaman Akunyansi	,704	,164	,523	4,298	<,001

a. Dependent Variable: TOTAL\_Kepatuhan Wajib Pajak UMKM

Source: SPSS version 25

## V. CONCLUSION

Based on the results of the regression analysis in the study on the Effect of the Implementation of SAK EMKM and Accounting Understanding on Taxpayer Compliance in MSMEs, the following conclusions can be drawn: The Effect of the Implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) partially does not have a significant effect on MSME Taxpayer Compliance, the Effect of Accounting Understanding partially has a positive and significant effect on MSME Taxpayer Compliance and the Effect of the Implementation of SAK EMKM and Accounting Understanding together (simultaneously) has a positive and significant effect on MSME Taxpayer Compliance

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