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THE INFLUENCE OF THE IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARDS (SAK EMKM), THE UTILIZATION OF ACCOUNTING INFORMATION SYSTEMS, AND HUMAN RESOURCE COMPETENCE ON THE QUALITY OF MSME FINANCIAL REPORTS IN THE CULINARY SECTOR

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Abstract
This study aims to determine the influence of financial accounting standards (SAK EMKM), the utilization of information systems, and human resource competence on the financial reports of MSMEs in the culinary sector. The subjects of this study are culinary MSME operators located in Semarang City. The sample was selected using purposive sampling—a technique involving specific criteria aligned with the research objectives—resulting in a total sample of 100 respondents. Data were collected via questionnaires and analyzed using multiple linear regression with the aid of SPSS version 26 software. Based on the data analysis and hypothesis testing, the results indicate that the implementation of SAK EMKM has a positive and significant effect on the quality of financial reports for culinary MSMEs. The utilization of accounting information systems also has a positive and significant effect on the quality of financial reports for culinary MSMEs. Furthermore, human resource competence demonstrates a positive and significant influence on the quality of financial reports for culinary MSMEs.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) represent one of the sectors that play a strategic role in Indonesia's economy, as they make a substantial contribution to Gross Domestic Product (GDP) and absorb a significant proportion of the national workforce. In Semarang City, the culinary sector is one of the business sectors that continues to grow. However, this growth has not been accompanied by adequate financial management. Most MSME owners still maintain financial records using simple methods, resulting in financial statements that are not yet capable of adequately supporting decision-making or meeting the requirements for access to financing (Hermansyah & Sutjahyani, 2023).

As an effort to improve the quality of MSME financial reporting, the Indonesian Institute of Accountants (IAI) issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). These standards are designed to be simpler and more appropriate to the characteristics and needs of MSMEs. However, the implementation of SAK EMKM remains suboptimal due to limited accounting knowledge and inadequate assistance provided to business owners. In fact, the implementation of SAK EMKM has been shown to improve the quality of financial statements, making the resulting information more relevant, reliable, and useful for decision-making.

In addition to the implementation of accounting standards, the utilization of Accounting Information Systems (AIS) also plays an important role in improving the effectiveness of financial statement preparation. The use of AIS can provide more accurate, timely, and efficient financial information. However, its utilization remains constrained by limited digital literacy and technological capabilities among some MSME owners. Therefore, human resource (HR) competence, which includes the knowledge, skills, and abilities required to manage financial information, is an important factor in producing high-quality financial statements.

Based on these conditions, this study aims to analyze the effects of SAK EMKM implementation, Accounting Information Systems, and human resource competence on the quality of financial statements of MSMEs in the culinary sector in Semarang City. The results of this study are expected to contribute to the development of accounting practices for MSMEs and serve as a consideration for the government and other relevant stakeholders in improving the quality of MSME financial reporting.

LITERATURE REVIEW

Research Gap Explanation

Based on previous studies, research on the quality of financial statements among Micro, Small, and Medium Enterprises (MSMEs) has been widely conducted using various influencing factors, including the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), the utilization of Accounting Information Systems (AIS), and human resource (HR) competence. In general, previous studies have shown that these three factors are associated with improvements in the quality of MSME financial statements. However, several limitations remain in previous research, particularly in terms of the number of variables examined, the characteristics of the research subjects, business sectors, and research locations.

First, the implementation of SAK EMKM is an important factor in improving the quality of MSME financial statements. SAK EMKM was designed to provide simpler standards for recording and presenting financial statements that are appropriate to the characteristics of micro, small, and medium-sized businesses. Hermansyah and Sutjahyani (2023) found that the implementation of SAK EMKM has a significant effect on the quality of MSME financial statements. Similar findings were reported by the Financial Services Authority (Keuangan, 2022), which explained that the implementation of SAK EMKM can improve the transparency and quality of MSME financial information. Furthermore, Pakaya (2024) found that the implementation of SAK EMKM has a significant effect on the quality of financial information among MSMEs. Nevertheless, these studies have limitations because some focus solely on SAK EMKM as an independent variable and therefore do not explain how its influence may differ when combined with information technology and HR competence factors.

Second, the utilization of Accounting Information Systems (AIS) is also a factor that has the potential to improve the quality of financial statements. The use of AIS can assist MSME owners in recording transactions, processing data, storing information, and preparing financial statements more quickly and accurately. Fadilah and Nurhayati (2022) found that the utilization of AIS can improve the accuracy of MSME financial statements. Supriyadi and Wardhani (2021) also demonstrated that the use of AIS supported by digital literacy can improve the effectiveness of financial reporting. In addition, Lestari and Gunawan (2021) found that the use of digital accounting applications facilitates the process of recording MSME transactions. However, these studies have not specifically integrated the utilization of AIS with the implementation of SAK EMKM and HR competence in explaining the quality of financial statements.

Third, human resource competence is an important factor because the quality of financial statements is determined not only by the standards and technologies used but also by the capabilities of the individuals responsible for managing financial information. Human resources with adequate accounting knowledge and skills are better able to record transactions, classify accounts, and prepare financial statements in accordance with applicable accounting standards. Dewi and Agustina (2023) found that HR competence has a significant effect on the quality of MSME financial statements. Putra and Handayani (2024) also demonstrated that HR competence, together with AIS, has a significant effect on the quality of financial statements. However, their study did not include the implementation of SAK EMKM as a factor tested simultaneously.

Furthermore, Wahyuni, Nugroho, and Putri (2024) examined the implementation of SAK EMKM, AIS, and HR competence simultaneously and found that all three variables have an effect on the quality of financial statements. This study is highly relevant to the present research; however, it was conducted among MSMEs in Surabaya and did not specifically focus on MSMEs in the culinary sector in Semarang City. Meanwhile, (Rahmawati & Lestari, 2023) conducted a study on culinary MSMEs in Semarang and found that financial literacy and HR competence affect the quality of financial statements. However, their study did not include the implementation of SAK EMKM and the utilization of AIS as independent variables.

Based on the findings of previous studies, several research gaps provide the foundation for the present study. First, there are still limited studies that simultaneously examine the effects of SAK EMKM implementation, AIS utilization, and HR competence on the quality of financial statements. Second, studies combining these three variables have been conducted in different geographical areas, such as Surabaya, Yogyakarta, Bandung, Malang, and Gorontalo. Third, research specifically examining these three variables among culinary MSMEs in Semarang City remains limited. Fourth, the characteristics of culinary MSMEs, which generally involve relatively high volumes of daily transactions and utilize various payment methods, such as cash, bank transfers, QRIS, and digital wallets, require accounting systems capable of generating financial information that is timely, accurate, and compliant with applicable accounting standards.

Therefore, this study seeks to address these research gaps by empirically examining the effects of SAK EMKM implementation, Accounting Information System utilization, and human resource competence on the quality of financial statements of MSMEs in the culinary sector in Semarang City. The integration of these three variables is expected to provide a more comprehensive understanding of how accounting standards, information technology, and human resource capabilities contribute to improving the quality of MSME financial statements.

Previous Studies

Various studies have shown that the quality of MSME financial statements is influenced by factors such as the implementation of accounting standards, the utilization of information technology, and human resource competence. The implementation of SAK EMKM can help MSME owners prepare financial statements in a more structured manner and in accordance with their financial information needs. A study by Chaerunisak et al. demonstrated that the implementation of SAK EMKM is associated with improvements in the quality of MSME financial statements in Central Java and Yogyakarta.

In addition to the implementation of SAK EMKM, Accounting Information Systems (AIS) also play an important role in improving the quality of financial information through more systematic data recording and processing. (Purbowanti & Lutfi, 2023) found that AIS has a positive effect on the quality of MSME financial statements. However, their study also indicated that the effect of SAK EMKM was not always consistent, suggesting differences in research findings that may constitute a research gap.

Human resource competence is also an important factor because the implementation of accounting standards and systems depends heavily on the knowledge and capabilities of the individuals responsible for managing them. (Purbowanti & Lutfi, 2023) found that HR competence has a positive effect on the quality of financial statements. (Putri & Merliana, 2024) also included HR competence and SAK EMKM implementation as factors associated with the quality of MSME financial statements.

Research examining all three variables simultaneously was also conducted by (Purbowanti & Lutfi, 2023) among MSMEs in Nganjuk Regency. The study involved 400 respondents and employed multiple linear regression to examine the effects of HR competence, AIS, and SAK EMKM on the quality of financial statements. The results showed that HR competence and AIS had positive effects, whereas the implementation of SAK EMKM did not demonstrate a statistically significant positive effect.

These findings indicate that the relationships among SAK EMKM, AIS, HR competence, and the quality of financial statements are not yet entirely consistent. Other studies, such as (Khairunnisa et al., 2024), have also examined the implementation of SAK EMKM together with other factors in relation to the quality of MSME financial statements. Therefore, further research on these three factors remains relevant, particularly in different geographical and MSME contexts, especially among culinary-sector MSMEs in Semarang City.

Research Gap

Based on previous studies, there are three main research gaps. First, previous findings regarding the effect of SAK EMKM implementation on the quality of financial statements have not been consistent. (Purbowanti & Lutfi, 2023), for example, found that SAK EMKM did not have a statistically significant positive effect, whereas other studies have reported a positive relationship between SAK EMKM implementation and financial statement quality.

Second, previous studies have been conducted in various regions and among MSMEs with different characteristics, including Nganjuk, Pekalongan, Bandung, Ponorogo, as well as Central Java and Yogyakarta. Therefore, research focusing specifically on culinary-sector MSMEs in Semarang City can provide more specific empirical evidence that reflects the characteristics of the region and business sector under investigation.

Third, although several studies have examined SAK EMKM, AIS, and HR competence simultaneously, the findings still reveal differences in the effects of these variables. This indicates that the relationships among the three independent variables and the quality of financial statements need to be re-examined in different research settings.

Therefore, this study aims to examine the effects of SAK EMKM implementation, Accounting Information System utilization, and HR competence on the quality of financial statements of culinary-sector MSMEs in Semarang City. This study is expected to provide empirical evidence regarding the factors that contribute to improving the quality of financial statements within the specific context and characteristics of culinary-sector MSMEs.

Logical Relationships Among Variables and Hypothesis Development

The Relationship Between SAK EMKM Implementation and Financial Statement Quality

SAK EMKM provides simplified guidelines for preparing financial statements for MSMEs. The implementation of these standards can help business owners record and present financial information in a more structured manner, thereby improving the relevance and reliability of financial statements. Previous studies have demonstrated a relationship between SAK EMKM implementation and the quality of MSME financial statements, although some studies have reported different findings.

H1: The implementation of SAK EMKM has a positive effect on the quality of financial statements of culinary-sector MSMEs in Semarang City.

The Relationship Between Accounting Information System Utilization and Financial Statement Quality

Accounting Information Systems (AIS) support the processes of recording, processing, storing, and presenting financial information in a more systematic manner. The utilization of AIS can reduce errors associated with manual recording and help generate financial information more quickly and accurately. Purbowanti & Lutfi (2023) found that AIS has a positive effect on the quality of MSME financial statements.

H2: The utilization of Accounting Information Systems has a positive effect on the quality of financial statements of culinary-sector MSMEs in Semarang City.

The Relationship Between Human Resource Competence and Financial Statement Quality

Human resource competence encompasses the knowledge, skills, and abilities required to perform tasks effectively. In the preparation of financial statements, the competence of business owners and employees is essential to ensure that financial recording and information presentation are carried out accurately. Purbowanti & Lutfi (2023) demonstrated that human resource competence has a positive effect on the quality of MSME financial statements.

H3: Human resource competence has a positive effect on the quality of financial statements of culinary-sector MSMEs in Semarang City.

The Simultaneous Relationship Among SAK EMKM, AIS, Human Resource Competence, and Financial Statement Quality

The implementation of SAK EMKM, the utilization of Accounting Information Systems, and human resource competence are complementary factors. SAK EMKM provides guidelines for financial statement preparation, AIS supports the processes of recording and processing financial data, while human resource competence determines the ability of business owners and employees to implement the standards and utilize the system effectively. Therefore, the combination of these three factors can theoretically improve the quality of MSME financial statements.

H4: The implementation of SAK EMKM, the utilization of Accounting Information Systems, and human resource competence simultaneously have a positive effect on the quality of financial statements of culinary-sector MSMEs in Semarang City.

Theoretical Framework

The theoretical framework serves as a conceptual foundation that explains the relationships among the variables examined in this study. This study examines three independent variables, namely SAK EMKM implementation (X1), Accounting Information System utilization (X2), and human resource competence (X3), and their effects on the dependent variable, namely the quality of MSME financial statements (Y).

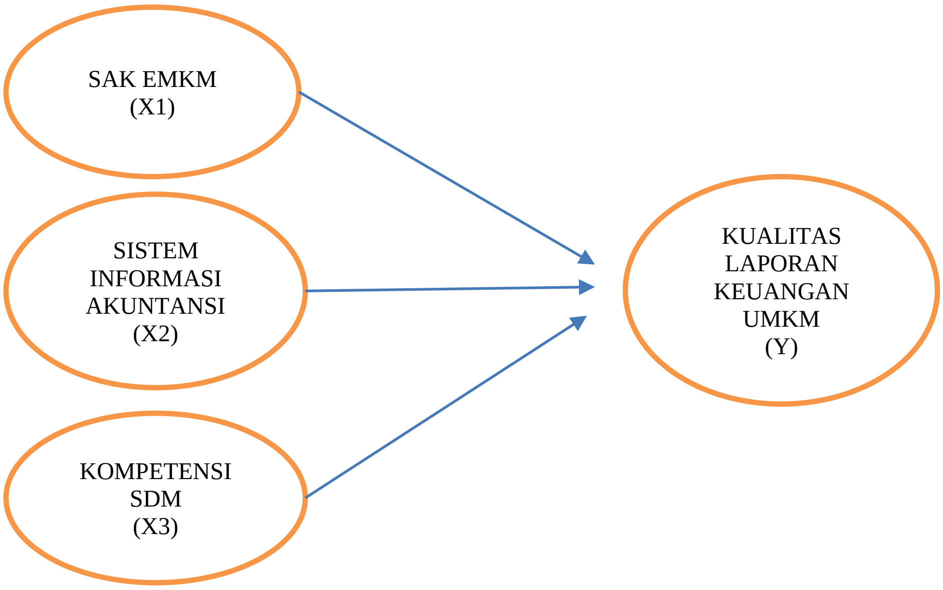

Figure 1. Theoretical Framework

The theoretical framework above illustrates that SAK EMKM implementation (X_1), Accounting Information System (AIS) utilization (X_2), and human resource (HR) competence (X_3) each have a positive relationship with financial statement quality (Y). These three variables are also expected to have a simultaneous effect, meaning that the combination of accounting standards implementation, information technology utilization, and HR capabilities can improve the reliability, relevance, and transparency of MSME financial statements.

Conceptually, the higher the level of SAK EMKM implementation, the more optimal the utilization of AIS, and the better the HR competence, the higher the quality of financial statements of culinary-sector MSMEs will be. This framework provides the basis for developing the hypotheses that will be empirically tested in the subsequent chapter.

METHODS

RESEARCH METHODOLOGY

This study employs a quantitative approach aimed at analyzing the effects of SAK EMKM implementation, Accounting Information System (AIS) utilization, and human resource competence on the quality of financial statements of culinary-sector MSMEs in Semarang City. The study consists of three independent variables, namely SAK EMKM implementation (X_1), AIS utilization (X_2), and HR competence (X_3), as well as one dependent variable, namely financial statement quality (Y). According to (Sugiyono, 2021), a research variable refers to anything determined by a researcher to be studied in order to obtain information, which is subsequently used as a basis for drawing conclusions.

In this study, SAK EMKM implementation represents the extent to which the process of recording and preparing MSME financial statements complies with the requirements established by the applicable accounting standards. The indicators include the preparation of income statements, statements of financial position, understanding of notes to financial statements (CALK), transaction recording based on applicable standards, and the benefits of implementing SAK EMKM in managing business finances. The Indonesian Institute of Accountants (Indonesia, 2018) explains that financial statements prepared under SAK EMKM consist, at a minimum, of a statement of financial position, an income statement, and notes to the financial statements.

The utilization of Accounting Information Systems (AIS) indicates the extent to which accounting technologies or applications are used to support the recording and management of financial transactions. The measurement of this variable includes the use of accounting applications or systems, the speed of recording, the accuracy and timeliness of information, the ease of preparing financial statements, and the security of financial data. In this study, the concept of AIS utilization refers to (Romney & Steinbart, 2020b) and (Hall, 2015), as incorporated into the operational definitions of the research variables.

Human resource competence refers to the ability of MSME owners or managers to understand and properly carry out financial management activities. This competence includes basic accounting knowledge, the ability to operate accounting applications, skills in preparing financial statements, accuracy and integrity in recording transactions, and experience in participating in accounting training or business development programs. The measurement of HR competence in this study refers to the competency concept developed by (Spencer & Spencer, 1993).

Financial statement quality is the dependent variable that describes the extent to which financial statements are capable of providing useful information to business owners and other stakeholders for decision-making purposes. Financial statement quality is assessed based on relevance, reliability, comparability, understandability, and timeliness in the preparation of financial statements. In this study, the indicators of financial statement quality refer to the qualitative characteristics of financial information as described by **IASB (2018)**.

Each variable in this study is operationalized into a number of indicators so that abstract concepts can be measured empirically. The research instrument uses a **four-point Likert scale**, where a score of 1 indicates strongly disagree, a score of 2 indicates disagree, a score of 3 indicates agree, and a score of 4 indicates strongly agree. Thus, respondents' answers can be converted into quantitative data and subsequently analyzed statistically.

The research object consists of **culinary-sector MSMEs in Semarang City**, while the unit of analysis is the owner or manager of an MSME who is responsible for maintaining the business's financial records. The culinary sector was selected because its business activities are characterized by relatively routine, recurring, and diverse transactions, making it relevant for examination from an accounting perspective. The selection of this research object is based on (Rahmawati & Lestari, 2023).

The research population comprises all culinary-sector MSMEs in Semarang City. Based on the data used in this study, the number of culinary MSMEs exceeds **15,000 business units** (Semarang, 2023). The selection of respondents considered several criteria: the MSME must operate in the food or beverage sector, have been operating for at least two years, and maintain financial records, even if they are still relatively simple. These sampling criteria were established using the purposive sampling technique, as explained by (Sugiyono, 2019).

The sample size was subsequently determined using the Slovin formula, with a population of 15,000 business units and a 10% margin of error. Based on the calculation, the required sample size was 99.33, which was rounded to 100 respondents. The use of the Slovin formula for determining the sample size refers to (Hidayat, 2024).

This study uses quantitative data because the data collected are numerical and will be analyzed using statistical techniques to test the research hypotheses. The data sources consist of primary and secondary data. Primary data were obtained by distributing questionnaires to 100 owners or managers of culinary-sector MSMEs in Semarang City. Meanwhile, secondary data were obtained from the Office of Cooperatives and SMEs, Statistics Indonesia (BPS) publications, academic literature, and previous studies related to SAK EMKM, AIS, and HR competence. The use of both primary and secondary data in this study refers to (Creswell & Creswell, 2018).

Data were collected through questionnaires and documentation. The questionnaire was designed as a closed-ended instrument using a four-point Likert scale and consisted of 16 statement items developed based on the indicators of each variable. Documentation was used to obtain supporting data from government institutions, official reports, and various academic sources. The use of questionnaires and documentation as data collection techniques refers to (Sugiyono, 2021).

Table 1. Operational Definitions of Variables

Variable	Operational Definition	Indicators	Scale	Source
SAK EMKM Implementation (X_1)	The extent to which MSME financial statements comply with the guidelines for financial statement presentation based on SAK EMKM.	1. Preparation of the income statement 2. Preparation of the balance sheet/statement of financial position 3. Understanding of the Notes to the Financial Statements (CALK) 4. Recording transactions in accordance with applicable standards 5. Benefits of SAK EMKM in financial statement preparation	Likert 1–4	(Indonesia, 2018)
Accounting Information System Utilization (X_2)	The extent to which accounting systems or applications are used to record and manage business transactions effectively and efficiently.	1. Use of accounting applications or systems 2. Speed of transaction recording 3. Accuracy and timeliness of information 4. Ease of financial statement preparation 5. Security of financial data	Likert 1–4	(Romney & Steinbart, 2020); (Hall, 2015)
Human Resource Competence (X_3)	The ability of business owners or managers to understand accounting and utilize information technology professionally.	1. Basic accounting knowledge 2. Ability to operate accounting applications 3. Skills in preparing financial statements 4. Accuracy and integrity in recording transactions 5. Accounting training or development programs	Likert 1–4	(Spencer & Spencer, 1993)
Financial Statement Quality (Y)	The extent to which financial statements are reliable and useful for decision-making in accordance with the qualitative characteristics of financial information.	1. Relevance 2. Reliability 3. Comparability 4. Understandability 5. Timeliness of financial statement preparation	Likert 1–4	IASB (2018)

Source: Compiled by the researcher based on (Indonesia, 2018), (Romney & Steinbart, 2020a), (Hall, 2015), (Spencer & Spencer, 1993), and IASB (2018).

Measurement Scale

All variables in this study were measured using a **four-point Likert scale**, with the following criteria:

Table 2. Measurement Scale

Score	Category
1	Strongly Disagree (SD)
2	Disagree (D)
3	Agree (A)
4	Strongly Agree (SA)

The use of the Likert scale allows each indicator of the research variables to be converted into quantitative data, which can subsequently be analyzed statistically. Data analysis was conducted using **IBM SPSS Statistics version 26**. The analysis process began with instrument testing through **validity and reliability tests**. The validity test was conducted to determine the extent to which each question item adequately represents the variable being measured, while the reliability test was used to assess the consistency of the research instrument. Subsequently, descriptive analysis was performed to describe the characteristics of the respondents and the distribution of responses for each variable.

Before conducting regression analysis, the study also employed **classical assumption tests**, consisting of normality, multicollinearity, and heteroscedasticity tests. The normality test was used to determine whether the data followed a normal distribution. The multicollinearity test was conducted to identify the possibility of a high correlation among the independent variables, while the heteroscedasticity test was used to determine whether there was unequal variance in the residuals across observations.

Furthermore, the effects among the variables were examined using **multiple linear regression analysis**. This technique was used to determine the effects of SAK EMKM implementation, AIS utilization, and HR competence on the quality of financial statements, both partially and simultaneously. The regression model used in this study is $\mathbf{Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e}$. The use of multiple linear regression in this study refers to **Hair et al. (2020)**.

Hypothesis testing was conducted using the **t-test, F-test, and coefficient of determination (R^2)**. The t-test was used to determine the partial effect of each independent variable on the quality of financial statements. The F-test was used to determine the simultaneous effect of SAK EMKM implementation, AIS utilization, and HR competence on the quality of financial statements. Meanwhile, the coefficient of determination (R^2) was used to determine the extent to which the independent variables explain the changes or variation in the quality of financial statements.

RESULTS AND DISCUSSION

Research Results

This study involved 100 respondents who were owners or managers of culinary-sector MSMEs in Semarang City. Of the 135 questionnaires distributed, 100 questionnaires (74.1%) were completed and deemed suitable for analysis, while 35 questionnaires (25.9%) were either not returned or were incomplete.

Table 3. Summary of Questionnaire Distribution and Collection

No.	Description	Number	Percentage
1	Questionnaires distributed to respondents	135	100%
2	Questionnaires not returned/incomplete	35	25.9%
3	Questionnaires returned and suitable for analysis (sample)	**100**	**74.1%**

Respondent characteristics indicate that 55% of the respondents were female and 45% were male. In terms of educational background, the majority of respondents, or 76%, had completed senior high school/vocational high school (SMA/SMK). Based on business type, food stalls (*warung*) were the most dominant type of business, accounting for 30% of the respondents. In terms of business operating period, 50% of respondents had been running their businesses for 2–5 years.

The descriptive analysis results indicate that all research variables were categorized as **very high**. SAK EMKM Implementation (X_1) had a mean score of 3.31, Accounting Information System (AIS) Utilization (X_2) had a mean score of 3.43, Human Resource (HR) Competence (X_3) had a mean score of 3.44, and Financial Statement Quality (Y) had a mean score of 3.47. These findings indicate that respondents had positive perceptions regarding the implementation of accounting standards, the utilization of accounting information systems, the competence of business managers, and the quality of the financial statements produced.

Validity Test

Table 4. Results of the Validity Test

No.	Variable	Item	Calculated r-value	Critical r-value	Conclusion
1	**SAK EMKM Implementation (X_1)**	X1.1	0.820	0.1966	Valid
		X1.2	0.772	0.1966	Valid
		X1.3	0.712	0.1966	Valid
		X1.4	0.811	0.1966	Valid
		X1.5	0.723	0.1966	Valid
2	**Accounting Information System Utilization (X_2)**	X2.1	0.799	0.1966	Valid
		X2.2	0.760	0.1966	Valid
		X2.3	0.744	0.1966	Valid
		X2.4	0.772	0.1966	Valid
		X2.5	0.823	0.1966	Valid
3	**HR Competence (X_3)**	X3.1	0.804	0.1966	Valid

No.	Variable	Item	Calculated r-value	Critical r-value	Conclusion
		X3.2	0.758	0.1966	Valid
		X3.3	0.829	0.1966	Valid
		X3.4	0.712	0.1966	Valid
		X3.5	0.828	0.1966	Valid
4	**Financial Statement Quality (Y)**	Y.1	0.829	0.1966	Valid
		Y.2	0.718	0.1966	Valid
		Y.3	0.856	0.1966	Valid
		Y.4	0.841	0.1966	Valid
		Y.5	0.845	0.1966	Valid

Source: Primary data processed using SPSS (2025).

The validity test results show that all statement items have calculated r-values greater than the critical r-value of 0.1966. Therefore, all questionnaire items are declared **valid**.

Reliability Test

Table 5. Results of the Reliability Test

No.	Variable	Cronbach's Alpha	Critical Value	Conclusion
1	SAK EMKM Implementation (X_1)	0.826	0.70	Reliable
2	Accounting Information System Utilization (X_2)	0.837	0.70	Reliable
3	HR Competence (X_3)	0.846	0.70	Reliable
4	Financial Statement Quality (Y)	0.875	0.70	Reliable

Source: Primary data processed using SPSS (2025).

The reliability test also indicates that all variables have Cronbach's Alpha values above 0.70, namely 0.826 for SAK EMKM Implementation, 0.837 for Accounting Information System Utilization, 0.846 for HR Competence, and 0.875 for Financial Statement Quality. Therefore, the research instrument is considered **valid and reliable**.

Classical Assumption Tests

Normality Test

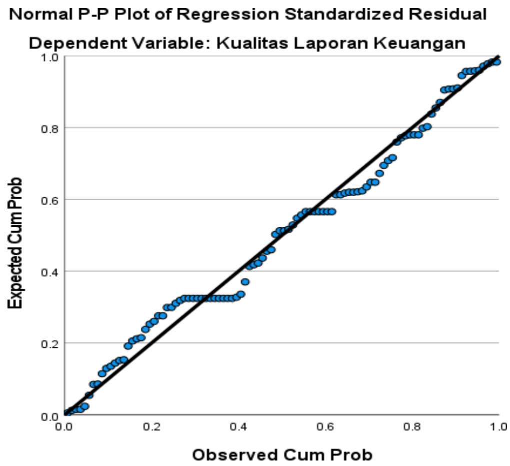

Figure 2. Results of the Normality Test Using a P-P Plot
Source: Primary data processed using SPSS (2025).

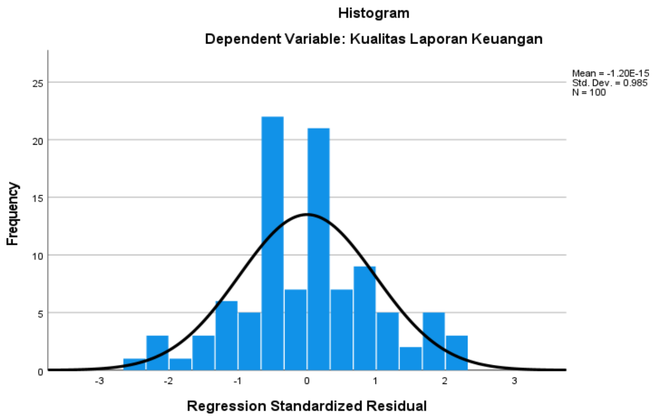

Figure 3. Histogram of the Normality Test
Source: Primary data processed using SPSS (2025).

Table 6. Results of the Kolmogorov–Smirnov Test

Statistic	Unstandardized Residual
N	100
Asymp. Sig. (2-tailed)	0.159
Monte Carlo Sig. (2-tailed)	0.154

Source: Primary data processed using SPSS (2025).

The results of the classical assumption tests indicate that the regression model satisfies the required assumptions. The normality test produced an *Asymp. Sig.* value of 0.159 and a *Monte Carlo Sig.*

value of 0.154, both of which are greater than 0.05. Therefore, the residuals are normally distributed, indicating that the normality assumption is satisfied.

Multicollinearity Test

Table 7. Results of the Multicollinearity Test

Independent Variable	Collinearity Statistics — Tolerance	VIF
SAK EMKM Implementation	0.653	1.531
Accounting Information System Utilization	0.506	1.977
HR Competence	0.527	1.898

a. Dependent Variable: Financial Statement Quality
Source: Primary data processed using SPSS (2025).

Furthermore, all independent variables have tolerance values greater than 0.10 and VIF values below 10. Therefore, no multicollinearity was detected among the independent variables.

Heteroscedasticity Test

Table 8. Results of the Heteroscedasticity Test

Independent Variable	Sig.
SAK EMKM Implementation	0.197
Accounting Information System Utilization	0.694
HR Competence	0.106

a. Dependent Variable: Resid_Quadratic

Source: Primary data processed using SPSS (2025).

The heteroscedasticity test also shows that the significance values for each independent variable are 0.197, 0.694, and 0.106, respectively, all of which are greater than 0.05. Thus, there is no evidence of heteroscedasticity, and the regression model is considered appropriate for hypothesis testing.

Multiple Linear Regression Analysis

Table 9. Results of Multiple Linear Regression Analysis and t-Test

Variable	B	Std. Error	t	Sig.
(Constant)	3.878	1.589	2.441	0.016
SAK EMKM Implementation	0.202	0.095	2.121	0.037
Accounting Information System Utilization	0.233	0.113	2.069	0.041
HR Competence	0.357	0.110	3.252	0.002

a. Dependent Variable: Financial Statement Quality
Source: Primary data processed using SPSS (2025).

The results of the multiple linear regression analysis produce the following equation:

$Y = 3.878 + 0.202X_1 + 0.233X_2 + 0.357X_3$

The regression equation indicates that all three independent variables have positive coefficients with respect to financial statement quality. HR competence has the largest coefficient, at 0.357, indicating that it is the most dominant variable in the regression model. The partial test (**t-test**) results show that SAK EMKM implementation has a positive and significant effect on financial statement quality, with a significance value of 0.037 and a regression coefficient of 0.202. Accounting Information System utilization also has a positive and significant effect, with a significance value of 0.041 and a regression coefficient of 0.233. Furthermore, HR competence has a positive and significant effect on financial statement quality, with a significance value of 0.002 and a regression coefficient of 0.357. Therefore, **all partial research hypotheses are accepted**.

F-Test

Table 10. Results of the F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	204.715	3	68.238	24.440	0.000
Residual	268.035	96	2.792	—	—
Total	472.750	99	—	—	—

a. **Dependent Variable:** Financial Statement Quality
b. **Predictors:** (Constant), HR Competence, SAK EMKM Implementation, Accounting Information System Utilization

Source: Primary data processed using SPSS (2025).

The simultaneous test results show an **F-value of 24.440** with a significance value of **$0.000 < 0.05$**. This indicates that SAK EMKM implementation, Accounting Information System utilization, and HR competence **simultaneously have a significant effect on the quality of MSME financial statements**. The **Adjusted R Square value of 0.415** indicates that the three independent variables explain **41.5% of the variation in financial statement quality**, while the remaining **58.5%** is explained by other factors not included in the research model.

DISCUSSION

The Effect of SAK EMKM Implementation on Financial Statement Quality

The results of the study indicate that SAK EMKM implementation has a positive and significant effect on the quality of financial statements of culinary-sector MSMEs in Semarang City. A significance value of $0.037 < 0.05$, with a regression coefficient of 0.202, indicates that the better the implementation of SAK EMKM, the higher the quality of the financial statements produced. The mean score for SAK EMKM implementation was 3.31, indicating that respondents had a very positive perception of the implementation of the standard. SAK EMKM provides more structured guidelines for recording transactions and preparing financial statements, thereby making the resulting information more relevant, reliable, and understandable.

These findings are consistent with the studies by (Oktaviranti & Alamsyah, 2023) and (Nisa & Susilo, 2025), which found that SAK EMKM implementation has a positive effect on the quality of MSME financial statements. However, the results differ from those of (Fitrianti & Murad, 2025), who found that SAK EMKM implementation did not have a significant effect due to MSME owners' limited understanding of accounting standards.

The Effect of Accounting Information System Utilization on Financial Statement Quality

The utilization of Accounting Information Systems (AIS) was found to have a positive and significant effect on financial statement quality, with a significance value of 0.041 < 0.05 and a regression coefficient of 0.233. These results indicate that the more optimally accounting information systems are utilized, the higher the quality of the resulting financial statements. The mean score for this variable was 3.43, indicating that the utilization of Accounting Information Systems among the MSMEs participating in the study was categorized as very high. The use of accounting information systems helps accelerate transaction recording, reduce manual recording errors, and improve the accuracy and timeliness of financial information.

These findings are consistent with (Ardhiarisca et al., 2023) and (Widjaksono et al., 2025), who stated that the utilization of Accounting Information Systems has a positive effect on the quality of MSME financial statements. Conversely, these results are inconsistent with (Nur et al., 2023), who found that Accounting Information Systems did not have a significant effect due to MSME owners' limited ability to operate the systems optimally.

The Effect of Human Resource Competence on Financial Statement Quality

Human Resource (HR) competence has a positive and significant effect on financial statement quality, with a significance value of 0.002 < 0.05 and a regression coefficient of 0.357. This coefficient is the largest among the independent variables, indicating that HR competence is the most dominant factor in improving financial statement quality. The mean score for HR competence was 3.44, indicating that respondents possessed relatively good abilities, knowledge, and skills in managing financial information. Competent human resources are able to understand the processes of recording, processing, and preparing financial statements more accurately, thereby producing financial information that is more accurate and reliable.

These findings support the studies by (Nasution & Supriadi, 2024) and (Syabrinildi, 2023), which found that HR competence has a positive effect on financial statement quality. However, these findings differ from (Bepari et al., 2013), who found that HR competence did not have a significant effect because MSME owners relied more heavily on business experience than formal knowledge when preparing financial statements.

The Effect of SAK EMKM Implementation, Accounting Information System Utilization, and Human Resource Competence on Financial Statement Quality The simultaneous test results indicate that SAK EMKM implementation, Accounting Information System utilization, and HR competence collectively have a significant effect on financial statement quality, with an F-value of 24.440 and a significance value of 0.000 < 0.05. The Adjusted R Square value of 0.415 indicates that the three variables explain 41.5% of the variation in the quality of MSME financial statements. These findings demonstrate that financial statement quality is not determined by a single factor but rather results from the integration of accounting standards, adequate information system utilization, and competent human resources. SAK EMKM provides guidelines for financial recording and reporting, Accounting Information Systems support effective and efficient data processing, while HR competence ensures that both aspects are implemented appropriately.

The synergy among these three factors ultimately contributes to improving the relevance, reliability, accuracy, and understandability of MSME financial statements. Overall, the findings indicate that improving the quality of financial statements among culinary-sector MSMEs in Semarang City can be achieved by strengthening SAK EMKM implementation, optimizing the utilization of Accounting Information Systems, and enhancing human resource competence. Among these three factors, HR competence is the most dominant factor based on its regression coefficient.

CONCLUSION

Based on the results of the study involving 100 culinary-sector MSMEs in Semarang City, it can be concluded that SAK EMKM implementation, Accounting Information System (AIS) utilization, and human resource competence have positive effects on the quality of MSME financial statements. The implementation of SAK EMKM helps produce financial statements that are more structured, reliable, and understandable. The utilization of AIS supports faster, more systematic, and more accurate transaction recording while reducing errors associated with manual recording. Meanwhile, HR competence, including accounting knowledge, technological skills, and professional attitudes, also contributes to the preparation of high-quality financial statements.

Simultaneously, the three variables have a positive effect on the quality of MSME financial statements. The coefficient of determination (R^2) of 0.415 indicates that SAK EMKM implementation, AIS utilization, and HR competence explain 41.5% of the variation in financial statement quality, while the remaining 58.5% is influenced by other factors outside the research model.

Based on these findings, culinary-sector MSMEs are advised to improve the consistency of SAK EMKM implementation, utilize accounting applications or information systems, and enhance their competencies through accounting and information technology training. The government and relevant institutions are also expected to strengthen continuous socialization, mentoring, and training programs to support improvements in the financial management practices of MSMEs.

This study has several limitations, including the relatively limited sample of only 100 culinary-sector MSMEs in Semarang City, the use of questionnaires that may introduce respondent perception bias, and the limited number of variables examined. Future research is recommended to incorporate other relevant variables, such as financial literacy, internal control, government support, business experience, and digital technology adoption. In addition, future studies could expand the research objects and geographical coverage, increase the number of respondents, and employ more advanced analytical methods, such as **Structural Equation Modeling (SEM)** or **Partial Least Squares (PLS)**, to obtain more comprehensive findings.

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