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Research Article

Does Perception Affect MSME Accounting Standards Acceptance? A Technology Acceptance Model Analysis

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Abstract: This study aims to analyze the effect of perceived usefulness and perceived ease of use on the acceptance of MSMEs' accounting standards (SAK EMKM) using the Technology Acceptance Model (TAM). The research involved 42 MSMEs in Caringin District, with data collected through questionnaires based on key TAM constructs, including perceived ease of use, perceived usefulness, attitude, and intention to use. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The findings indicate that perceived ease of use has a significant influence on both attitude and intention to adopt SAK EMKM, suggesting that simpler systems encourage greater acceptance among MSME actors. Meanwhile, perceived usefulness affects adoption indirectly through its relationship with financial reporting knowledge, highlighting the role of understanding in technology acceptance. These results emphasize the importance of providing practical guidance, training, and accessible information media to support MSMEs in implementing SAK EMKM effectively and sustainably.

Keywords: Accounting Standards; Financial Reporting Knowledge; Perception; Perceived Usefulness; Technology Acceptance Model.

1. Introduction

The Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) were introduced in 2018 to support MSMEs in preparing financial statements that align with established accounting principles. However, the adoption of these standards continues to be a challenge for MSMEs due to several factors, including limited human resources, insufficient knowledge of SAK EMKM, lack of reference materials, and weak enforcement by regulatory authorities (Mawardi et al., 2019; Rosmida et al., 2024; Rudianto & Siregar, 2011). These difficulties are not exclusive to MSMEs in Indonesia, as similar issues are also encountered by MSMEs globally (Mohamed et al., 2019).

Numerous initiatives have been undertaken to support the growth of the MSME sector. In Indonesia, for instance, the government introduced the Business Credit Program (KUR), although its benefits have not been distributed evenly. This is mainly due to micro-enterprises generally lacking sufficient technology, possessing weak management capabilities, offering non-standardized products, and facing uncertain market access (Adhikary et al., 2021). Furthermore, efforts to promote SAK EMKM have also been made, primarily aimed at helping businesses prepare financial statements (Melinda A.J. Munthe & Mortigor Afrizal Purba, 2024), and these efforts align with the readiness levels of the

MSMEs themselves (Arifani & Kurniawati, 2023). However, Manan and Rahmadhani (2024) argue that the adoption of SAK EMKM is not solely dependent on socialization, but also on the competency of human resources, the level of accounting knowledge, and the scale of the business. Wahyuni (2023) highlights that MSMEs' perceptions of the ease and usefulness of SAK EMKM also play a key role in its implementation.

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The challenges faced by MSMEs have hindered their ability to grow optimally and have also restricted their access to funding. This is evident in the slow credit absorption by MSMEs in Indonesia during the first half of 2024, particularly among micro-enterprises. Credit growth for MSMEs only reached approximately 6.7%, with a total of IDR 1,375.2 trillion in disbursed credit (Octaviano, 2024). One of the key reasons for this is the significant information asymmetry between MSMEs and financial institutions, particularly regarding financial data and business growth (Adhikary et al., 2021). Supporting this view, the Financial Services Authority (OJK) identified four main challenges in MSMEs' credit distribution: the limited availability of financial and operational data for evaluation, weak risk management, inefficient credit disbursement processes within financial institutions, and the small scale and lack of credit history of the businesses (Putri, 2024). In light of these issues, this study aims to explore the willingness of MSMEs to adopt accounting practices in preparing their financial statements. Additionally, it seeks to determine whether MSMEs' perceptions of the ease and usefulness of SAK EMKM affect their confidence in adopting these standards.

This study offers valuable insights into the current state of MSME financial management following the introduction of SAK EMKM. It can serve as guidance for MSMEs by highlighting the advantages and practicality of implementing these standards. Additionally, the findings may assist regulators in formulating more effective strategies for disseminating information about SAK EMKM to the public. Moreover, this study can inform government efforts in identifying the most effective policy alternatives to support and promote the continued growth of MSMEs, thereby contributing to national economic development.

2. Literature Review

MSMEs hold a significant position in driving national economic growth, contributing approximately 61% to the Gross Domestic Product (Andrianto, 2024). MSMEs are classified based on Government Regulation No. 7 of 2021 regarding the Facilitation, Protection, and Empowerment of Cooperatives and MSMEs. According to Article 35, MSMEs are categorized based on their business capital, excluding land and buildings used for business operations, or their annual revenue (Table 1).

Table 1. Classification of MSMEs.

Business scale	Capital (IDR)	Revenue (IDR)
Micro	>1.000.000.000	>2.000.000.000
Small	1.000.000.000 – 5.000.000.000	2.000.000.000 – 15.000.000.000
Medium	5.000.000.000 – 10.000.000.000	15.000.000.000 – 50.000.000.000

Source: PP No. 7 of 2021 Article 35, processed data (2024)

Beyond limited access to credit (Muliadi et al., 2020), MSMEs face challenges related to human resources, a lack of understanding of transparent and accountable financial reporting based on applicable accounting standards, limited access to reference materials, and weak enforcement of government policies (Mawardi et al., 2019; Rosmida et al., 2024; Rudianto & Siregar, 2011). Surya and Maulana (2023) further found that, despite the sector's growth, relatively few MSMEs can sustain their operations over the long term. One key reason is the absence of standardized financial records, which prevents business owners from accurately determining whether they are making a profit or incurring a loss. Previous research also indicates that while efforts such as socialization, training, and education about SAK EMKM have been made, their impact remains inconsistent, and the application of these standards in MSME financial reporting is still far from optimal.

Other key issues faced by MSMEs are limited access to financing, mainly due to the collateral-based lending practices of financial institutions. Many lending procedures remain outdated and rely on conventional approaches, such as manual customer due diligence (Putri, 2024). This leads to significant information asymmetry between MSMEs and lenders. To address this, the government has introduced various incentives aimed at reducing transaction costs related to credit evaluation, monitoring, and oversight of MSME activities by financial institutions (Adhikary et al., 2021).

SAK EMKM was introduced as a guideline to help MSMEs prepare financial statements in accordance with accounting standards. This standard was issued by the Institute of Indonesian Chartered Accountants in 2018. However, its impact has yet to be widely felt, as

its adoption remains limited. One of the key barriers is the lack of understanding among MSMEs, which is influenced by factors such as the extent of socialization, educational background, and the duration of business operation (Rahmadianti et al., 2024). Additionally, the perception of MSMEs toward SAK EMKM plays a crucial role in its implementation. Wahyuni (2023) found that these perceptions, particularly regarding the ease of use and perceived benefits, have a positive and significant influence on the adoption of SAK EMKM in MSMEs.

Previous studies have provided evidence that perceptions affect willingness to accept. One model commonly used to explain the nexus is the Technology Acceptance Model (TAM), initially proposed by Davis (1989). The model was first designed to predict users' attitudes toward information technology (Venkatesh & Davis, 2000). Over time, this model has been widely applied in various studies to explain user behavior related to different types of technology (Amoako-Gyampah & Salam, 2004; Chuang et al., 2016; Hsu & Chang, 2013; Sánchez & Hueros, 2010; Venkatesh & Davis, 2000).

The TAM model is also expanded to different contexts and incorporates various determinants, such as perceptions of the usefulness and ease of using financial technology (Chuang et al., 2016), the ease and benefits of implementing financial standards, and the adoption of green business practices (Permana et al., 2019; Wahyuni, 2023; Yanto et al., 2016, 2019). Within these contexts, accounting is viewed from a technological standpoint as a body of knowledge focused on the systematic provision of quantitative financial information about organizational units within a specific national environment, and the communication of that information to stakeholders to support economic decision-making (Suwardjono, 2016). Based on this perspective, accounting qualifies as a form of technology, making the TAM model an appropriate framework for this study's analysis. Further, the TAM model has been utilized to underpin the analysis of user acceptance of innovations or new concepts, such as green business (Yanto et al., 2019). Therefore, this study proposed a TAM analysis model to build the constructs on the effect of MSMEs' perception on the acceptance of SAK EMKM.

Based on the model, this study identifies several key factors that influence the willingness to adopt SAK EMKM, including perceived usefulness, perceived ease of use, attitude toward use, and intention to use. As previously mentioned, the adoption of SAK EMKM is not solely shaped by outreach efforts or factors such as human resources, limited references, business scale, business duration, and the educational background of MSME actors. Other contributing elements may include foundational knowledge in financial management and reporting, familiarity with the standards, and access to related information. Consequently, this study introduces external constructs that impact perceived usefulness and perceived ease of use, encompassing financial management knowledge, financial reporting knowledge, understanding of SAK EMKM, and information availability about SAK EMKM. These variables form the basis for the conceptual framework and hypotheses presented in Figure 1.

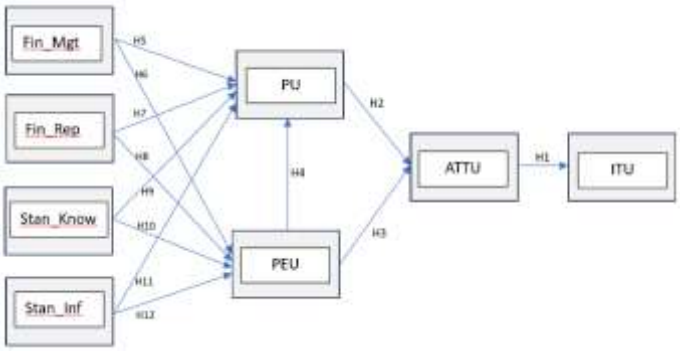

Figure 1. Research Model and Hypotheses.

Source: Modified TAM by Davis 1989

H1: Attitude positively affects the intention to use SAK EMKM
H2: Perceived usefulness positively affects the attitude toward SAK EMKM
H3: Perceived ease of use positively affects the attitude toward SAK EMKM
H4: Perceived ease of use positively affects the perceived usefulness of SAK EMKM

H5: Financial management positively affects the perceived usefulness of SAK EMKM
H6: Financial management positively affects the perceived ease of use of SAK EMKM
H7: Financial report positively affects the perceived usefulness of SAK EMKM
H8: Financial report positively affects the perceived ease of use of SAK EMKM
H9: Standards knowledge positively affects the perceived usefulness of SAK EMKM
H10: Standards knowledge positively affects the perceived ease of use of SAK EMKM
H11: Standards information positively affects the perceived usefulness of SAK EMKM
H12: Standards information positively affects the perceived ease of use of SAK EMKM

3. Research Method

This research was carried out in the Caringin District of Bogor Regency. Data were obtained through 42 questionnaires distributed to MSMEs, using a Likert scale with the following options: (1) strongly agree, (2) agree, (3) disagree, and (4) strongly disagree. The constructs measured were adapted from the study by Rusmanah and Ariyanto (2021), which is based on a modified version of the Technology Acceptance Model (TAM) by Davis (1989). This model incorporates additional external variables, including the MSME owners' financial management knowledge (Fin_Mgt), financial reporting knowledge (Fin_Rep), knowledge of standards (Stan_Know), and sources of information regarding standards (Stan_Inf).

Chuang et al. (2016) state that the Technology Acceptance Model (TAM) developed by Davis includes key components such as attitude (ATTU), behavioral intention to use (ITU), and actual usage. Attitude reflects an individual's positive or negative response toward using an innovation or concept, and it is shaped by perceived usefulness (PU) and perceived ease of use (PEU). Behavioral intention represents a person's willingness to adopt and apply the innovation or concept. External factors influence both PU and PEU.

Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed for data analysis because it is well-suited for studies with small sample sizes, operates under relatively simple assumptions, and effectively handles complex relationships among multiple variables (Qu & Kim, 2025). Additionally, Qu and Kim (2025) note that PLS-SEM does not strictly require normally distributed data. The analysis was performed using SmartPLS version 4.

Meanwhile, for data validation and reliability, the study utilized convergent validity and discriminant validity. Convergent validity assesses the external loading of indicators. This assessment aims to ensure the reflective measurement models. According to Qu and Kim (2025), convergent validity can be established through analyses that include outer loading, average variance extracted (AVE), Cronbach's Alpha, and composite reliability. On the other hand, discriminant validity refers to the extent to which constructs are distinct from one another. The assessment involves the Fornell-Larcker criterion and a heterotrait-monotrait (HTMT) correlation ratio (Qu & Kim, 2025).

4. Results and Discussion

The data for this study were collected through 42 questionnaires distributed to MSMEs in the Caringin District of Bogor Regency. Based on the 42 responses received, the demographic profile indicates that women operate 55% of the MSMEs, while men manage the remaining 45%. Meanwhile, the majority of respondents in this survey have a secondary education level (62%), followed by tertiary education (28%), and a small portion have primary education (10%) (see Table 2).

In terms of age, most respondents are between 41 and 50 years old (40%), with a significant number aged 31 to 40 (31%). Smaller groups include those aged 51 to 60 (21%), those over 60 (5%), and the youngest group, aged 15 to 30 years old, which makes up just 2%. When looking at business experience, the respondents are evenly distributed. Approximately 26% of businesses have been in operation for less than 3 years, while another 26% have been operating for more than 10 years. Additionally, 24% have been running their businesses for 3–5 years, and 24% for 5–10 years.

Table 2. Demographic Profile of Respondents.

	Total	%	Accumulative
Education Level			
Primary	4	10%	10%
Secondary	26	62%	72%
Tertiary	12	28%	100%
Age Group			
15- 30	1	2%	2%
31 - 40	13	31%	33%
41 - 50	17	40%	73%
51 - 60	9	21%	95%
> 60	2	5%	100%
Length of Business Operation			
< 3 years	1	26%	26%
3-5 years	0	24%	50%
5-10 years	0	24%	74%
> 10 years	1	26%	100%

Source: Processed data, 2025.

Furthermore, the data obtained is analyzed using SmartPLS 4. SmartPLS was chosen because it provides a graphical user interface, the variance-based method can employ variables with minimal data, and it makes simple assumptions (Qureshi et al., 2023). Qureshi et al. (2023) also argue that in PLS-SEM, there is no obligation to have normally distributed data. Additionally, the analysis enables the utilization of typical data types, including nominal, interval, and ratio data, with a small sample.

The initial steps for evaluating the constructs are divided into outer and inner models. The outer model consists of convergent and discriminant validities. The results of convergent validity showed that most constructs demonstrate acceptable indicator reliability with range values between 0.60 and 0.70. Most of the outer loadings revealed a strong relationship between the observed variables and the underlying construct, with relevant values exceeding the generally accepted threshold of 0.60 and 0.7, indicating adequate convergent validity for these constructs. However, specific constructs exhibit problematic indicators, and these findings suggest the need for refinement. Therefore, the study modified the model by removing low-loading indicators.

In terms of the structural model, the path coefficients indicate several significant relationships among constructs, with moderate values ranging from 0.40 to 0.60 and strong values from 0.60 to 0.80. Additionally, convergent validity is assessed through the AVE values, which are displayed in the central nodes of the model (see Figure 2). However, while the overall model demonstrates several strong relationships and well-performing constructs, some areas require revision. Thus, constructs such as Stan_Inf and Fin_Mgt were re-evaluated due to low indicator reliability and AVE values.

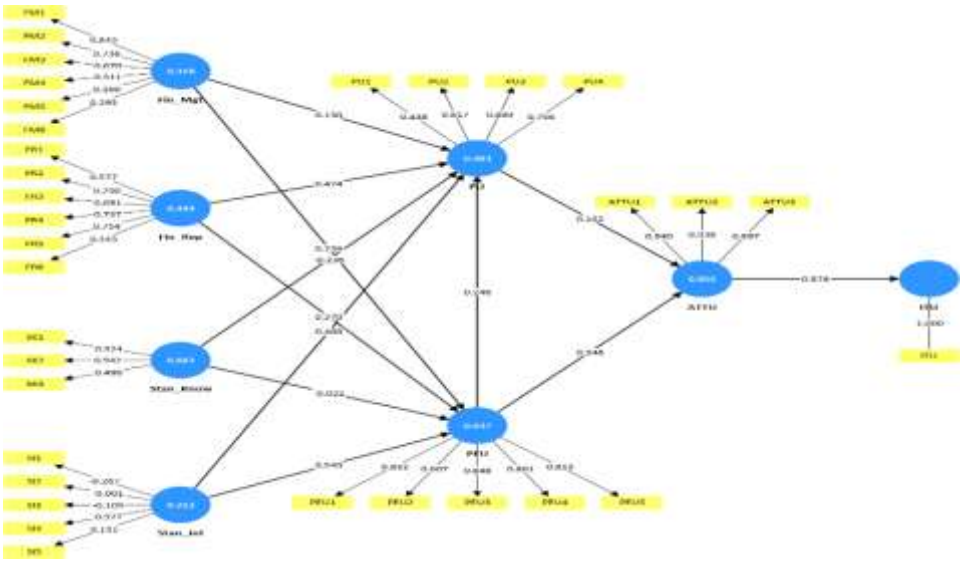

Figure 2. Structural Model of Path Coefficients, Outer Loadings, and AVE.

Source: Data processed with SmartPLS 4, 2025.

The results of the modified PLS-SEM analysis (Figure 3) indicate that all constructs exhibit satisfactory convergent validity, with AVE values exceeding the recommended threshold of 0.50. Specifically, the AVE values for Fin_Mgt, Fin_Rep, Stan_Know, Stan_Inf, PU, PEU, and ATTU are 0.613, 0.564, 0.906, 0.516, 0.845, 0.717, and 0.856, respectively. The outer loadings of most indicators on their respective constructs range from 0.702 to 0.979, indicating strong indicator reliability.

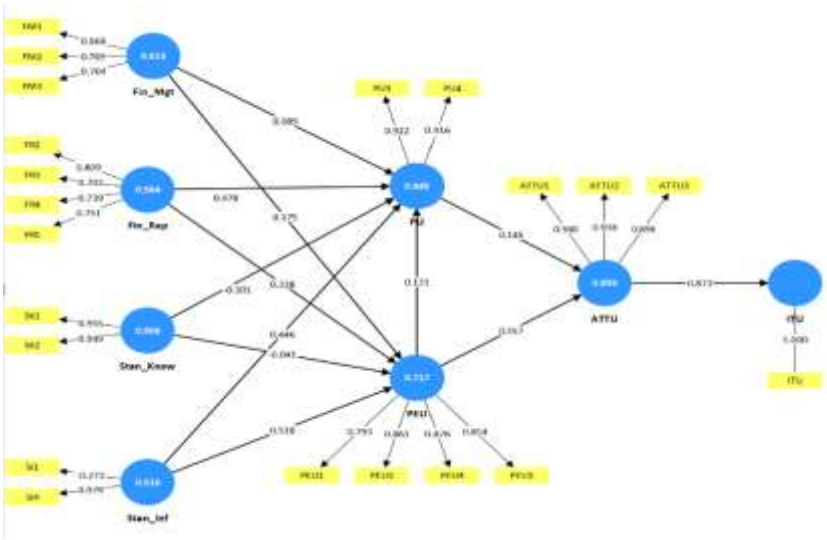

Figure 3. Modified Structural Model with Path Coefficients, Outer Loadings, and AVE.

Source: Data processed with SmartPLS 4, 2025.

Furthermore, Table 3 presents the details of the construct reliability and validity. The internal consistency of the constructs was confirmed through both Cronbach's Alpha and composite reliability (ϱa and ϱc), with most values exceeding the 0.70 threshold. Except for Stan_Inf, Cronbach's Alpha values ranged from 0.707 to 0.916, while ϱc values ranged from 0.825 to 0.951, indicating high internal consistency reliability. These results collectively validate the robustness of the measurement model, ensuring that the majority of the constructs are both reliable and valid for subsequent structural model analysis.

Table 3. Results of Validity and Verifiability Constructs.

Constructs	Indicators	Outer Loading	AVE	Cronbach Alpha	Composite Reliability (ρa)	Composite Reliability (ρc)
Fin_Mgt	FM1	0.868	0.613	0.707	0.804	0.825
	FM2	0.769				
	FM3	0.704				
Fin_Rep	FR2	0.809	0.564	0.748	0.751	0.838
	FR3	0.702				
	FR4	0.739				
	FR5	0.751				
Stan_Know	SK1	0.955	0.906	0.896	0.899	0.951
	SK2	0.949				
Stan_Inf	SI1	-0.273	0.516	-0.148	0.329	0.340
	SI4	0.979				
PEU	PEU1	0.789	0.717	0.868	0.877	0.91
	PEU3	0.855				
	PEU4	0.880				
	PEU5	0.859				
PU	PU3	0.914	0.845	0.817	0.819	0.916
	PU4	0.924				
ATTU	ATTU1	0.940	0.856	0.916	0.917	0.947
	ATTU2	0.938				
	ATTU3	0.896				
ITU	ITU	1.000				

Source: Data processed with SmartPLS.4, 2025.

This study evaluated discriminant validity using both the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT). Based on the Fornell-Larcker approach (Table 4), the square root of AVE for each construct was greater than its correlations with other constructs, indicating satisfactory discriminant validity.

Table 4. Results of the Fornell-Larcker Test

	ATTU	Fin_Mgt	Fin_Rep	ITU	PEU	PU	Stan_Inf	Stan_Know
ATTU	0.925							
Fin_Mgt	0.360	0.783						
Fin_Rep	0.371	0.486	0.751					
ITU	0.873	0.312	0.289	1.000				
PEU	0.451	0.378	0.550	0.495	0.847			
PU	0.375	0.374	0.654	0.332	0.644	0.919		
Stan_Inf	0.352	0.109	0.279	0.373	0.619	0.627	0.718	
Stan_Know	0.414	0.416	0.653	0.313	0.487	0.510	0.454	0.952

Source: Data Processed with SmartPLS.4, 2025.

In addition, HTMT values were assessed, with most values falling below the recommended threshold of 0.90. Although the HTMT value between Attitude Toward Use (ATTU) and Intention to Use (ITU) reached 0.909, it remains within an acceptable range in some contexts. Except for Stan_Inf, all other HTMT values were well below the threshold, confirming that each construct is empirically distinct from the others. Therefore, the results of both the Fornell-Larcker and HTMT analyses affirm that discriminant validity for most constructs has been established, ensuring that the measurement model exhibits adequate construct distinctiveness.

Table 5. Results of the HTMT Test

	ATTU	Fin_Mgt	Fin_Rep	ITU	PEU	PU	Stan_inf	Stan_Know
ATTU								
Fin_Mgt	0.511							
Fin_Rep	0.454	0.635						
ITU	0.909	0.432	0.313					
PEU	0.507	0.417	0.632	0.537				
PU	0.437	0.466	0.806	0.369	0.753			
Stan_Inf	1.164	0.480	1.254	0.927	1.472	1.673		
Stan_Know	0.461	0.502	0.815	0.331	0.548	0.597	1.281	

Source: Data Processed with SmartPLS.4, 2025.

SAK EMKM were developed to guide the preparation of financial reports that reflect the financial position and performance of MSMEs (Wahyuni, 2023). As a source of accounting information, these financial reports serve as a basis for decision-making. However, in practice, the implementation of SAK EMKM has not been optimal due to various factors. It has also been suggested that the adoption of these standards is correlated with the MSMEs' acceptance and perceptions of them (Hidayat et al., 2024; Wahyuni, 2023). Therefore, this study examines the relationship between perception (perceived usefulness and perceived ease of use) and acceptance of accounting standards, utilizing the Technology Acceptance Model by Davis (1989). Furthermore, it explores the determinants, such as Fin_Mgt, Fin_Rep, Stan_Know, and Stan_Inf, of these perceptions through the same model.

The structural model reveals several statistically significant relationships among the latent variables. Fin_Rep exerts a strong and significant influence on PU, with a path coefficient of 0.478 ($p = 0.001$), indicating that improvements in financial reporting significantly enhance users' perceptions of usefulness. In contrast, Fin_Mgt, Stan_Know, and Stan_Inf do not exhibit significant effects on PU, as their respective p-values exceed the 0.05 threshold. PEU is significantly influenced by Stan_Inf ($\beta = 0.518$, $p = 0.001$) and Stan_Know ($\beta = 0.446$, $p = 0.039$), demonstrating that informational and knowledge-based support significantly improve ease-of-use perceptions. Moreover, PEU has a significant positive effect on ATTU ($\beta = 0.357$, $p = 0.049$), whereas PU does not significantly influence ATTU ($\beta = 0.145$, $p = 0.510$). Notably, ATTU strongly predicts ITU, with a high path coefficient of 0.873 ($p = 0.000$), suggesting that user attitudes are a critical determinant of behavioral intention.

The model's explanatory power is substantial for PU ($R^2 = 0.652$), PEU ($R^2 = 0.552$), and ITU ($R^2 = 0.763$), while the explained variance for ATTU is relatively modest ($R^2 = 0.215$). These findings emphasize the importance of user experience, informational support, and attitudinal factors in influencing standards adoption intentions.

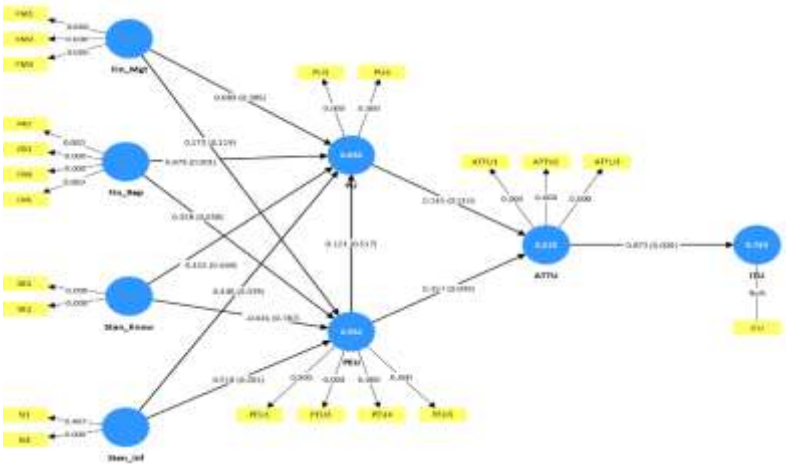

Figure 4. Modified Structural Model with Path Coefficients, P Values, and R^2.

Source: Data processed using SmartPLS 4, 2025.

Meanwhile, the hypothesis testing results offer valuable insights into the mechanisms driving standards acceptance in this study. Parallel with the structural model, H1 was strongly supported (β = 0.873, p = 0.000), affirming the central role of user attitude in determining behavioral intention, consistent with the TAM model. H3 was also accepted (β = 0.357, p = 0.049), reinforcing the importance of user-friendliness in shaping positive attitudes. However, contrary to expectations, H2 was rejected (β = 0.145, p = 0.510), indicating that in MSMEs, perceived ease of use of the SAK EMKM may be a more dominant factor than perceived utility in shaping user attitudes.

Further analysis reveals that PU is significantly influenced by Fin_Rep, supporting Hypothesis H7 (β = 0.478, p = 0.001), which underscores the value of high-quality financial reporting in enhancing users' perception of system usefulness. Meanwhile, PEU is significantly influenced by Stan_Inf, as shown by the acceptance of H12 (β = 0.518, p = 0.001), and to a lesser extent by Stan_Inf's influence on PU (H11 with β = 0.446, p = 0.039). This implies that clear and accessible informational standards not only simplify system usage but also enhance perceptions of its value. Additionally, Stan_Know was not found to significantly impact either PU (H9: β = -0.101, p = 0.569) or PEU (H10: β = -0.041, p = 0.787), suggesting that mere awareness or knowledge of standards is insufficient without practical informational support.

Hypotheses H5 and H6, which examined the influence of Financial Management (Fin_Mgt) on PU and PEU, respectively, were both rejected (H5: β = 0.089, p = 0.385; H6: β = 0.175, p = 0.119). This indicates that financial planning or control alone does not directly translate into perceptions of usefulness or usability. Finally, although Fin_Rep was hypothesized to influence PEU (H8: β = 0.338, p = 0.058), the effect was not statistically significant at the 0.05 level, suggesting a marginal role in perceived ease of use.

Table 6. Results of Hypotheses Testing.

Hyphothesis	Variables			Path Coefficient	P value	Notes
H1	ATTU	→	ITU	0.873	0.000	Accepted
H2	PU	→	ATTU	0.145	0.510	Rejected
H3	PEU	→	ATTU	0.357	0.049	Accepted
H4	PEU	→	PU	0.121	0.517	Rejected
H5	Fin_Mgt	→	PU	0.089	0.385	Rejected
H6	Fin_Mgt	→	PEU	0.175	0.119	Rejected
H7	Fin_Rep	→	PU	0.478	0.001	Accepted
H8	Fin_Rep	→	PEU	0.338	0.058	Rejected
H9	Stan_Know	→	PU	-0.101	0.569	Rejected

H10	Stan_Know	→	PEU	-0.041	0.787	Rejected
H11	Stan_Inf	→	PU	0.446	0.039	Accepted
H12	Stan_Inf	→	PEU	0.518	0.001	Accepted

Source: Data Processed with SmartPLS.4, 2025.

Overall, five hypotheses (H1, H3, H7, H11, H12) were supported, highlighting the pivotal roles of financial reporting, perceived ease of use, and standards information in shaping MSMEs' acceptance of accounting standards. These findings suggest that efforts to enhance the acceptance of use of SAK EMKM should focus on improving financial reporting knowledge to enhance perceived ease of use of the standards. Further, increasing the availability of information about the SAK EMKM might improve perceived use and perceived ease of use SAK EMKM. This is in line with research from Setiawan (2024) and Surya & Maulana (2023), which stated that socialization and perception of EMKM SAK have a positive and significant influence on its application (Setiawan, 2024; Surya & Maulana, 2023).

6. Conclusion

This study aims to provide evidence on the impact of MSMEs' perceptions on the acceptance of SAK EMKM through the technology acceptance model. The study concludes that perceptions, particularly perceived ease of use, significantly influence the acceptance of SAK EMKM among MSMEs, as predicted by the technology acceptance model. Attitude toward use also strongly predicts the intention to adopt the standard. In contrast, other constructs that represent factors affecting the perceptions, such as financial management knowledge, financial reporting knowledge, and standard knowledge, did not show a significant direct influence. These findings underscore the importance of simplifying and demonstrating the practical benefits of SAK EMKM to enhance its adoption among MSMEs.

However, the study has limitations. First, the sample size of 42 MSMEs, limited to the Caringin District, restricts the generalizability of the findings. The cross-sectional design also limits the ability to observe changes in perception or adoption behavior over time. Additionally, specific indicators required modification due to low validity or reliability, indicating the need for further refinement in measurement instruments.

Future research might consider expanding the sample to include various regions and business sectors to enhance representativeness. A longitudinal approach may also offer more profound insights into changes in perception and usage over time. Moreover, further studies could integrate qualitative methods to explore deeper behavioral motivations and contextual barriers. For policymakers and educators, it is recommended to intensify training and outreach efforts that focus on the perceived ease and benefits of using SAK EMKM, ensuring the content is accessible and practical for micro and small business owners. Enhancing support mechanisms, including digital tools and peer mentoring, could further foster the widespread and effective implementation of SAK EMKM.

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