

Analysis of Factors that Influence MSMEs in Utilizing Fintech Lending as a Financing Alternative : Technology Acceptance Model Approach

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ABSTRACT

This study aims to find out what factors can affect MSMEs in the use of fintech landing as a alternative financing tool using the technology acceptance model approach. This study uses a type of quantitative research with explanatory research. The number of samples for this study amounted to 100 respondents from MSMEs in Malang, the sample collection technique of this study used random sampling using the slovin technique and data processing using the spss application. The results of this study stated that the perception of convenience has a significant positive influence on attitudes, the perception of usefulness has a significant positive influence on attitudes, attitudes have a significant positive influence on interest, and interest has a significant positive influence on the decision to use fintech.

Keywords: Perception ease of use, perception usefulness, attitude, interest, decision to use fintech

INTRODUCTION

Marsudi & Filiawati, (2022) Micro, small, and medium enterprises (MSMEs) are small-scale people's economic activities managed by community groups, families, or individuals. Small and medium enterprises (MSMEs) play a major part in economic business development and employ tactics for it. Micro, small, and medium enterprises are very helpful in creating jobs in small areas. In addition to helping economic growth and labor absorption, this business also helps distribute development results to small areas that are difficult to reach.

The development and empowerment of micro, small and medium enterprises (MSMEs) is the main priority of national economic development because MSMEs are considered to be the embodiment of the people's economy or the Pancasila economy which is very much in line with the needs of the nation. The development of these micro, small and medium enterprises will have the ability to reduce the level of socio-economic inequality and alleviate poverty in Indonesia by utilizing a large number of workers and maximizing available local resources. Currently, the government has begun to work on various special institutions and programs to help the sustainability and progress of small and medium enterprises (MSMEs) in Indonesia.

The purpose of empowerment given to this group of MSMEs is to help micro, small and medium enterprises (MSMEs) owners manage their businesses properly. It is based on the concept of economic and social empowerment, which allows business owners to design and brand their businesses so that they can produce an established and stable economic cycle Kholisoh, (2021).

When access to financing becomes so difficult, micro, small and medium-sized businesses face many problems. Micro, small and medium enterprises or businesses are very concerned about the issue of distributing guarantees. Small and medium businesses (MSMEs) will find it difficult to get loans if they only use an asset approach. In addition, there is a problem of guarantees from financing loan institutions. MSMEs also need flexibility in terms of guarantees so that they can get financing from the Ministry of Cooperatives and MSMEs, (2020).

Small and medium enterprises (MSMEs) play an important role in economic growth in Indonesia, at 90%. However, MSMEs with the micro category face problems related to sources

of financing or capital, which hinders the development of innovation and increased production of Winarto, (2020).

Fintech technology (Fintech) is one of the many financing models available today for micro, small and medium-sized businesses. A fintech product can be a financing solution. The term fintech refers to technology-based financial services that allow us to transact anytime and anywhere Financial Services Authority, (2019). In addition to improving business operational efficiency, Fintech plays an important role in business funding performance. Research conducted by Urban et al. (2019) in Indonesia found that when micro, small and medium enterprises use fintech to get funding, there is an increase in revenue and net profit. In addition, research conducted in Indonesia Hamidah et al., (2020) found that the influence of financial literacy on performance was positive and significant, and the influence of fintech on performance was positive and significant. Furthermore, the influence of intellectual capital.

Fintech can help MSME business development with capital financing problems. fintech can help business actors, especially MSMEs, to overcome financial problems. With the many services offered, fintech can have an impact on the development of Winarto MSMEs, (2020).

However, not many MSMEs have decided to use fintech in their business. The decision to use fintech, based on the theory (Theory of Planned Behavior) of the SDGs is influenced by the attitude and interest of MSMEs in fintech.

Akhnes Noviyanti et al. (2021a) (Theory of Planned Behavior) TPB is the belief that it can influence individuals who are interested in or have a desire to use technology. However, most of the research that examines fintech in MSMEs focuses on the attitude of MSMEs to fintech using the theory (Technology Acceptance Model) of TAM according to Izzati et al 2023, Perwitasari, A W 2022, Rivaldi et al 2022, Purnamasari et al 2020, Putri et al 2022. TAM is the perception of use of a system that will affect the user's attitude.

Different from the previous study, this study aims to analyze the factors that affect fintech user decisions in MSMEs using 2 grand theories, namely TAM (Technology Acceptance Model) and TPB (Theory of Planned Behavior).

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Davis et al. (1989) state that the Technology Acceptance Model (TAM), developed by Fred D. Davis in 1989 and based on the theories of Theory of Planned Action (TRA) and Theory Planned Behavior (TPB), is one of the theories that can explain why people accept using technology. This methodology is intended to assess how well-adjusted or accepted technology is by those who benefit from it at work. According to Davis's (1989) approach, evaluating variables such as perceived usefulness and perceived ease of use can be used to examine how well each individual accepts using a technology. The goal of TAM is to examine and clarify each person's approval of a technology's use. The causal relationship between opinions regarding the advantages of an information system is explained by TAM. In addition, the information system's usability, behavior, and real user's use are all taken into consideration. According to TAM, there are two factors that can affect how people interact with technology to use or not, namely: perception of convenience and perception of usability. There are five things that underlie the theory of TAM Jogiyanto, (2007), namely: perceived usefulness, perceived ease of use, attitude towards behavior or attitude toward using technology, behavior Intention to use.

This theory draws from a number of models designed to examine and comprehend the variables influencing the adoption of new technology, such as those documented in diverse literature and references to information technology research findings. The Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA)

Theory of Planned Behavior (TPB)

Developments from TRA include the concept of Planned Behavior (TPB) hypothesis. A new concept that this TPB adds to TRA is that Ajzen's interests and behaviors will be influenced by perceived behavioral control (1991).

A person's attitude, which indicates how much they agree or disagree with carrying out the behavior, is the first of TPB's three primary determinants of interest. Subjective norms, which are another name for these social elements, also refer to the perceived social pressure to engage in certain actions. Control behavior, which relates to how easy or difficult an activity is perceived to be carried out, is the final type.

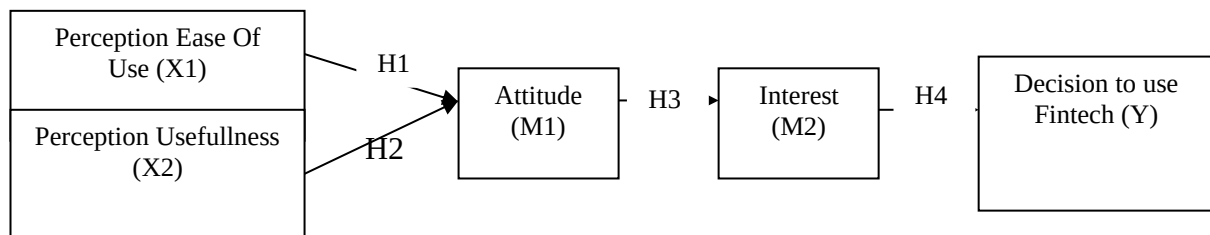
Micro, Medium and Enterprises (MSMEs)

(Rivaldi & Dinaroe, 2022) Law Number 20 of 2008 in Indonesia regulates MSMEs. In this law, the definition of small companies (MSMEs) is defined as a small company owned and managed by a person or a small group of people with certain wealth and income. Small and medium enterprises (MSMEs) have the goal of expanding and developing their businesses to help build the country's economy based on a fair economic democracy.

Financial Technology (Fintech)

Winarto, (2020) fintech takes its name from the phrase The word financial technology, or fintech, is derived from this. The National Digital Research Center (NDRC) in Dublin, Ireland claims that, fintech is "innovation in financial services" combined with modern technology in the financial sector. The financial technology (fintech) industry is one of the increasingly popular financial services mottos. In addition, digital payments have grown to become one of the most developed areas of the fintech industry in Indonesia

Conceptual Framework



Hypotheses

H1 : Perception of convenience affects

H2 attitude : Perception of usability affects

H3 attitude : Attitude affects interest

H4 : Interest affects the decision to use fintech

RESEARCH METHODS

Type, Location and Time Research

The type of research used is explanatory research or quantitative approach. This research will be carried out in MSMEs in Malang Regency. This research will be carried out in February 2024 until it is June 2024.

Research Population and Sample

The population comprises MSMEs in Malang Regency. The sampling technique in this study is to use the random sampling method for sampling. The formula to determine the number of samples taken in the study is using the Slovin formula (Arikunto, 2006:108) as follows:

$$n = \frac{N}{1+N(e)^2}$$

Informations :

n : sample size

N : population size

e : Presentation of errors used (10%) In this study,

The number of questionnaire distributions with a known error limit of 10% was N=21,000. So, The sample used in this study was 100 respondents.

Operational Definition of Variables

Independent Variable

Perception of Ease of Use

The perception of ease of use is a person's belief that using technology will not be troublesome and requires a lot of effort when. It is as easy to use as possible without a process that can be burdensome for the wearer. The indicator for this variable are as follows:

1. Easy to access
2. Easy to learn
3. Easy to Transact

Perception of Usefulness

A level that describes a person's belief that if a technology is used, the performance of workers in him will increase. A level that describes a person's belief that if a technology is used, the performance of workers in him will increase. The indicator for this variable are as follows:

1. Increasing efficiency and convenience of transactions
2. Positive attitude towards fintech
3. Helps overcome transaction challenges and obstacles

Attitude

The level of an individual's tendency towards something as a result of the evaluation that has been carried out. Consistent evaluation, feelings, and tendencies of a person's likes or dislikes of an object or idea. The indicator for this variable are as follows:

1. Increasing efficiency and convenience of transactions
2. Positive attitude towards fintech
3. Helps overcome transaction challenges and obstacles

Interest

A sense of interest in something or activity without any compulsion and feeling happy to learn it. The level of how strong a person's desire and motivation to do a certain action using an application. The indicator for this variable are as follows:

1. The feeling of wanting to use.
2. Always use.
3. Continue to use in the future.

Decision to Use Fintech

The decision to use is a process in which a person consolidates and processes the knowledge used to evaluate two or more alternative options to choose one of them. The level of how strong a person's desire and drive to perform a certain action using an application. The indicator for this variable are as follows:

1. Suitability of needs.
2. Time needed in decision-making.
3. Steadiness when using services.
4. It is a priority choice.
5. A person's desire to do a certain system.
6. Always use.

Data Collection and Methods

The researcher presents a questionnaire where respondents are asked to answer according to their opinions. To facilitate data analysis, the Likert scale is used, which has levels, but the distances between levels are not definite (Sugiyono, 2013: 132). The following ordinal scale is used in this study:

1. Strongly Agree (SS) is given a score of 5
2. Agree (S) is given a score of 4
3. Neutral (N) is given a score of 3
4. Disagree (TS) is given a score of 2
5. Strongly Disagree (STS) is given a score of 1

Data Analysis Method

Linear regression is a statistical measurement tool used to determine whether there is an influence between independent variables and bound variables. The definition of multiple linear analysis is almost the same as simple linear, the difference is that the free variable in multiple regression is more than one. The equation is as follows:

$$Y=a+b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

RESEARCH RESULTS AND DISCUSSION

Research Overview

The population MSMEs in Malang regency. This study uses primary data obtained directly through questionnaires in the form of Google Forms. The number of respondents was 100 respondents.

Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Presepsi Kemudahan	100	1	5	4.4269	.80978
Presepsi Kegunaan	100	1	5	4.3800	.77074
Sikap	100	2	5	4.3535	.76371
Minat	100	1	5	4.1301	.89254
Keputusan Menggunakan <i>Fintech</i>	100	1	5	4.1263	.88497
Valid N (listwise)	100				

1. In the Perception of Convenience variable (X1), results were obtained with a minimum value of 1, a maximum value of 5, an average value of 4.4269 and a standard deviation of 0.80978. Based on the mean in the Perception of Convenience variable (X1), it can be said that respondents answered on a scale of agree to strongly agree. Respondents consider the use of fintech lending easy.
2. The Usability Perception variable (X2) obtained results with a minimum value of 1, a maximum value of 5, an average value of 4.3800 and a standard deviation of 0.77074. Based on the mean in the Perception of Usability variable (X2), it can be said that respondents answered on a scale of agree to strongly agree. Respondents consider the usefulness of fintech lending useful.
3. In the Attitude variable (M1), results were obtained with a minimum value of 2, a maximum value of 5, an average value of 4.3535 and a standard deviation of 0.76371. Based on the mean on the Attitude variable (M1), it can be said that respondents answered on a scale of agree to strongly agree. Positive attitude towards the use of fintech lending.
4. In the Interest variable (M2), the results were obtained with a minimum value of 1, a maximum value of 5, an average value of 4.1301 and a standard deviation of data of 0.89254. Based on the mean in the Interest variable (M2), it can be said that respondents answered on a scale of agree to strongly agree. Interested in using enough interest.
5. In the variable Decision to Use Fintech (Y), results were obtained with a minimum value of 1, a maximum value of 5, an average value of 4.1263 and a standard data deviation of 0.88497. Based on the mean in the variable Decision to Use Fintech (Y), it can be said that respondents answered on a scale of agree to strongly agree.

Normality Test

One-Sample Kolmogorov-Smirnov Test

		Keputusan Menggunakan Fintech (Y)	Presepsi Kemudahan (X1)	Presepsi Kegunaan (X2)	Sikap (M1)	Minat (M2)
N		100	100	100	100	100
Normal	Mean	.0000000	.0000000	.0000000	.0000000	.0000000
Parameters ^a	Std. Deviation	3.337412	4.333106	4.365078	4.63432E0	3.88314E0
Most	Absolute	.058	.131	.130	.099	.101
Extreme	Positive	.032	.131	.072	.099	.059
Differences	Negative	-.059	-.108	-.130	-.095	-.111
Kolmogorov-Smirnov Z		.590	1.310	1.297	.991	1.109
Asymp. Sig. (2-tailed)		.730	.065	.089	.274	.251

a. Test distribution is Normal.

The variable (X1) perception of the ease of having a K-S of 1,310 with a significant value of K-S of 0.065, the variable (X2) of the perception of usefulness has a K-S of 1,297 with a significant value of K-S of 0.089, the variable (M1) of attitude has a K-S value of 0.991 with a significant value of K-S of 0.274, the variable (M2) of interest has a K-S value of 1.109 with a significant value of K-S of 0.251, and variable (Y) The decision to use fintech has a K-S value of 0.590 with a significant K-S value of 0.730. So it can be concluded that the data is distributed normally.

Multicollinearity Test

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 Presepsi Kemudahan (X1)	.330	3.033
Presepsi Kegunaan (X2)	.158	6.331
Sikap (M1)	.173	5.779
Minat (M2)	.361	2.769

a. Dependent Variable: Decision to Use Fintech (Y)

The explanation of the multicollinearity test can be described as follows:
The convenience perception variable (X1) has a VIF value of 3.033 with a tolerance value of 0.330. The usability perception variable (X2) had a VIF value of 6.331 with a tolerance value of 0.158. The attitude variable (M1) had a VIF value of 5.779 with a tolerance value of 0.173. The interest variable (M2) had a VIF value of 2.769 with a tolerance value of 0.361. The four variables show a VIF value of less than 10 and a tolerance value of more than 0.1. Therefore, it can be concluded that in this study there is no problem of multicollinearity.

Heteroscedasticity Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.450	.933		1.555	.123
Presepsi Kemudahan (X1)	.042	.110	.067	.384	.702
Presepsi Kegunaan (X2)	.048	.125	.096	.381	.704
Sikap (M1)	.107	.160	.160	.666	.507
Minat (M2)	.112	.145	.271	.735	.628

a. Dependent Variable: ABS_RES

The Heteroscedasticity test can be explained as follows:

The convenience perception variable (X1) has a significant value of 0.702. The usability perception variable (X2) had a significant value of 0.704. The attitude variable (M1) had a significant value of 0.507. The variable of interest (M2) had a significant value of 0.628. The four variables showed a significant value of > 0.05, so it can be concluded that in this study there are no symptoms of heteroscedasticity.

Regression Analysis

Simple Linear Equation 1 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	2.336	.815		2.867	.005
Persepsi Kemudahan	.266	.096	.282	2.775	.007
Persepsi Kegunaan	.411	.074	.561	5.521	.000

Dependent Variable: Attitude

Based on Table 4.9, the multiple linear regression results are obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$= 2,336 + 0,266X_1 + 0,4113X_2 + e$$

$$(0,007) + (0.000)$$

Simple Linear Equation 2 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	.234	.947		.247	.805
Sikap	.931	.071	.796	13.036	.000

a. Dependent Variable: Interest

$$Y_2 = a_2 + b_3X_3$$

$$= 0,234 + 0,931X_3$$

$$= (0.000)$$

Simple Linear Equation 3 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	4.435	1.426		3.111	.002
Minat	1.640	.112	.827	14.583	.000

a. Dependent Variable: Decision To Use Fintach

$$Y_3 = a_3 + b_4X_4$$

$$= 4,435 + 1,640X_4$$

$$(0.000)$$

Hypothesis Test

Simultaneous F Test

Equation 1 F Test (Simultaneous Test)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	337.178	2	168.589	89.625	.000 ^b
Residual	182.462	97	1.881		
Total	519.640	99			

a. Dependent Variable: Attitude

b. Predictors: (Constant), Perception Usefulness, Perception ease to use

It is known that the F value is calculated at 89,625 with a significance value of F 0.000. Because the significance value of F 0.000 < 0.05 shows that the variables of perception of convenience (X1) and perception of usability (X2) have a significant effect simultaneously on attitude (M1). It can be interpreted that the variables of perception of convenience (X1) and perception of usefulness (X2) have a simultaneous effect on the attitude variable (M1).

Equation 2 F Test (Simultaneous Test)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	450.171	1	450.171	169.929	.000 ^b
Residual	259.619	98	2.649		
Total	709.790	99			

a. Dependent Variable: Interest

b. Predictors: (Constant), Attitude

It is known that the F value is calculated at 169,929 with a significance value of F 0.000. Because the significance value of F 0.000 < 0.05 shows that the attitude variable (M1) has a significant effect simultaneously on interest (M2). It can be interpreted that the Attitude variable (M1) has a simultaneous effect on the Interest variable (M2).

Equation 3 F Test (Simultaneous Test)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1910.050	1	1910.050	212.664	.000 ^b
Residual	880.190	98	8.982		
Total	2790.240	99			

a. Dependent Variable: Decision to use Fintech

b. Predictors: (Constant), interest

It is known that a significance value of F 0.000 is used to compute the F value, which comes out to 212,664. The decision to use fintech (Y) is significantly influenced by the interest variable (M2) at the same time, as indicated by the significance of F 0.000 < 0.05. Using Fintech (Y), it can be deduced that the Interest variable (M2) influences the Decision variable simultaneously.

Test Coefficient of Determination (R²)

Equation 1 Test Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.806 ^a	.649	.642	1.372

a. Predictors: (Constant), Perception usefulness, Perception ease to use

b. Dependent Variable: Attitude

The test results showed an R Square value of 0.649 or 64.9%. This value shows that the variables of perception of convenience and perception of usability can explain the attitude variable by 64.9%, while the remaining 35.1% can be explained by other variables.

Equation 1 Test Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796 ^a	.634	.630	1.628

a. Predictors: (Constant), Attitude

b. Dependent Variable: Interest

The test results showed an R Square value of 0.634 or 63.4%. This value shows that the variable of interest is 63.4%, while the remaining 36.6% is explained by other variables.

Equation 1 Test Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.827 ^a	.685	.681	2.997

a. Predictors: (Constant), Interest

a. Dependent Variable: Decision to use Fintech

The test results showed an R Square value of 0.685 or 68.5%. This value shows that the interest variable can explain the decision to use fintech by 68.5%, while the remaining 31.5% is explained by other variables.

Partial Test (t-Test)

Equation 1 Partial Test (t-Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.336	.815		2.867	.005
Persepsi Kemudahan	.266	.096	.282	2.775	.007
Persepsi Kegunaan	.411	.074	.561	5.521	.000

a. Dependent Variable: Attitude

It can be explained as follows:

1. The convenience perception variable (X1) had a test t-value of 2.775 and a significance value of 0.007. It can be concluded that $0.007 < 0.05$ then H1 is accepted, meaning that the perception of convenience (X1) has a significant positive effect on attitude (M1).
2. The usability perception variable (X2) had a test t value of 5,521 and a significance value of 0.000. It can be concluded that $0.000 < 0.05$ then H2 is accepted, meaning that the variable perception of usefulness (X2) has a significant positive effect on attitude (M1).

Equation 2 Partial Test (t-Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.234	.947		.247	.805
Attitude	.931	.071	.796	13.036	.000

a. Dependent Variable: interest

The attitude variable (M1) has a test t-value of 13,036 and a significance value of 0.000. It can be concluded that $0.000 < 0.05$ then H3 is accepted, meaning that attitude (M1) has a significant positive effect on interest (M2).

Equation 3 Partial Test (t-Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.435	1.426		3.111	.002
Interest	1.640	.112	.827	14.583	.000

a. Dependent Variable: Decision to Use Fintech

The variable of interest (M2) has a test t-value of 14,583 and a significance value of 0.000. It can be concluded that $0.000 < 0.05$ then H4 is accepted, meaning that interest (M2) has a significant positive effect on the decision to use fintech (Y).

CONCLUSIONS AND SUGGESTION

Conclusion

1. The variable of perception of convenience had a significant positive influence on attitudes.
2. The variable of usability perception had a significant positive influence on attitudes.
3. The attitude variable had a significant positive influence on interest.
4. Interest variables have a significant positive influence on the decision to use fintech.

Research Limitation

1. The scope of this research is still considered narrow because it only focuses on one city, namely Malang City.
2. Data collection is only done through questionnaires and can be shared online. So the information is a little limited to questionnaires only.

Suggestion

1. It is recommended for further research to choose a wider research scope, not only focus on one city.
2. It is recommended to further research to collect data through it so that it is richer in information.

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