

**PENGARUH LITERASI KEUANGAN, PERSEPSI PELAKU UMKM, DAN
UMUR USAHA TERHADAP IMPLEMENTASI SAK EMKM
(Studi Kasus Pada UMKM Sektor Perdagangan di Kecamatan Buleleng)**

Oleh

Putu Ritika Dewi A., NIM 2017051082

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Fokus pengujian guna menganalisis peran literasi keuangan, persepsi pelaku UMKM, serta umur usaha pada implementasi SAK EMKM. Pengujian ini merupakan pengujian asosiatif dengan pendekatan kuantitatif. Jenis data yang dipakai yakni data kuantitatif. Sampel penelitian sebanyak 93 pelaku UMKM dihitung dengan rumus Slovin. Hasil pengujian ini membuktikan bahwa 1) literasi keuangan berperan positif serta substansial pada implementasi SAK EMKM; 2) persepsi pelaku UMKM berperan positif serta substansial pada implementasi SAK EMKM; dan 3) umur usaha berperan positif serta substansial pada implementasi SAK EMKM. Berdasarkan *Adjusted R Square* besar pengaruh variabel literasi keuangan, persepsi pelaku UMKM, serta umur usaha pada variabel implementasi SAK EMKM sejumlah 87,8%, sementara sisanya diperankan oleh variabel lain yang tak ada pada pengujian ini sebesar 12,2%.

Kata kunci : Implementasi SAK EMKM, Literasi Keuangan, Persepsi Pelaku UMKM, Umur Usaha.

***THE EFFECT OF FINANCIAL LITERACY, PERCEPTIONS OF
ENTREPRENEURS, AND BUSINESSES AGE ON THE
IMPLEMENTATION OF SAK EMKM
(Case Study of MSMEs in the Trade Sector in Buleleng District)***

By

Putu Ritika Dewi A., NIM 2017051082

Economic and Accounting Department

ABSTRACT

The focus of the research is to analyze the effect of financial literacy, perceptions of entrepreneurs, and business age on the implementation of SAK EMKM. This research is associative research with a quantitative approach. The type of data used is a quantitative data Primary data in the form of respondents' answers regarding the questionnaire. Secondary data consists of data from the Department. The sample of this research was 93 respondents calculated using the Slovin formula. The results of this research indicate that 1) financial literacy has a positive and substantial effect on the implementation of SAK EMKM; 2) perceptions of entrepreneurs has a positive and substantial effect on the implementation of SAK EMKM; and 3) business age has a positive and substantial effect on the implementation of SAK EMKM. Based on the Adjusted R Square, the effect of financial literacy, perceptions of entrepreneurs, and business age on the implementation of SAK EMKM is 87,8%, and the residual was effect by other variables not this research at 12,2%

Keywords : Implementation of SAK EMKM, Financial Literacy, Perception of Entrepreneurs, Business Age