Volume 4 Number 2 (2026)
July-December 2026
Page:3887-3902

Journal of Creative Power and Ambition (JCPA)
https://edujavare.com/index.php/jcpa
E-ISSN: 3031-4054
DOI: 10.70610/jcpa.2206

# The Effect Of Accounting Understanding, Accounting Information Systems, And Sak Emkm Socialization On The Financial Reporting Quality Of Coffee Shop Msmes In Manado

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**Article history** Submitted: 2026/10/26; Revised: 2026/10/28; Accepted: 2026/10/29

**Abstract**

This study examines the effects of accounting understanding, accounting information systems (AIS), and socialization of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) on the financial reporting quality of coffee shop MSMEs in Manado, Indonesia. A quantitative associative approach was used, with questionnaire data collected from 50 owners or managers selected through purposive sampling. The data were analyzed using multiple linear regression, partial t-tests, a simultaneous F-test, and the coefficient of determination. The regression results indicate that accounting understanding does not have a statistically significant partial effect on financial reporting quality (B = −0.067, p = 0.652), while AIS has a positive and significant effect (B = 0.334, p < 0.001). SAK EMKM socialization is not statistically significant (B = 0.067, p = 0.582). However, the three predictors are jointly significant (F = 5.980, p = 0.002). The model reports $R^2$ = 0.281 and adjusted $R^2$ = 0.234, indicating that the predictors explain 28.1% of the observed variance before adjustment. The findings emphasize the practical importance of usable accounting systems and suggest that knowledge and socialization initiatives need to be accompanied by consistent implementation and support.

**Keywords** accounting understanding; accounting information systems; SAK EMKM; financial reporting quality; MSMEs; coffee shops

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## INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play an important role in Indonesia's economy through employment creation, income generation, and local economic activity. In urban settings such as Manado, coffee shops have become a visible part of the culinary and service economy, supported by changing consumer lifestyles and the use of cafés as places for social interaction, work, and leisure. As competition increases, owners need reliable financial information to assess operating

performance, manage cash flows, control costs, and make decisions about business continuity and growth (Korompis et al., 2025; Sugiyono, 2022).

Financial reports are useful when they provide information that is relevant, reliable, understandable, and sufficiently complete for decision-making. For small businesses, however, bookkeeping may remain limited to daily cash receipts and expenditures. The thesis's preliminary observations illustrate this issue: the owner of Regista described recording mainly daily income and expenses without routinely preparing complete financial statements; the owner of Quba reported that the system used supported sales and cash receipts but was not fully used to prepare comprehensive reports; and the owner of Wacana indicated limited familiarity with SAK EMKM. These observations point to a practical gap between recording transactions and producing useful financial reports (Financial Accounting Standards Board, 2018; Hery, 2022).

Three factors may be relevant to this gap. First, accounting understanding can help owners recognize transactions, classify income and expenses, and interpret financial statements. Yet knowledge alone may not translate into consistent reporting if owners prioritize day-to-day operations or lack time and routines. Second, accounting information systems (AIS) can organize transaction data, support documentation, reduce repetitive manual work, and generate reports more consistently. Digital sales tools and point-of-sale applications can be useful only when data are entered accurately and the system is configured to capture the information required for financial reporting. Third, SAK EMKM socialization can introduce MSME owners to the applicable reporting framework. However, awareness of a standard does not necessarily guarantee its implementation without training, assistance, and repeated practice (Budiantara & Hwihanus, 2024; Marzuin & Mardiati, 2024; Romney & Steinbart, 2021).

Prior research cited in the thesis presents mixed findings regarding accounting understanding and the socialization or application of SAK EMKM. Some studies report that accounting knowledge and standards implementation support reporting quality, while others find that socialization is not significant and that information systems are more closely associated with reporting outcomes. The evidence also remains context-specific: coffee shop MSMEs have operating patterns involving frequent small transactions, inventory and ingredient purchases, labor costs, utilities, and digital payments. Studying this sector in Manado therefore offers a focused empirical contribution (Andari et al., 2022; Cahyaningtyas & Witono, 2024; Khairunnisa et al., 2024).

This article addresses the four research questions stated in the thesis: (1) whether accounting understanding affects financial reporting quality; (2) whether AIS affects financial reporting quality; (3) whether SAK EMKM socialization affects financial reporting quality; and (4) whether the three factors jointly affect financial reporting quality. The analysis draws on stakeholder theory as a broad explanation for why financial reports should meet the information needs of owners and other parties connected to a business. The article retains the original study's variables, sample, analytical approach, and empirical results (Sugiyono, 2022).

SAK EMKM provides a reporting reference intended for entities that meet the standard's scope. Socialization refers to activities through which owners learn about the standard and its practical implications. Such activities may range from introductory seminars to structured training and one-to-one assistance. Their potential value lies in helping owners move from informal cash records toward a more systematic reporting format. However, standard awareness, technical competence, and actual compliance are separate stages. The present study evaluates socialization as one explanatory factor; it does not directly test the quality, duration, or intensity of individual socialization activities (Ikatan Akuntan Indonesia, 2022; Evinita et al., 2025).

AIS encompasses the people, procedures, records, and technological tools used to collect and process financial data. Its contribution depends on the fit between system design and the business's operating needs. For coffee shops, a useful system should record sales by day or product, identify payment methods, document purchases, and organize recurring expenses. It should also support review and correction when errors occur. A point-of-sale application without expense recording or reconciliation may improve sales tracking while leaving the overall financial report incomplete. This distinction is important when interpreting the positive statistical association observed in the study (Hall, 2024; Romney & Steinbart, 2021; DeLone & McLean, 2022).

Accounting understanding refers to the owner's or manager's knowledge of basic accounting concepts and the ability to recognize, record, classify, and interpret transactions. In small businesses, this capability can be developed through formal education, work experience, training, or practice. Formal educational attainment should not be treated as a direct proxy for accounting competence, because respondents with similar education may differ in experience and in the extent to which they use accounting information. This study therefore examines accounting understanding as a measured predictor rather than assuming that education alone

determines reporting quality (Budiantara & Hwihanus, 2024; Kessek et al., 2024).

Financial reporting quality in this study is treated as the quality of the information generated through the bookkeeping and reporting practices of a business. For a small coffee shop, useful information should allow the owner to distinguish sales revenue from cash received in advance, identify direct costs and operating expenses, monitor amounts owed to suppliers, and understand whether the business is generating a sustainable margin. High daily sales do not necessarily indicate high profit when ingredient costs, platform commissions, wages, rent, and other expenses are not recorded comprehensively. Consequently, reporting quality concerns not only whether records exist but also whether they represent the business's financial position and performance in a consistent and understandable way (Financial Accounting Standards Board, 2018; Hanafi & Halim, 2023; Kasmir, 2022).

Multiple linear regression was selected to estimate the association between the three independent variables and financial reporting quality while controlling for the other included predictors. The partial t-tests identify whether each estimated coefficient differs statistically from zero in the model, whereas the F-test evaluates the joint contribution of the predictors. The coefficient of determination summarizes the share of outcome variance associated with the fitted model. These statistics complement one another and should be interpreted together with the sample size, the measurement approach, and the study's observational design (Sugiyono, 2022).

The questionnaire-based approach allows the variables to be analyzed consistently across respondents. At the same time, questionnaire responses measure the information reported by participants and may not perfectly match the quality of their underlying books or financial statements. For example, a respondent may report frequent use of a system while still entering only sales data, or may report familiarity with SAK EMKM without preparing reports according to its requirements. Future work could strengthen measurement by reviewing anonymized bookkeeping records, comparing questionnaire answers with sample financial statements, or conducting structured observations of reporting practices. No such additional verification is claimed for the present study (Sugiyono, 2022).

Purposive sampling was used because respondents needed to be owners or managers with direct knowledge of the business's financial practices. The design was appropriate for gathering information from individuals likely to be involved in sales recording, expenditure monitoring, or report preparation. However, purposive sampling is non-probability sampling and does not provide every coffee shop in the city with a known chance of selection. The sample should therefore be viewed as an

empirical group that can illuminate relationships among the variables, not as a statistically representative census of all coffee shop MSMEs in Manado (Sugiyono, 2022).

## METHOD

The study used a quantitative associative research design to examine the relationship between three independent variables—accounting understanding (X1), accounting information systems (X2), and SAK EMKM socialization (X3)—and the dependent variable, financial reporting quality (Y). The research was conducted among coffee shop MSMEs in Manado, North Sulawesi, Indonesia. The source thesis describes a two-month research period covering preparation, questionnaire distribution, and reporting (Sugiyono, 2022).

The sample consisted of 50 owners or managers of coffee shop MSMEs selected through purposive sampling. The inclusion criteria focused on businesses whose primary activity was selling coffee and whose business location was within Manado. Primary data were collected through a questionnaire using response scales, while the thesis reports statistical processing with SPSS. Respondent characteristics were summarized descriptively, and the measurement instruments were assessed for validity and reliability (Sugiyono, 2022).

The analytical procedure included descriptive statistics, instrument testing, classical assumption tests, multiple linear regression, partial t-tests, a simultaneous F-test, and the coefficient of determination. The thesis reports that the residual normality test was not significant (Kolmogorov–Smirnov $p = 0.487$), tolerance values were above 0.10, VIF values ranged from 1.176 to 1.414, and the Glejser test did not identify significant heteroskedasticity at the 5% level. These diagnostics were interpreted in the thesis as supporting use of the regression model (Sugiyono, 2022).

The regression equation reported in the thesis was: $Y = 9.531 - 0.067X1 + 0.334X2 + 0.067X3 + e$. Statistical significance was evaluated at $\alpha = 0.05$. The article reports the coefficient table's values for partial tests ($p = 0.652$ for X1, $p < 0.001$ for X2, and $p = 0.582$ for X3) and the model's simultaneous test ($F = 5.980$, $p = 0.002$). The coefficient of determination is reported as $R^2 = 0.281$, while the model summary table gives adjusted $R^2 = 0.234$. These two statistics are distinguished here because they are not interchangeable (Sugiyono, 2022).

The conceptual expectation underlying the model is that financial reporting quality may improve when business owners have sufficient accounting knowledge, use systems that reliably process transactions, and understand the reporting standard relevant to their entity. The factors may complement one another:

knowledge can help a user interpret a system's output; a system can make it easier to apply accounting procedures repeatedly; and knowledge of SAK EMKM can clarify the structure and purpose of the reports being prepared. The regression model tests the independent and joint statistical contribution of these factors, although the cross-sectional design does not establish causality or directly measure interaction effects (Andari et al., 2022; Hall, 2024; Ikatan Akuntan Indonesia, 2022).

## FINDINGS AND DISCUSSION

The profile also suggests that the respondents were operating businesses with different levels of organizational complexity. Businesses with one to five employees may rely heavily on the owner for both operational and administrative tasks, while businesses with more than ten employees may have a greater need to delegate sales recording, purchasing, or payroll responsibilities. Differences in the division of labor can influence how consistently transactions are documented and reviewed. Although the current regression model does not include employee count or business age as control variables, these characteristics provide context for interpreting the results and represent potential covariates for subsequent analysis (Andari et al., 2022; Korompis et al., 2025).

### Respondent Profile and Descriptive Context

The respondent profile indicates that most sampled coffee shop businesses were relatively young. Thirty respondents (60%) reported that their businesses had operated for one to two years, 15 (30%) for three to six years, and five (10%) for more than six years. In terms of education, 26 respondents (52%) had completed senior high school or vocational high school, two (4%) held a diploma, and 22 (44%) held a bachelor's degree. Most businesses employed one to five workers (34 respondents, 68%); ten businesses (20%) employed six to ten workers, and six (12%) employed more than ten workers (Korompis et al., 2025).

| Characteristic | Category | n | % |
|---|---|---|---|
| Business age | 1–2 years | 30 | 60 |
| | 3–6 years | 15 | 30 |
| | >6 years | 5 | 10 |
| Education | Senior/vocational high school | 26 | 52 |
| | Diploma | 2 | 4 |
| | Bachelor's degree | 22 | 44 |
| Employees | 1–5 | 34 | 68 |
| | 6–10 | 10 | 20 |

| | | | |
|---|---|---|---|
| | >10 | 6 | 12 |

The profile is relevant to interpreting the results. A substantial proportion of the businesses were still in an early stage of operation, and most had small workforces. In such settings, the owner or manager may handle sales, purchasing, staffing, and financial records simultaneously. This context can make the usability and regularity of an accounting system especially important, while formal accounting knowledge and awareness of standards may not be consistently translated into reporting routines (Hall, 2024; Romney & Steinbart, 2021).

The negative coefficient is small and statistically nonsignificant, so it should not be interpreted as evidence that accounting understanding reduces reporting quality. In a multiple regression model, a negative coefficient can occur when the unique contribution of one variable is weak after other predictors are controlled, or when sampling variation affects the estimate. The reported p-value indicates that the study does not provide sufficient evidence to distinguish this coefficient from zero at the selected significance threshold. The most defensible interpretation is that accounting understanding did not show an independent statistically significant association in this sample, rather than that accounting knowledge is harmful (Budiantara & Hwihanus, 2024; Khairunnisa et al., 2024).

Descriptive results provide a useful background for this interpretation. The sample included owners and managers with different educational backgrounds: 44% reported a bachelor's degree while 52% had completed senior or vocational high school. These categories show that the sample was not composed exclusively of respondents with limited formal education. However, the extent to which accounting was part of their education is not established by these categories. Differences in educational background may therefore coexist with differences in accounting experience, confidence, and routine bookkeeping practices. A future instrument could distinguish conceptual knowledge from practical skills such as journalizing transactions, reconciling cash, calculating inventory costs, and preparing financial statements (Kessek et al., 2024; Marzuin & Mardiati, 2024).

**1. Effect of Accounting Understanding on Financial Reporting Quality**

The first research question examined whether accounting understanding affects the financial reporting quality of coffee shop MSMEs in Manado. The regression coefficient for accounting understanding was negative (B = −0.067), with t = −0.454 and p = 0.652. Because the significance value exceeded 0.05, the study did not find a statistically significant partial effect. Accordingly, the first hypothesis was not

supported. This result should not be interpreted as proof that accounting knowledge is unimportant; rather, within this sample and model, differences in measured understanding did not independently explain financial reporting quality at the chosen significance level (Budiantara & Hwihanus, 2024; Kessek et al., 2024).

One possible explanation offered by the thesis is that owners may understand basic accounting concepts but still focus primarily on daily operational needs, such as serving customers, purchasing ingredients, and monitoring cash. Knowledge may therefore remain theoretical unless supported by a routine for documenting transactions, reconciling cash, recording inventory and expenses, and preparing reports at regular intervals. Accounting understanding can be considered a necessary capability, but it may not be sufficient when time, staffing, procedures, or digital tools are limited (Hery, 2022; Romney & Steinbart, 2021).

The result differs from prior studies cited in the thesis that report positive associations between accounting understanding and financial reporting quality, including work by Budiantara and Hwihanus (2024), Khairunnisa et al. (2024), and Marzuin and Mardiati (2024). Differences in business characteristics, measurement, sample composition, and the extent to which knowledge is applied may help explain why findings are not uniform. For coffee shops, knowing accounting terminology does not automatically ensure that every sale, purchase, wage payment, utility expense, or stock movement is recorded accurately and classified consistently (Budiantara & Hwihanus, 2024; Khairunnisa et al., 2024; Marzuin & Mardiati, 2024).

From a stakeholder perspective, financial reports are valuable when they answer the information needs of owners, lenders, suppliers, and other parties. Accounting knowledge can help owners interpret those reports, but the nonsignificant coefficient suggests that knowledge should be combined with practical assistance and accountability for implementation. Training may be more effective when it uses the business's actual transactions and produces tangible outputs—such as a monthly income statement, a cash-flow record, and a simple statement of financial position—rather than focusing only on concepts (Hanafi & Halim, 2023; Kasmir, 2022).

An incremental approach may be appropriate for small coffee shops. Owners can first establish a consistent record of sales and payment channels, then record purchases and operating expenses, and finally use the resulting data to prepare monthly summaries. A short review checklist can help identify missing receipts, unusual expense movements, differences between recorded sales and settlement statements, and purchases that have not been documented. Where digital tools are already used for sales, the next step may be to connect the sales record to expense

tracking and periodic reporting rather than replacing the existing system immediately. These measures are recommendations inferred from the observed association and operating context; they were not individually evaluated as interventions in this study (Hall, 2024; Korompis et al., 2025).

The standardized coefficient for AIS was 0.545, the largest absolute standardized coefficient among the three predictors in the regression table. This reinforces the conclusion that AIS had the strongest statistical association in the fitted model. Nevertheless, standardized coefficients describe associations conditional on the model and should not be treated as direct estimates of the effect of purchasing a particular application. A system may support reporting quality when its outputs are complete, timely, accurate, and used in decision-making. If staff do not enter transactions, if personal and business expenditures are mixed, or if cash and digital transactions are not reconciled, the system may reproduce incomplete data at greater speed rather than correct the underlying weakness (Hall, 2024; Romney & Steinbart, 2021).

**2. Effect of Accounting Information Systems on Financial Reporting Quality**

The second research question concerned the effect of AIS on financial reporting quality. The regression coefficient was positive ($B = 0.334$), with $t = 3.940$ and $p < 0.001$. This coefficient was statistically significant at the 5% level, supporting the second hypothesis. Among the three predictors, AIS was the only variable with a significant partial association with financial reporting quality. The positive coefficient indicates that higher reported use or quality of AIS was associated with higher financial reporting quality, holding the other variables constant (Hall, 2024; Romney & Steinbart, 2021).

This finding is consistent with the practical role of information systems in capturing, storing, processing, and summarizing transaction data. Coffee shop operations typically involve frequent sales, purchases of coffee beans and other ingredients, payroll, rent, electricity, delivery or platform charges, and digital payments. A properly used system can centralize these transactions and make it easier to review daily sales, compare cash and digital receipts, monitor expenses, and prepare periodic reports. Standardized processing may also reduce arithmetic mistakes and dependence on memory or scattered manual notes (Hall, 2024; DeLone & McLean, 2022).

The result is consistent with the accounting information systems perspective discussed by Hall (2024), Romney and Steinbart (2021, as cited in the thesis), and DeLone and McLean's information systems success model. However, a system's

presence is not equivalent to successful implementation. The preliminary observation at Quba indicated that the available system mainly supported sales and cash receipts, while the resulting information was not fully used for complete financial statements. This example highlights the importance of configuring the system to capture the information needed for financial reporting and ensuring that owners regularly review its outputs (DeLone & McLean, 2022; Hall, 2024; Romney & Steinbart, 2021).

The practical implication is that MSME support programs should prioritize accessible, appropriately scaled systems and help owners establish basic operating procedures. These may include daily transaction entry, regular reconciliation of sales with payment records, recording expenses by category, backing up data, controlling access, and reviewing monthly reports. Technology should match the scale and digital readiness of the business; a complex system that owners do not understand may be less useful than a simpler tool applied consistently. The significant coefficient supports investment in AIS use, but it does not establish that any particular software or technology will automatically improve reporting (Evinita et al., 2025; Korompis et al., 2025).

Socialization programs can be evaluated through practical outcomes. Participants could be asked to prepare a basic monthly report before and after training, maintain records for several consecutive months, or demonstrate the ability to classify transactions correctly. Follow-up assistance can identify obstacles after the initial session and help owners correct errors while they are manageable. Partnerships among local government, universities, accounting professionals, and MSME associations could make such assistance more accessible. These recommendations are consistent with the result that socialization alone did not have a significant partial association and with the thesis's recommendation that outreach be accompanied by direct training and mentoring (Cahyaningtyas & Witono, 2024; Evinita et al., 2025).

The nonsignificant result needs to be read in relation to the difference between socialization and implementation. An owner may have attended an information session but may not retain the details or know how to apply them to actual transactions. A training event may also explain the standard in general terms without addressing the records and constraints of a particular coffee shop. In addition, small enterprises may face competing demands for time, staff, and operating cash, reducing the likelihood that newly acquired information is translated into routine reporting. These factors are plausible explanations; because the study did not measure training content, frequency, or post-training behavior in detail, they cannot be confirmed from the regression results alone (Ikatan Akuntan Indonesia, 2022;

Cahyaningtyas & Witono, 2024).

**3. Effect of SAK EMKM Socialization on Financial Reporting Quality**

The third research question tested the partial effect of socialization concerning SAK EMKM. The coefficient was positive (B = 0.067), but the result was not statistically significant (t = 0.554, p = 0.582). Thus, the third hypothesis was not supported. The result indicates that the measured socialization variable did not independently explain financial reporting quality after accounting understanding and AIS were included in the model (Andari et al., 2022; Ikatan Akuntan Indonesia, 2022).

This finding may reflect a difference between receiving information about a standard and implementing the standard in daily accounting practice. Socialization can introduce the purpose and requirements of SAK EMKM, but it may not be enough to change bookkeeping practices if sessions are brief, technical, infrequent, or not followed by practical assistance. The thesis's preliminary observation at Wacana—that the owner had limited familiarity with SAK EMKM and did not use it as the main reporting guide—illustrates the continuing need for effective outreach, although that individual observation cannot by itself explain the statistical result for all respondents (Cahyaningtyas & Witono, 2024; Ikatan Akuntan Indonesia, 2022).

The result aligns with studies cited in the thesis that found no significant effect of SAK EMKM socialization on reporting quality, while differing from research that identified a positive effect of socialization or standard implementation. These differences suggest that the impact of outreach may depend on its format, continuity, relevance, and the recipient's ability to apply what is learned. The analysis does not measure the quality of specific socialization programs, so these explanations should be treated as plausible interpretations rather than directly tested mechanisms (Andari et al., 2022; Evinita et al., 2025; Khairunnisa et al., 2024).

For practitioners and local authorities, socialization may be strengthened by pairing short explanations of SAK EMKM with hands-on exercises, templates, mentoring, and follow-up reviews. Coffee shop owners could be guided through preparing a simple set of financial statements using their own monthly transactions. Support should also explain how reports can assist decisions about pricing, inventory, operating costs, and business financing. In this sense, the nonsignificant result should encourage a shift from measuring outreach only by attendance or exposure toward assessing whether participants can prepare and use financial reports after the program (Evinita et al., 2025; Korompis et al., 2025).

The $R^2$ value of 0.281 indicates that most variation in reported financial reporting

quality remains unexplained by these three predictors. This is common in applied business research, where outcomes are shaped by multiple organizational and behavioral conditions. Candidate factors for future examination include owner commitment to recordkeeping, separation of personal and business finances, internal control practices, availability of accounting assistance, business scale, digital literacy, and the frequency of management review. Researchers could also test whether accounting understanding affects reporting quality indirectly through AIS use or whether practical mentoring strengthens the relationship between SAK EMKM socialization and implementation. These are proposed research directions, not conclusions established by the present dataset (Hanafi & Halim, 2023; Kasmir, 2022).

The joint significance of the regression model is not inconsistent with two nonsignificant partial tests. The F-test evaluates whether the set of slope coefficients is jointly equal to zero, whereas each t-test evaluates an individual coefficient conditional on the other variables. Since AIS is statistically significant, it can contribute substantially to the model's joint result even when the other predictors do not reach individual significance. The findings therefore support a differentiated conclusion: the three variables together provide a statistically significant model, but the evidence for a unique partial association is concentrated in AIS (Sugiyono, 2022).

**4. Joint Effect of Accounting Understanding, AIS, and SAK EMKM Socialization**

The fourth research question examined whether the three independent variables jointly affect financial reporting quality. The simultaneous regression test produced $F = 5.980$ with $p = 0.002$, below 0.05. The joint hypothesis was therefore supported. This means that the set of predictors, considered together, was statistically associated with financial reporting quality even though accounting understanding and SAK EMKM socialization were not significant in the individual t-tests (Andari et al., 2022; Hall, 2024; Ikatan Akuntan Indonesia, 2022).

The model summary reported $R^2 = 0.281$ and adjusted $R^2 = 0.234$. The $R^2$ value indicates that the three predictors jointly account for 28.1% of the observed variance in the dependent variable in this sample. After adjustment for the number of predictors and sample size, the explained proportion is 23.4%. The remaining variation may relate to factors not included in the model, such as owner motivation, business size, internal controls, transaction volume, bookkeeping discipline, access to external accounting support, financial literacy, or the specific features of the accounting tools used. These possibilities require testing in future research (Sugiyono, 2022).

The joint result is compatible with the view that financial reporting quality is

multidimensional. Accounting understanding can support correct interpretation and classification; AIS can make data collection and processing more systematic; and SAK EMKM socialization can provide a reporting framework. In combination, these elements may provide a more complete basis for reporting than any single factor considered separately. Yet the results do not imply that all three have equal influence: the partial test identifies AIS as the strongest statistically supported predictor in the model (Hall, 2024; Ikatan Akuntan Indonesia, 2022; Romney & Steinbart, 2021).

Stakeholder theory provides a useful interpretation because financial information is prepared not only for the owner's immediate monitoring but also to communicate business conditions to parties with legitimate interests in the enterprise. Better reporting can support internal decisions and make information more understandable to potential lenders, suppliers, and business partners. For the sampled coffee shops, the findings suggest that efforts to improve report quality should combine knowledge-building, usable technology, and implementation support, with particular emphasis on systems that reliably transform transactions into periodic financial information (Hanafi & Halim, 2023; Kasmir, 2022).

An additional interpretive caution concerns the source manuscript's reporting consistency. The abstract presents slightly different significance values for accounting understanding and SAK EMKM socialization from those shown in the detailed regression coefficient table, and it labels 0.281 as adjusted $R^2$ even though the model-summary table reports $R^2 = 0.281$ and adjusted $R^2 = 0.234$. To maintain consistency with the detailed statistical output, this article uses the coefficient table for partial tests and distinguishes $R^2$ from adjusted $R^2$. The original dataset was not reanalyzed independently, so the reported figures remain dependent on the thesis's statistical tables (Sugiyono, 2022).

**Limitations**

The findings should be interpreted in light of several limitations. The sample included 50 purposively selected coffee shop owners or managers in one city, which limits generalization to other MSME sectors or regions. The use of questionnaire responses may also introduce self-reporting and perception bias. The associative cross-sectional design identifies statistical relationships but does not establish causality. In addition, the model explains a limited share of variation, indicating that other factors are likely relevant. Finally, the source thesis contains small inconsistencies between its abstract and detailed regression tables for some p-values and the coefficient of determination. This article uses the detailed coefficient and

model-summary tables for the reported inferential statistics (Sugiyono, 2022).

Practical implementation also requires attention to data governance at a scale suitable for MSMEs. Owners should keep supporting receipts and invoices, restrict access to sensitive records, back up electronic data, and establish a clear process for correcting errors. Where more than one employee records transactions, responsibilities should be defined so that the same transaction is not omitted or recorded twice. A monthly reconciliation between sales reports, cash, bank balances, and digital payment settlements can help identify discrepancies early. These basic controls may increase the usefulness of the accounting system and help ensure that the reports reflect the underlying activity of the business (Hall, 2024; Romney & Steinbart, 2021).

These findings have implications for the way performance is monitored within a small enterprise. Rather than treating financial statements as documents prepared only when requested by an external party, owners can use monthly reports as a routine management tool. A monthly review can compare sales and operating costs, identify periods when margins are declining, and show whether cash is sufficient to meet upcoming obligations. For coffee shops, the review may be linked to product-level sales, ingredient purchases, waste, staffing schedules, and delivery-platform charges. The study did not test these specific practices, but the significant association between AIS and reporting quality suggests that systems that organize information for regular review deserve attention (Hanafi & Halim, 2023; Kasmir, 2022).

## CONCLUSION

This study examined the effects of accounting understanding, accounting information systems, and SAK EMKM socialization on financial reporting quality among coffee shop MSMEs in Manado. The partial regression results showed that accounting understanding was not statistically significant ($B = -0.067$, $p = 0.652$), AIS had a positive and significant association ($B = 0.334$, $p < 0.001$), and SAK EMKM socialization was not statistically significant ($B = 0.067$, $p = 0.582$). Jointly, the three predictors were significant ($F = 5.980$, $p = 0.002$), with $R^2 = 0.281$ and adjusted $R^2 = 0.234$ (Hall, 2024; Ikatan Akuntan Indonesia, 2022).

The findings indicate that consistent and effective use of AIS is an important practical priority for improving financial reporting among the sampled coffee shops. Accounting understanding and SAK EMKM socialization remain relevant capabilities, but knowledge and awareness may need to be reinforced through applied training, mentoring, and routine reporting practices. MSME owners are encouraged to record transactions consistently, reconcile sales and payments, classify

operating expenses, and review monthly reports. Government agencies, professional associations, and universities can contribute by providing practical assistance and follow-up support rather than one-off information sessions (Evinita et al., 2025; Hall, 2024; Korompis et al., 2025).

Future studies should use larger and more diverse samples, include other potential determinants such as internal control, financial literacy, owner commitment, and business scale, and consider longitudinal designs. Researchers may also examine whether training and mentoring mediate the relationship between accounting knowledge, standards socialization, and reporting quality. Such work could clarify how MSMEs move from recording transactions to producing reliable financial reports that support business decisions and stakeholder needs (Sugiyono, 2022; Cahyaningtyas & Witono, 2024).

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