

Development of a Income Statement for UMKM CleanShoes Surabaya

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Abstract:

This study focuses on the development of an income statement for CleanShoes Surabaya, a micro, small, and medium enterprise (MSME) specializing in shoe cleaning services. The primary objective is to implement a standardized financial reporting system in alignment with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to enhance financial transparency and decision-making processes. By adopting the cash basis accounting method, the income statement accurately reflects the company's financial performance over a specific period. The methodology involves collecting financial data from CleanShoes Surabaya, including revenues from regular and premium shoe cleaning services, and expenses such as cleaning materials, employee wages, utilities, rent, depreciation, and marketing costs. The data is then structured into an income statement format as prescribed by SAK EMKM. The findings indicate that the standardized income statement provides a clear overview of the company's profitability, enabling the management to make informed financial decisions and strategize for sustainable growth. This approach also ensures compliance with financial reporting standards, which is crucial for building stakeholder trust and accessing potential funding opportunities.

Keywords: Income Statement, MSME, SAK EMKM, Financial Reporting, UMKM

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INTRODUCTION

Micro businesses need financial reporting based on SAK EMKM because it provides a structured and standardized framework that enables even the smallest entities to document and communicate their financial activities clearly. Financial reporting helps business owners track income, expenses, assets, and liabilities, which are essential for assessing profitability, managing cash flow, and making informed operational decisions. SAK EMKM is designed specifically to accommodate the limited accounting resources of micro businesses by simplifying reporting requirements without compromising financial transparency (Ikatan Akuntan Indonesia, 2018)

Furthermore, adopting financial reporting under SAK EMKM enhances a micro business's credibility and access to financing. Formal reports prepared using a recognized standard signal to external parties—such as banks, cooperatives, investors,

and government institutions—that the business is managed responsibly. This improves the likelihood of obtaining credit or funding, participating in development programs, and forming strategic partnerships. By presenting financial information in a standardized format, micro businesses demonstrate accountability and readiness for growth (Wahyuni & Andayani, 2022). Financial reporting based on SAK EMKM encourages better financial literacy and long-term sustainability. Many micro business owners lack formal financial education, and the user-friendly structure of SAK EMKM makes financial management more approachable. With consistent reporting, owners can identify trends, control costs, and plan strategically. Moreover, the adoption of financial standards fosters a culture of compliance, supporting the government's broader efforts to formalize the informal sector and improve economic resilience at the grassroots level (Rahmawati & Suhartono, 2021).

The income statement is an essential financial report for micro businesses because it provides a summary of the entity's financial performance over a specific period. This statement shows revenues, expenses, and the resulting net profit or loss, allowing business owners to evaluate the profitability and efficiency of their operations. For micro businesses that often operate with limited resources, understanding their income statement helps them assess whether their business is generating sufficient returns to sustain and grow (Ikatan Akuntan Indonesia, 2018). This information is crucial for decision-making related to pricing, cost control, and operational strategies.

In the context of SAK EMKM, the income statement is simplified to match the capabilities and needs of micro businesses. It uses a single-step format, listing revenues followed directly by expenses, making it easier for non-accounting users to comprehend. The simplicity helps improve financial literacy among micro entrepreneurs and supports their ability to comply with formal financial reporting without needing complex accounting systems (Yuniar et al., 2025). By adopting a user-friendly approach, SAK EMKM empowers micro businesses to manage performance monitoring and budgeting more effectively.

Moreover, the income statement is important for external stakeholders such as lenders, investors, or government agencies. A clear report of earnings and expenses provides evidence of business viability and creditworthiness. This transparency can help micro businesses gain access to financing, government programs, or partnerships, which are often vital for growth and sustainability. Therefore, even though the format is simplified under SAK EMKM, the role of the income statement remains central to both internal management and external credibility (Kalsum et al., 2021). The research aims to build an application that not only simplifies transaction recording but also classifies cash flow into operational, investment, and financing activities according to SAK-ETAP standards. By doing so, Jaguar Shoes will gain better insights into its financial condition, improve planning capabilities, and strengthen its long-term sustainability. Based on the aforementioned background, the following research questions are formulated :

- a. How to design and develop a cash flow reporting application using the direct method based on SAK-ETAP guidelines with Microsoft Access 2010?

LITERATURE REVIEWS

1) Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP)

SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah) is a financial accounting standard specifically designed to accommodate the reporting needs of micro, small, and medium-sized enterprises (MSMEs) in Indonesia. Issued by the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia/IAI) in 2016, SAK EMKM provides simplified financial reporting guidelines that focus on the presentation of three

main financial statements: the statement of financial position, the income statement, and the cash flow statement. This standard aims to enhance transparency, comparability, and financial literacy among MSMEs by offering a less complex alternative to the full Indonesian Financial Accounting Standards (SAK) or the IFRS-based standards (Ikatan Akuntan Indonesia, 2018).

SAK EMKM adopts a cash basis of accounting and uses historical cost as its measurement basis, making it more accessible for entities with limited accounting resources or technical expertise. It is intended for entities that are not required to report under other standards, such as listed companies or large private firms. With its emphasis on clarity, relevance, and simplicity, SAK EMKM plays a key role in helping MSMEs improve financial management, secure financing, and comply with regulatory requirements..

2) Income Statement

Financial statements, as defined by (Ikatan Akuntan Indonesia, 2018), consist of general journals, cash disbursements, cash receipts, balance sheets, income statements, and associated supplementary disclosures. These elements, including the statement of cash flows, provide critical financial information for business management and external users.

The income statement under SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah) is a simplified financial report that presents the total revenues and expenses of a micro, small, or medium-sized entity over a specific accounting period, resulting in the calculation of net profit or loss. Unlike the more complex formats in full financial reporting standards, the income statement in SAK EMKM follows a single-step format, making it more accessible and easier to understand for business owners with limited accounting knowledge. This format does not categorize operating and non-operating items separately but instead focuses on providing essential information relevant to small business decision-making (Ikatan Akuntan Indonesia, 2018). The objective of the income statement in SAK EMKM is to offer clarity and relevance for internal and external stakeholders of micro businesses. It allows owners to assess their financial performance efficiently and provides a standardized format that enhances comparability and credibility. Additionally, it supports compliance with regulatory expectations and improves the ability of small businesses to communicate financial performance to banks, investors, or government agencies (Kalsum et al., 2021; Niarti et al., 2021)

3) Revenue

According to SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah), revenue is defined as the gross inflow of economic benefits during a period arising in the course of the ordinary activities of the entity, which results in increases in equity, other than increases relating to contributions from owners. Revenue typically arises from the sale of goods, rendering of services, and use of the entity's assets by others yielding interest, royalties, or dividends. Under SAK EMKM, revenue is recognized when it is probable that economic benefits will flow to the entity and the amount can be reliably measured, which aligns with basic accrual concepts tailored to the simplicity needs of micro and small businesses (Ikatan Akuntan Indonesia, 2018)

The recognition and measurement of revenue in SAK EMKM are intentionally kept straightforward to enhance usability among MSME actors with limited accounting expertise. For example, revenue from sales of goods is recognized when the significant risks and rewards of ownership have been transferred to the buyer, typically at the point

of delivery. This clear and practical approach helps micro businesses consistently report their income and understand their financial performance, improving transparency and accountability in financial reporting (Niarti et al., 2021)

4) Expenses

Under SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah), expenses are defined as decreases in economic benefits during the accounting period in the form of outflows or depletions of assets or incurrences of liabilities that result in decreases in equity, other than those relating to distributions to owners. Expenses typically arise from the costs of ordinary activities such as the cost of sales, salaries, depreciation, utilities, and other operating costs. In the context of SAK EMKM, expenses are recognized when they are incurred, that is, when goods or services are received, regardless of when cash is paid (Ikatan Akuntan Indonesia, 2018)

The expense recognition principle in SAK EMKM is designed to be straightforward and practical for micro and small enterprises, emphasizing clarity and ease of application. Expenses should be recorded in the same period as the related revenues to which they contribute (matching principle), which helps present a more accurate measure of profitability. By simplifying the treatment of expenses, SAK EMKM ensures that even entities without complex accounting systems can still prepare reliable financial reports and maintain good financial discipline (Nuvitasari et al., 2019)

RESEARCH METHODOLOGY

This study employs a descriptive qualitative approach. According to (Sugiyono, 2018) the descriptive qualitative approach is a research method grounded in post-positivist philosophy, utilized to examine natural object conditions (as opposed to experiments), where the researcher serves as the key instrument, data collection techniques are conducted through triangulation (combined methods), data analysis is inductive, and the results of qualitative research emphasize meaning rather than generalization. This study to analyze the preparation of income statements for micro, small, and medium enterprises (MSMEs) based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

The research focuses on financial transactions such as Standard Shoe Cleaning Services ; Premium Services; Supplies and Materials ; Labor Costs: ; Utilities ; Rent; Depreciation ; Marketing and Advertising. This transaction recorded from January to December 2020. Primary data were collected through direct interviews with MSME owners and observations of their financial recording practices. Secondary data were obtained from relevant literature and documentation. This methodology aims to provide a comprehensive understanding of how MSMEs apply SAK EMKM in their financial reporting, particularly in the preparation of income statements.

Data analysis involved categorizing financial transactions into revenues and expenses as stipulated by SAK EMKM guidelines. The income statements were then structured using the single-step format recommended by SAK EMKM, which simplifies the reporting process by directly subtracting total expenses from total revenues to determine net income or loss. This approach facilitates easier comprehension and implementation for MSME owners, many of whom may lack formal accounting training. The study also compares the prepared income statements with standard SAK EMKM formats to assess compliance and identify areas for improvement in financial reporting practices among MSMEs.

RESULTS AND DISCUSSION

The data collected from CleanShoes Surabaya for the period of January to December 2020 included detailed records of cash transactions were product sales from cash received from the sale of shoe care products.

1) **Service Revenue: Cash received from standard shoe cleaning services.**

In the context of the CleanShoes Surabaya microenterprise, recording service revenue on a cash basis—recognizing income only when cash is received—is aligned with the principles outlined in the Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM). This approach simplifies financial reporting for micro and small enterprises by focusing on actual cash transactions, thereby eliminating the complexities associated with accounts receivable. Under this method, revenue is recognized at the point of cash collection, ensuring that the financial statements accurately reflect the business's cash position (Rochmah et al., 2022).

The practice of immediate payment upon service completion in the shoe cleaning industry further supports the use of cash basis accounting. Customers typically pay for services at the time they are rendered, resulting in no outstanding receivables. This immediate cash flow aligns with the operational realities of microenterprises, where maintaining liquidity is crucial. By adopting the cash basis method, CleanShoes Surabaya ensures that its financial records are straightforward and reflective of actual cash movements, facilitating better cash management and financial planning. Moreover, the simplicity of cash basis accounting under SAK EMKM reduces the administrative burden on microenterprises, allowing business owners to focus more on core operations rather than complex accounting procedures. This method provides a clear and immediate picture of the business's financial health, which is essential for decision-making and sustaining operations in the competitive service industry (Arafuri & Arini, 2024).

2) **Premium Services: Cash received from specialized services such as deep cleaning, unyellowing, and repainting.**

In the context of premium services such as deep cleaning, unyellowing, and repainting at the CleanShoes Surabaya microenterprise, revenue is recorded on a cash basis in accordance with the fundamental principles of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). SAK EMKM is designed to simplify financial reporting for entities without significant public accountability, such as MSMEs, by focusing on actual cash transactions that are measurable and reliable. This cash-based recording practice reflects the operational reality of MSMEs, where transactions are conducted directly and in cash, resulting in no accounts receivable. This approach not only simplifies financial recording and reporting but also aids in maintaining cash flow and business liquidity. Therefore, recording premium service revenues on a cash basis aligns with SAK EMKM principles and common practices in MSME operations (Rahmawati & Suhartono, 2021).

The main categories of expenses were:

1) **Supplies and Materials: Payments for cleaning agents, brushes, and other consumables.**

In accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), expenses for supplies and materials—such as cleaning agents, brushes, and other consumables—should be recorded on a cash basis. This

means that these expenses are recognized in the financial records at the time when the actual cash payment is made. This approach aligns with the cash-based accounting method, which is particularly suitable for micro and small enterprises due to its simplicity and focus on actual cash flows. By recording expenses only when cash is disbursed, businesses can maintain a clear and straightforward understanding of their financial position, which is essential for effective cash flow management and decision-making (Wahyuni & Andayani, 2022).

Implementing cash-based accounting for recording expenses ensures that the financial statements accurately reflect the company's liquidity and cash position. This method eliminates the complexities associated with accrual accounting, such as tracking accounts payable and managing prepaid expenses, which can be burdensome for small businesses with limited accounting resources. Furthermore, by adhering to the cash basis of accounting as recommended by SAK EMKM, micro and small enterprises can enhance the reliability and transparency of their financial reporting, thereby building trust with stakeholders and facilitating access to financing opportunities (Fatahillah, 2021).

2) Employee Wages: Payments to staff for their services.

Recording employee wage expenses on a cash basis is recommended for micro and small enterprises. This approach entails recognizing wage expenses at the time of actual cash payment to employees, rather than when the obligation arises. Such a method simplifies the accounting process, making it more accessible for businesses with limited accounting expertise. It ensures that financial records accurately reflect the company's cash outflows, providing a clear picture of liquidity and aiding in effective cash flow management. Moreover, recording wages on a cash basis aligns with tax compliance requirements for MSMEs. By documenting wage payments as they occur, businesses can accurately calculate and report payroll-related taxes, such as income tax withholdings and social security contributions. This practice not only ensures adherence to tax regulations but also facilitates timely tax payments, thereby avoiding potential penalties. Implementing cash-based accounting for wages, as advocated by SAK EMKM, thus supports both financial transparency and regulatory compliance for micro and small enterprises (Kalsum et al., 2021)

3) Utilities: Payments for electricity and water used in operations.

Utilities expenses, encompassing payments for essential services like electricity and water, are fundamental to the daily operations of businesses, including micro, small, and medium enterprises (MSMEs). These expenses are classified as operating costs and are typically recorded in the income statement, directly impacting a company's profitability. Accurate recording of utilities expenses ensures that financial statements reflect the true cost of operations, enabling business owners to assess profitability and make informed decisions. Proper documentation of these expenses is also crucial for tax compliance, as they are often deductible, thereby reducing taxable income (Fatahillah, 2021)

Utilities expenses, encompassing payments for electricity and water, are essential for the operation of a shoe cleaning business like CleanShoes Surabaya. These utilities are integral to daily operations, powering equipment such as washing machines and dryers, and providing the water necessary for cleaning services. Accurately recording these expenses ensures that the business's financial statements reflect the true cost of operations, enabling effective budgeting and financial planning. Moreover, utilities expenses are considered operating expenses and are typically tax-deductible, reducing the taxable income of the business. Proper documentation of these expenses is crucial

for compliance with tax regulations and for maximizing potential deductions (Nuvitasari et al., 2019)

4) Rent: Payments for the rental of the business premises.

In a shoe cleaning business like CleanShoes Surabaya, rent expenses—payments made for the use of business premises—are a fundamental component of operational costs. These expenses are typically classified as operating expenses on the income statement, reflecting the ongoing costs necessary to maintain business operations. Accurately recording rent expenses ensures that financial statements provide a true representation of the company's financial performance, which is crucial for internal decision-making and for demonstrating financial health to external stakeholders (Rochmah et al., 2022).

Moreover, rent expenses are generally tax-deductible, reducing the taxable income of the business and thereby lowering overall tax liability. Proper documentation and recording of these expenses are essential for compliance with tax regulations and for maximizing potential deductions. This not only aids in financial planning and budgeting but also ensures that the business remains in good standing with tax authorities, avoiding potential penalties (Arafuri & Arini, 2024)

5) Depreciation Expenses

Depreciation expenses are a crucial component of the income statement, particularly for businesses like CleanShoes Surabaya that invest in long-term assets such as cabinets and equipment. These expenses represent the systematic allocation of the cost of tangible assets over their useful lives, aligning with the matching principle in accounting. This principle ensures that the expenses associated with revenue generation are recognized in the same period as the revenues themselves, providing a more accurate picture of a company's financial performance (Nuvitasari et al., 2019)

6) Marketing Expenses: Payments for promotional activities.

In a shoe cleaning business like CleanShoes Surabaya, marketing expenses—such as payments for promotional activities—are crucial for attracting new customers and retaining existing ones. Effective marketing strategies, including digital advertising, social media campaigns, and local promotions, increase brand visibility and differentiate the business in a competitive market. According to a study on marketing expenditures, there is a significant influence between marketing spending and firm profitability and value, indicating that well-planned marketing investments can lead to improved financial performance. Furthermore, allocating a portion of revenue to marketing is a common practice among small businesses aiming for growth (Fatahillah, 2021).

Clean Shoes

Income Statement

31 December 2020

Revenue

Cuci Sepatu Reguler	40,320,000
Cuci Sepatu Premium	43,200,000
Total Revenue	83,520,000

Operational Expenses

Supplies and Materials	6,720,000
Rent	12,000,000
Employee Wages	27,000,000
Utilities	7,800,000
Cabinet Depreciation	1,800,000
Marketing Expenses	<u>2,500,000</u>
Total Expenses	<u><u>57,820,000</u></u>
Net Income	<u><u>25,700,000</u></u>

Figure 1
Income Statement Date 31 Desember 2020

The income statement prepared using the direct method provided a straightforward representation of cash flows, facilitating better understanding and decision-making for the business owner. Implementing the direct method for the income statement proved beneficial for CleanShoes Surabaya. The clear presentation of cash inflows and outflows allowed the business owner to developing an income statement for CleanShoes Surabaya is essential for effectively monitoring cash flow, enabling precise budgeting, and enhancing financial transparency. The income statement provides a detailed overview of the company's revenues and expenses over a specific period, allowing the business to assess its profitability and operational efficiency. By analyzing this statement, CleanShoes can identify trends in income and expenditures, facilitating informed decisions to optimize cash flow and ensure sufficient liquidity to meet financial obligations. This proactive approach to cash management is crucial for maintaining the financial health and sustainability of the business (Rifan, 2020a).

Moreover, the income statement serves as a foundational tool for effective budgeting and financial planning. It enables CleanShoes to set realistic financial goals, allocate resources efficiently, and anticipate future financial needs. Regularly updating and reviewing the income statement ensures that the business remains transparent in its financial reporting, which is vital for building trust with stakeholders, including investors, creditors, and regulatory bodies. Transparent financial practices not only support compliance with legal requirements but also enhance the company's reputation and credibility in the market (Ikatan Akuntan Indonesia, 2018; Rifan, 2020b; Wahyuni & Andayani, 2022)

CONCLUSION

Developing an income statement for CleanShoes Surabaya, a micro, small, and medium enterprise (MSME), is essential for effective financial management and strategic decision-making. The income statement provides a clear overview of the company's revenues, expenses, and net profit or loss over a specific period, enabling the business to assess its profitability and operational efficiency. This financial statement serves as a vital tool for monitoring cash flow, budgeting effectively, and enhancing transparency, which are critical factors for the sustainability and growth of MSMEs.

By regularly preparing and analyzing income statements, CleanShoes Surabaya can identify trends in income and expenditures, facilitating informed decisions to optimize cash flow and ensure sufficient liquidity to meet financial obligations. Accurate financial reporting through income statements also aids in maintaining transparency with stakeholders, including investors, creditors, and regulatory bodies, thereby building trust

and credibility. Furthermore, it supports compliance with tax regulations by providing necessary documentation for tax filings and assessments. In summary, the development of an income statement is a fundamental practice that empowers CleanShoes Surabaya to manage its finances effectively, plan strategically, and achieve long-term success.

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