

Measuring the Transparency of MSME Financial Reports: Evaluation of SAK EMKM Implementation at Toko Ide Elektronik in Surabaya

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Abstract:

This study aims to describe and reconstruct the financial statements of an MSME, Toko Ide Elektronik in Surabaya, in accordance with the Financial Accounting Standards for Micro, Small, and Medium-Sized Entities (SAK EMKM) issued by the Indonesian Institute of Accountants. The research was motivated by the fact that the entity only kept simple cash-based records, did not separate business and personal transactions, and had not yet prepared structured reports such as a statement of financial position, statement of profit or loss, and notes to the financial statements. Using a descriptive qualitative approach, data were collected through interviews, observation, and documentation of 2023 transactions, then mapped into the SAK EMKM reporting format. The results show that the application of SAK EMKM allows MSMEs to present more reliable and comparable financial information, especially through the recognition of inventories, fixed assets, and monthly depreciation expenses, so that business performance and financial position can be measured more accurately. In addition, standardized reports increase accountability to external parties (banks, tax authorities, and business partners) and support better decision making by the owner. This finding confirms that SAK EMKM is an appropriate, simple, and implementable standard for MSMEs that have limited accounting literacy and human resources.

Keywords: Accounting literacy, Financial statements, MSME, SAK EMKM

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INTRODUCTION (Arial bold 11pt)

Micro, Small and Medium Enterprises (MSMEs) are one of the most common industries in developing countries such as Indonesia, India, Brazil, and Nigeria. Indonesia is one of the countries with the most MSME activities, because MSMEs have a significant impact on the country in terms of creating many jobs, thereby reducing unemployment and poverty rates. MSMEs are expected to improve the welfare of the communities they serve by distributing the results of state development facilities. In addition to their broad role, growing MSMEs generally show signs of moving up the ladder: they are able to maintain positive cash flow, have orderly financial records, adopt simple to digital technologies using marketplaces and social media, expand their markets beyond their immediate surroundings, and begin to formalize their businesses.

The main driving factors include access to financing from banks, increased managerial capacity and financial literacy, business assistance/incubation, partnerships in the supply chain, and product/service innovation. On the other hand, common obstacles are limited working capital, low digital literacy, fluctuating access to raw materials, and limited quality standards. With the support of the government's regulatory ecosystem, continuous training, and digital infrastructure, SMEs have the potential to grow from a survival stage to an expansion stage, thereby contributing to employment and reducing poverty (Anggraeni et al., 2021).

The growing number of MSMEs poses a challenge for business actors, one of which is in terms of financial recording due to a lack of knowledge and skills related to financial reporting (Aprilia & Sofyan, 2024). Financial reports that are still done manually make financial records prone to errors and do not comply with existing accounting standards. In an effort to support the optimization of accountability in MSMEs, the Indonesian Institute of Accountants (IAI) issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). As the organization that oversees Indonesian accountants, the IAI is committed to advancing the country's economy. The development of SAK EMKM was motivated by the difficulties faced by MSMEs in preparing financial reports and applying EMKM accounting standards. SAK EMKM is simpler than SAK ETAP, with the hope of making it easier for MSME players to prepare financial reports to support the development of their businesses. MSME business actors are not yet fully aware of the existence of SAK EMKM, so they cannot implement it optimally (Khadijah & Purba, 2021).

Financial reports are important for MSMEs because they provide basic information about their financial position, performance, and cash flow, which form the basis for operational and strategic decision-making. With proper record-keeping, business actors can assess the profitability of each product/service, calculate accurate cost prices, manage working capital efficiently, and identify costs and risks. Historical information enables the preparation of more reliable budgets and projections, so that decisions on expansion, recruitment, or investment in new equipment are not based solely on intuition, but on data that can be audited and compared over time (Ningtyas, 2017).

Institutionally, financial reports increase the accountability and credibility of MSMEs in the eyes of external parties. Banks, financing institutions, and supply chain partners need financial reports to assess creditworthiness, payment ability, and business stability; the government and tax authorities need them for tax compliance; while potential investors use them to assess risk and return. The financial statements presented can reduce information asymmetry, suppress potential conflicts of interest, and signal that the business is professionally managed. As a result, MSMEs have easier access to formal financing and larger contracts, and can build sustainable governance (Kalsum et al., 2021).

Financial reporting is based on financial evidence and begins with a recording cycle that starts with transaction classification, journaling, ledger creation, trial balance, and financial statements. However, this is only done by large companies, because the companies in operation are small and medium-sized enterprises, so the recording that is done is simple financial recording. Simple financial recording is a process of financial recording carried out consistently by MSMEs with the aim of producing financial information for the growth of the business being managed (Posi & Muhammad, 2024).

Based on observations, there is a problem that arises, namely that business management only involves simple financial recording. Simple financial recording results in a lack of basic information without adequate details and can make it difficult to track specific expenses. The researcher will discuss how to prepare accurate financial reports

in trading or how to turn simple financial reports into financial reports that meet the applicable SAK EMKM standards (Kalsum et al., 2021).

The main problems faced by MSMEs in preparing financial statements stem from low accounting literacy and the lack of a clear separation between business and personal finances. Many MSME players do not have a consistent recording cycle for transactions such as sales, purchases, and cash receipts, and business players do not yet understand basic concepts such as revenue and accrual expense recognition, inventory valuation, and asset depreciation. As a result, cost and profit information cannot be reliably determined. Limited human resources, owners' time being divided between daily operations, and weak consistency in documentation are also contributing factors.

The next obstacle relates to infrastructure and compliance with standards. Many MSMEs do not use accounting software (or use cashier/marketplace applications without bookkeeping integration), so the manual recap process is prone to errors and is not real time. Understanding of SAK EMKM is often limited to format, rather than the substance of measurement and disclosure, so reports are not comparable and do not meet the needs of external parties (banks, tax authorities, partners). In addition, bookkeeping and tax obligations cause discrepancies due to incomplete transaction evidence. The combination of these factors makes financial reports difficult to audit, reduces credibility, and hinders MSMEs' access to formal financing and larger-scale cooperation. The business studied is an electrical equipment distributor in Surabaya that has been operating since January 1, 2006. Based on this background, the following problem formulation was developed:

1. How are financial statements prepared based on SAK EMKM at the Toko Ide Elektronik business entity in Surabaya?

LITERATURE REVIEWS

Micro, Small, and Medium Enterprises

MSMEs serve as a means of empowering communities to remain productive and make a continuous contribution to the economy. According to Afriansyah et al., (2021), most of Indonesia's economy comes from small businesses run by MSME actors. According to Law No. 20 of 2008, MSMEs are independent productive economic enterprises—run by individuals or business entities—that are not subsidiaries or branches of medium or large enterprises. This law distinguishes Micro Businesses, Small Businesses, and Medium Businesses as independent entities; the differences are determined by the criteria set out in the law. Based on Indonesian Law No. 7 of 2021, Chapter 3, Article 35, the criteria for MSMEs are as follows:

- a) Micro business criteria Have a net worth of at most Rp 1,000,000,000.00 (one billion rupiah), not including land and business premises; or Have annual sales of at most Rp 2,000,000,000.00 (two billion rupiah);
- b) Small business criteria: Having a net worth of more than RP. 1,000,000,000.00 (one billion rupiah) up to a maximum of RP. 5,000,000,000.00 (five billion rupiah), excluding land and business premises; or Having annual sales of more than Rp 2,000,000,000.00 (two billion rupiah) up to a maximum of Rp 15,000,000,000.00 (fifteen billion rupiah); and
- c) Medium business criteria Has a net worth of more than RP. 5,000,000,000.00 (five billion rupiah) up to a maximum of RP. 10,000,000,000.00 (ten billion rupiah), excluding land and business premises; or Having annual sales of more than RP.

15,000,000,000.00 (fifteen billion rupiah) up to a maximum of RP. 50,000,000,000.00 (fifty billion rupiah)

SAK EMKM

SAK EMKM stands for Micro, Small, and Medium Entity Financial Accounting Standards, which are specifically designed as financial accounting standards for MSMEs. These financial standards are compiled and ratified by the IAI or Indonesian Institute of Accountants as a professional organization that oversees all accountants in Indonesia. The scope of SAK EMKM according to the IAI in SAK EMKM is that SAK EMKM is intended for use by micro, small, and medium entities. Micro, small, and medium entities are entities without significant public accountability, as defined in the financial accounting standards without public accountability (SAK ETAP), which meet the definition and criteria for micro, small, and medium enterprises as regulated in the applicable laws in Indonesia, for at least 2 consecutive years. SAK EMKM can be used by entities that do not meet the definition and criteria, if the authorities allow these entities to prepare financial statements based on SAK EMKM (Ikatan Akuntan Indonesia, 2018).

SAK EMKM is positioned as a more concise standard than general PSAK and SAK ETAP because it focuses only on information that is truly needed by small business owners, local creditors, and funders. SAK EMKM emphasizes the presentation of three main reports—financial position reports, income statements, and notes to financial statements—with historical cost-based measurements so that they are easy to apply and do not burden entities with complex fair value measurements. Thus, SAK EMKM is not only a technical “simplification,” but also an instrument for MSMEs to produce reliable, comparable financial statements that comply with government/MSME regulatory authority requirements without having to have significant accounting resources.

Financial Statements

According to Syamsul (2022), financial statements are the basis of accounting that serve as a summary of transactions that occurred in a certain period and are prepared by the accounting department and are accountable to company management. According to Hutabarat (2020:9), financial statements are an accounting process that is recorded and then used as a means of informing stakeholders about the transactions carried out by a company. Afriansyah et al., (2021) state that financial statements are information that displays the financial condition and provides an overview of the company's future financial performance, which can contain information on the financial position and results achieved by a business entity or company. Meanwhile, according to Dharma et al. (2022), financial statements are the final process of accounting activities that produce financial reports. Components of Financial Statements according to SAK EMKM

- a) Income statement, an income statement is a report that presents the financial performance of an entity or company in a certain period. The income statement includes the following items: income, expenses, other gains and losses, income tax expenses, and net income or net loss.
- b) Statement of Financial Position, the statement of financial position is a report that shows an overview of the assets, liabilities, and equity of an entity in a certain period. This report can help entrepreneurs or stakeholders see the financial structure of a company. This statement of financial position includes the following items: Cash and cash equivalents, Accounts receivable, Inventories, Fixed assets, Accounts payable, Bank loans, Equity

- c) Notes to the financial statements, notes to the financial statements are financial statements that contain additional information deemed necessary to facilitate users of the financial statements in understanding the contents of the financial statements.

RESEARCH METHODOLOGY

Research Approach and Data Sources

The researchers used a descriptive qualitative approach, with case studies conducted through direct observation of business premises to obtain transaction data for the year 2023. Qualitative research is research that aims to understand the phenomena experienced by research subjects holistically and descriptively in words and language, in a natural context, and using various methods (Moleong, 2021). The data sources in this study were obtained through secondary data. Secondary data is data obtained indirectly through an intermediary. The secondary data obtained from the manager of Toko Ide Elektronik was in the form of records of cash sales, credit sales, and purchases of merchandise.

Data Collection Techniques

In this study, the researcher collected data by conducting field research. This was done by the researcher to obtain detailed data on the Toko Ide Elektronik MSME. The researcher obtained data by: a. Interviews, data collection was carried out directly with the owner of the Toko Ide Elektronik MSME related to the research. b. Observation, the researcher conducted observations by going to the field to observe the behavior and activities of individuals at the research location. The data collection technique through observation greatly supported the researcher in completing this research by directly observing the conditions at the research location.

Operational Definition

- a) Financial position report

A financial position report is a financial report that shows the financial position of an entity at the end of a period. A financial position report or balance sheet contains three elements, namely assets, liabilities, and equity.

- b) Income Statement

The income statement is part of an entity's financial statements produced for a period. The income statement includes the entity's income and expenses, which result in a profit or loss.

- c) Notes to the Financial Statements

The notes to the financial statements are reports containing additional notes or information and details presented in the financial statements.

RESULTS AND DISCUSSION

Based on the results of the researcher's observations in the field, as well as the results of interviews conducted with the owner of Toko Ide Elektronik, the researcher found that the business owner only kept financial records that contained income and expenses from his business. The accounting reports prepared by the owner of Toko Ide Elektronik did not separate income and expenses. From the results of interviews with business owners, observations, and documentation mentioned above, the records kept by the owner of Toko Ide Elektronik are very simple, where the recording and preparation of accounting reports are still not in accordance with accounting principles, because the records kept by the business owner do not show the stages of the accounting cycle and can only be understood by the business owner. The researcher will prepare financial

statements in accordance with financial accounting standards based on the bookkeeping reports prepared by Toko Ide Elektronik.

From the results of interviews conducted by the researcher with the owner of Toko Ide Elektronik, the researcher found that the assets owned by Toko Ide Elektronik as of December 31, 2023, were as follows:

a) Current Assets

Toko Ide Elektronik's current assets amounted to RP. 1,505,794,121 as of December 31, 2023, which will be used for business purposes, consisting of cash, bank, inventory, accounts receivable, and supplies.

b) Fixed Assets

Fixed assets consist of equipment, buildings, and vehicles with a total value of RP. 345,540,400. These fixed assets are used for the operational activities of selling electronic goods by Toko Ide Elektronik as of December 31, 2023. In accordance with financial accounting standards applicable in Indonesia, business owners can choose between the straight-line method or the declining balance method. In the straight-line depreciation method, the depreciation expense for each year has the same value and is not affected by the output produced. The straight-line method emphasizes the time aspect rather than the usefulness aspect. The disadvantages of this method are that maintenance and repair expenses are considered the same for each period, the economic benefits of the assets are the same each year, the unrecognized depreciation expense does not reflect the effort used in generating income, and the profit generated each year does not reflect the actual rate of return on the useful life of the assets.

In calculating the annual depreciation cost using the straight-line depreciation method, the advantages of this method are that it is easier to use and apply in accounting and easier to determine the depreciation rate. Depreciation using the straight-line method is applied to weigh the limitations of knowledge possessed by the owner of the Toko Ide Elektronik business entity and to make it easier for the entity to prepare its financial statements.

c) Liabilities

Liabilities consist of two types, namely current liabilities and long-term liabilities. The balance as of December 31, 2023, for current liabilities is RP. 111,142,061 and long-term liabilities is RP. 400,000,000.

d) Equity

The equity of Toko Ide Elektronik as of December 31, 2023, had a balance of RP. 1,340,192,460.

Based on the research data above, the Toko Ide Elektronik business entity does not yet have a structured financial report that complies with existing financial accounting standards. Therefore, the researcher will compile a structured financial report that complies with financial accounting standards. In this study, the researcher uses the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM), including:

Statement of Financial Position

The statement of financial position is a financial report that contains information related to the company's financial position in a certain period. The statement of financial position or balance sheet reflects the amount of assets owned, the amount of liabilities, and the entity's capital.

Toko Ide Elektronik
Balance Sheet
December 31 2023

Asset		Liabilities	
Current Asset		Current Liabilities	
Cash	25,000,000	Accounts Payable	111,142,061
Bank BCA	571,517,628	Total Current Liabilities	111,142,061
Accounts Receivable	325,900,000	Long-Term Liabilities	400,000,000
Inventories	583,376,493	Total Long-Term Liabilities	400,000,000
Other Current Assets	0	Total Liabilities	511,142,061
Total Current Assets	1,505,794,121	Equity	
Fixed Assets		Business Capital	386,163,782
Warehouse (Net)	200,000,000	Retained earnings	954,028,678
Vehicles (Net)	136,960,000	Total equity	1,340,192,460
Equipment (Net)	8,580,400		
Total Fixed Assets	345,540,400		
Total Assets	1,851,334,521	Total Liabilities and Equity	1,851,334,521

Income Statement

The income statement is a financial statement that contains information related to the results of an entity's operations in a certain period.

Toko Ide Elektronik
Income Statement
For the Period Ending December 31, 2023

Sales	4,220,011,747
Cost of Goods Sold	-3,138,047,919
Gross Profit	1,081,963,828
Operating Expenses	
Salary and Wage Expenses	90,000,000
Electricity Expenses	3,600,000
Water Expenses	1,800,000
Telecommunications Expenses	5,100,000
Warehouse Depreciation Expenses	12,500,000
Vehicle Depreciation Expenses	13,240,000
Equipment Depreciation Expenses	1,695,150

Toko Ide Elektronik
Income Statement
For the Period Ending December 31, 2023

Total Operating Expenses	127,935,150
Net Income	954,028,678

Notes to Financial Statements

Notes to financial statements contain additional information presented in the financial statements. SAK EMKM in chapter 8 paragraph 1 states that notes to financial statements provide narrative explanations or details of the amounts presented in the financial statements as well as information on items that do not meet the recognition criteria in the financial statements.

NOTES TO THE FINANCIAL STATEMENTS
Toko Ide Elektronik
For the Year Ended December 31, 2023
(Expressed in Rupiah)
1. General Information

Toko Ide Elektronik is engaged in the trade of consumer goods and is located in Surabaya. The entity began commercial operations on January 1, 2020. The financial statements are prepared for the owners and other parties who require them.

2. Basis of Preparation

The financial statements are prepared in accordance with SAK EMKM, on a historical cost basis and using the Rupiah currency. The statements are prepared on an accrual basis.

3. Important Accounting Policies

Cash and cash equivalents are recorded at face value. Accounts receivable are recorded at collectible value. Inventories are recorded at the lower of cost or net realizable value; the method used is the average method. Fixed assets are recorded at cost and depreciated using the straight-line method over their useful lives. Revenue is recognized when goods are delivered/services are rendered. Expenses are recognized when incurred. Income tax uses the MSME Final Income Tax scheme and is recognized as an expense in the same period as the revenue.

4. Cash and Cash Equivalents

Cash Rp 25,000,000

BCA Bank Rp 571,571,628

Total RP. 596,517,628

5. Accounts Receivable

NOTES TO THE FINANCIAL STATEMENTS

Toko Ide Elektronik

For the Year Ended December 31, 2023

(Expressed in Rupiah)

Receivables from customers for credit sales with a maturity of ≤ 30 days. Balance as of December 31, 2023: Rp. 325,900,000. Management assesses that all receivables are collectible, so no allowance has been made.

6. Inventories

Merchandise inventories as of December 31, 2023: Rp. 583,376,493. Inventories have been reviewed and there are no obsolete inventories that need to be written off.

7. Fixed Assets

Warehouse Rp. 200,000,000

Vehicles: Rp. 136,960,000

Equipment: Rp. 8,580,400

Total Fixed Assets (Book Value): Rp. 345,540,400

Depreciation for 2023 is charged to the income statement.

8. Account Payables

Accounts payable to suppliers for the purchase of merchandise on credit, due ≤ 30 days. Balance as of December 31, 2023: Rp 111,142,061.

9. Equity

Equity consists of owner's capital and retained earnings.

Business Capital Rp. 386,163,782

Current year profit (after tax) Rp. 954,028,678

Total Equity Rp. 1,340,192,460

10. Revenue

Net revenue from sales of goods during 2023 amounted to Rp 4,220,011,747

11. Operating Expenses

Consisting of:

Salary and wage expenses Rp. 90,000,000

Electricity expenses Rp. 3,600,000

Water expenses Rp. 1,800,000

Telecommunications expenses Rp. 5,100,000

Warehouse depreciation expenses Rp. 12,500,000

Vehicle depreciation expenses Rp. 13,240,000

Equipment depreciation expenses Rp. 1,695,150

Total operating expenses Rp. 127,935,150

12. Final Income Tax

The entity is subject to a final income tax for micro, small, and medium enterprises (MSMEs) of 0.5% of gross sales.

Gross sales in 2025: Rp. 4,220,011,747

Final income tax (0.5%) = Rp. 21,100,059

NOTES TO THE FINANCIAL STATEMENTS

Toko Ide Elektronik

For the Year Ended December 31, 2023

(Expressed in Rupiah)

Recognized as final tax expense.

13. Events After the Reporting Date

As of the date this report was approved, management is not aware of any events after the financial reporting date that require adjustment or disclosure.

At the beginning of the business, the owner never kept proper financial records, only noting daily cash inflows and outflows. The owner only made estimates of debts and operating expenses from business income. The researcher found that there was no separation between personal finances and business finances. Without this separation, the business owner faced the risk of unclear financial management (Susanti & Khabibah, 2021).

The separation of business finances from personal finances is an important step in maintaining financial integrity. Therefore, improvements to the financial separation system are necessary to increase orderliness in financial management. In addition to the lack of separation between business finances and personal finances, owners do not record assets, even though recording assets and their depreciation can provide benefits such as residual value if the assets are to be sold (Posi & Muhammad, 2024).

The obstacles faced by business owners are the lack of adequate human resources, with financial records being kept directly by the owners who have limited knowledge of financial statements and EMKM financial accounting standards. Financial statements must be prepared by reliable and expert human resources who are skilled in preparing financial statements and have knowledge of EMKM SAK. The owner of Toko Ide Elektronik realizes the importance of preparing financial statements based on SAK EMKM in managing his business so that he can determine the amount of his business expenses and income and calculate the profit obtained from his business activities (Kalsum et al., 2021).

Business owners need to charge fixed assets on a monthly basis so that the cost of using fixed assets is charged gradually and reasonably to the period that actually enjoys the benefits. Assets are used little by little, not all at once, so the costs must also be allocated little by little. By depreciating each month, the income statement becomes more accurate and the value of assets in the financial position report is not overstated because depreciation has not been deducted. In addition, business owners can see more realistic profits, not profits that appear large only because the use of fixed assets has not been recognized (Anggraeni et al., 2021).

The preparation of financial statements based on SAK EMKM, which has been carried out by researchers at the Toko Ide Elektronik business entity, has a significant impact on awareness of the importance of accurate and regular recording and preparation of financial statements. With the SAK EMKM financial statement preparation guidelines, Toko Ide Elektronik can ensure that every transaction is recorded correctly so that the resulting financial statements are accurate and reliable. These financial statements provide a clear picture of the business's performance and make it easier for owners to understand the financial condition of their business. The application of SAK EMKM in the preparation of Toko Ide Elektronik's financial statements is expected to increase transparency, accountability, and operational efficiency and open up opportunities for business growth and sustainability (Siregar et al., 2021).

Business owners do not pay or report taxes mainly due to factors of knowledge and perception. There is a perception that taxes are an obligation for large companies, so tax obligations are not placed as a priority. Business owners do not understand that they must have an NPWP (Taxpayer Identification Number) and are obliged to report their tax returns. Furthermore, business owners perceive tax regulations as complicated in terms of calculation, payment, and reporting. For business owners whose bookkeeping is still very simple, taxes seem difficult and intimidating. Ultimately, they choose not to report because they are afraid of making mistakes, not simply because they want to avoid paying taxes. In addition, not all customers request tax invoices (Baviga, 2022).

CONCLUSION

Based on the research conducted by the researcher, it can be concluded that

- a) Toko Ide Elektronik has not yet implemented financial recording in accordance with the applicable standards, namely SAK EMKM.
- b) The recording carried out by the business entity owner is very simple and in accordance with the needs and understanding of the owner.
- c) Toko Ide Elektronik realizes the importance of financial reporting for business continuity, but the owner does not yet fully understand how to record and compile financial reports based on SAK EMKM and their tax obligations.

Based on the above conclusions, it is recommended that the owner of Toko Ide Elektronik implement financial recording or bookkeeping in accordance with the applicable standards, namely SAK EMKM, so that the business's financial performance and position can be used as a basis for economic decision-making and the business owner can also distinguish between personal assets and assets resulting from the business they run.

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