

THE APPLICATION OF FINANCIAL ACCOUNTING STANDARDS FOR MICRO, SMALL, AND MEDIUM ENTITIES (SAK-EMKM) IN THE PROCESS OF MAKING REPORTS FINANCE FOR MICRO, SMALL, AND MEDIUM ENTERPRISES (CASE STUDY IN MSMES ABADI CELL SRIBAWONO)

Sandy Gunawan^{1*}, Afrizal Nilwan²

^{1,2}Accounting Study Program, Faculty of Economics and Business,
University of Bandar Lampung, Indonesia

*Corresponding Author:

sandy.21021002@student.ubl.ac.id

Abstract

MSMEs at this time have a great influence on the country's economic development, especially in Indonesia, but many MSME actors have not implemented SAK EMKM in compiling financial statements. The purpose of the study is to find out whether Abadi Cell MSMEs apply SAK EMKM in the preparation of reports or not and to design the preparation of financial statements so that they are in accordance with SAK EMKM. The method used is qualitative case studies by means of data collection, namely by conducting interviews, observations, and documentation. The results of the research conducted that Abadi Cell did not apply SAK EMKM in compiling financial statements so that the researcher designed the preparation of financial statements based on SAK EMKM by producing profit and loss statements, financial position statements, notes on financial statements (CALK) and the researcher encouraged Abadi Cell to continue to prepare SAK EMKM financial statements.

Keywords: MSMEs, SAK EMKM, Financial Statements, Qualitative Case Studies

1. Introduction

According to Law Number 20 of 2008, micro, small, and medium enterprises (MSMEs) are defined as micro businesses if productive businesses owned by individuals or individual business entities meet the criteria stipulated in the Law. In Law Number 20 concerning MSMEs, it is divided into 3 categories, namely first, Micro businesses have assets of a maximum of 50 million rupiah and a maximum income of 300 million rupiah, then small businesses have assets of more than 50 million rupiah to 500 million rupiah and a maximum annual income of 2.5 billion rupiah, and finally medium enterprises have assets ranging from 500 million rupiah to a maximum of 10 billion rupiah and annual revenue of more than 2.5 billion rupiah up to 50 billion rupiah. In the 1998 economic crisis, micro, small and medium enterprises (MSMEs) and could play an important role in Indonesia's economic history.

57.40 million, or 87.62%, according to the Central Statistics Agency (BPS). However, in 1998, with inflation of 88%, a deficit of 13%, and foreign exchange reserves of less than US\$17 billion, micro small businesses remained strong. Micro, small and medium enterprises survived during the monetary crisis because they focused on exports, and had an impact on price increases in the global market (Chairunnisa, 2020). The role of MSMEs in Indonesia as the backbone of the economy to date. Most of the MSMEs in Indonesia are household businesses that can absorb a lot of labor.

The Ministry of Cooperatives and SMEs, in 2019 stated that the number of MSMEs in Indonesia was 65.4 million MSMEs, and absorbed 123.3 thousand people. In addition,

the number of micro and small-scale industrial enterprises per province in 2022 was 216,359, according to BPS. This shows that MSMEs have a significant influence and contribution to reducing the unemployment rate in Indonesia. More MSME actors will help reduce unemployment in the country. Currently, MSMEs are in a positive trend with the number increasing every year. This positive trend will benefit the Indonesian economy. As data has been collected by the Ministry of Cooperatives and Micro, Small and Medium Enterprises, that micro, small and medium enterprises have contributed 60.5% of national GDP. This shows that this sector has a lot of room to grow and can make a greater contribution to the economy (Ministry of Finance, 2023).

Initially, the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) were used to prepare MSME Financial Statements. However, in 2016, the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) ratified the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which came into effect on January 1, 2018 (Suwondo, 2021). The preparation of reports that apply the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) is easier and simpler compared to the Financial Accounting Standards for Entities Without Public Availability. The Financial Statements regulated by the Financial Accounting Standards for Micro, Small, and Medium Entities are the Income Report, Financial Position Report, and Notes on Financial Statements (Imawan et al., 2023).

According to (Azizah & Choirul, 2024) Most business stakeholders of Micro, Small and Medium Enterprises (MSMEs) do not understand the current financial recording and reporting standards, which reduces the possibility of receiving funding from third parties. It is essential to create financial statements for Micro, Small, and Medium Enterprises (MSMEs) because they will be able to control the operating costs of the business to find out the profit and loss of the business, know the amount of debt and receivable, and make tax calculations (Manjana et al., 2023). Many Micro, Small, and Medium Enterprises do not understand the Financial Accounting Standards for Micro, Small, and Medium Entities and do not understand the importance of recording and bookkeeping for their business continuity (Nabilah, 2023).

After conducting a pre-survey, the researcher found that until now Abadi Cell has done bookkeeping but has not implemented SAK EMKM, because the owner or manager is not aware of the existence of SAK EMKM. Therefore, the researcher contributed to helping Abadi Cell to be able to understand and understand the function of SAK EMKM and create an accounting recording system. This research provides an understanding of transaction classification so that Abadi Cell can accurately prepare financial statements in accordance with SAK EMKM that can be used for internal and external parties. Many benefits will be obtained, with the preparation of financial statements in accordance with SAK EMKM to improve the quality, effectiveness and efficiency of its business operations.

Previous research that has been conducted on various MSMEs only focuses on the results of financial statements and does not provide an accounting recording system. The novelty given by this study is the application of SAK EMKM which does not focus on results only but on the accounting recording system before producing SAK EMKM financial statements. Meanwhile, no one has conducted research on Abadi Cell Sribawono which made this research carried out to strengthen previous research. This study not only identifies the challenges faced but also provides practical solutions for Abadi Cell MSMEs.

MSMEs have an important role in the Indonesian economy, but many still do not apply SAK EMKM in their financial statements. Abadi Cell, for example, faces challenges in compiling reports to this standard, which can affect business decisions and access to financing. This research is important to identify the obstacles to the implementation of SAK EMKM in Abadi Cell and provide practical recommendations. The results are expected not only to improve financial management at Abadi Cell, but also to provide a model for other MSMEs to improve the quality of their financial reports.

2. Theoretical Background

2.1 MSMEs

Law Number 20 of 2008, micro, small, and medium enterprises (MSMEs) are defined as micro businesses if productive businesses owned by individuals or individual business entities meet the criteria regulated in the Law. According to (Ayem & Singan, 2021) A business can be categorized as a micro, small, or medium enterprise (MSME) if it qualifies as this category. A microbusiness is a business that is managed by an individual or family, with financial management often combined with their own personal finances. Micro businesses have net assets of less than 50 million Rupiah. Small businesses, on the other hand, can be informal businesses or small-scale companies or institutions. As a larger group, medium-sized enterprises have a complete and organized bookkeeping system and have net assets of less than 500 million rupiah. Controlling the finances of a medium-sized business is more complex and different from controlling the personal finances of business owners. If the company's annual revenue exceeds 500 million rupiah, the company is categorized as medium. The majority of medium-sized enterprises also have legality and other tax administration documents, indicating that their operations are officially recognized by the state.

2.2 SAK EMKM

SAK EMKM is an independent financial accounting standard intended for entities that comply with the definition of no significant public accountability based on SAK ETAP, and have characteristics as stipulated in Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs). SAK EMKM defines the concept of a business entity as one of its basic assumptions. As a result, in order to prepare financial statements in accordance with the SAK EMKM, the entity must have the ability to distinguish the owner's personal wealth from the entity's wealth and proceeds, as well as to distinguish one business or entity from another.

Compared to other SAKs, SAK EMKM is simpler because it regulates the general transactions carried out by EMKM and the basis of its measurement relies solely on historical fees. As a result, EMKMs only need to record their assets and liabilities on their acquisition costs. Entities eligible to use SAK EMKM must consider whether the provisions set forth in SAK EMKM are appropriate and meet the entity's financial reporting requirements. Since the SAK EMKM was created for simplicity and information needs for financial statement users, entities should consider the financial reporting framework to be applied. SAK EMKM came into effect on January 1, 2018, and can be implemented gradually (IAI, 2016).

2.3 Financial Statements Based on SAK EMKM

Entities in ED SAK EMKM prepare financial statements using basic assumptions of accrual and business continuity. This applies to micro, small, and medium-sized entities

as well as business entity concepts. The entity's financial statements consist of financial positions, income statements, and notes on financial statements (IAI, 2016). According to SAK EMKM 2016, financial statements are made with the aim of providing information about the financial position and performance of an entity. This is useful for many users when making economic decisions. For those who are unable to do so, they can request certain financial statements to get the information they need. The resources that these users have come from creditors and investors. In addition, financial statements show management responsibility for the resources given to them to achieve goals (Uno et al., 2019).

2.4 Previous Research

The research conducted by (Imawan et al., 2023) uses a qualitative method with a case study approach. The result of this study is that Dwi Londri MSMEs have recorded financial statements but only profit and loss statements, not using financial position reports and notes on financial statements and recording which are very simple and manual.

The research was conducted by (Suwondo, 2021) who is engaged in the sale of frozen food with descriptive qualitative methods and case study approaches. The results of the study show that, because MSMEs do not understand SAK EMKM, the preparation of financial statements has not fully implemented SAK EMKM.

The research conducted by (Manjana et al., 2023) using a qualitative method of a case study approach, with the results of the Mobile MD has made a record but did not make it in accordance with the SAK EMKM due to a lack of understanding and knowledge about SAK EMKM.

The research conducted by (Fanani & Trihastuti, 2023) using a qualitative method of a case study approach with the results of the research is that Kopi Semilyar MSMEs have carried out financial records but have not implemented SAK EMKM due to the lack of human resources who understand or understand SAK EMKM.

The research conducted by (Simanjuntak et al., 2021) which used the descriptive qualitative method of the study had results that showed that Delli restaurants were not able to record and report financially.

3. Methods

This research method uses a qualitative method of a case study approach. According to Sugiyono (2013), qualitative research methods are based on postpositivist philosophy and are used to investigate subjects under natural conditions (in natural, non-configurable, or experimental conditions), where researchers play a key role in the conduct of research. The qualitative method focuses on the actual facts and data that occur in the field and does not exaggerate what happens.

In qualitative research, facts and data are the main sources of data; the rest are in the form of complementary data sources in research, such as files, documents, and others. This study uses primary and secondary data. Primary data is data obtained by researchers through the results of interviews with business owners and secondary data as a complement is financial records carried out by business owners or managers (Suwondo, 2021). This study conducted observations, interviews, and documentation to collect data during the research.

In the research process, the researcher will use the Miles & Huberman model data analysis technique (Imawan et al., 2023), namely Data reduction, which is the first step

in this technique by focusing on the subject matter to be researched so that the data is relevant and credible, the presentation of data is the second step, namely by showing data in the form of writing presented in the form of accounting applications, and the conclusion is the last stage, which is to connect data reduction and data presentation if the data has evidence based on facts.

The object of this study is Abadi Cell which is located at Jl. Soekarno Hatta No.4, Mataram Baru, Bandar Sribawono District, East Lampung Regency, Lampung 34389. The researcher conducted research from November 2, 2024 to November 15, 2024. This research was carried out because in Bandar Sribawono sub-district, Abadi Cell is an MSME in the field of mobile phone sales and accessories that is quite large and Abadi Cell itself does not have financial reports after SAK EMKM which strengthens this research is carried out.

4. Results and Discussion

4.1 Result

Abadi Cell is a business engaged in the sale of mobile phones and accessories that was established in 2000 which is located at Jl. Soekarno Hatta No.4, Mataram Baru, Bandar Sribawono District, East Lampung Regency, Lampung 34389.

Abadi Cell was founded by Mr. Supedi as the owner because at that time there were not many mobile outlets, so Mr. Supedi opened Abadi Cell as a side job and saw that the profits obtained from Abadi Cell were quite large, the owner of Abadi Cell raised Abadi Cell until now and Abadi Cell is managed by Mr. Supedi himself as the owner but in implementation Mr. Supedi was assisted by his younger brother and his eldest son. At the beginning of its establishment, Abadi Cell only sold credit vouchers, after 2 years of running, Abadi Cell began to provide various kinds of mobile phones and over time a special division or section was formed for mobile phone services, then now Abadi Cell has a special division or section that sells computer needs. Currently, Abadi Cell has 5 divisions, namely the credit voucher and quota division, the mobile phone division, the service division, and the computer division and the specific research object will be the accessories and mobile phone division. The turnover that can be achieved by Abadi Cell from all sales of goods and services reaches an average of 120 million per month.

Based on an in-depth interview with Mr. Supedi as an informant and owner of Abadi Cell, Abadi Cell has used a very simple Accounting Information System by using Mobile Counter Software from Software ID which only records purchases, sales, inventory of goods, and operational expenses. The resulting financial statements are also very simple, such as profit and loss and cash statements that are not in accordance with SAK EMKM, and there is also no list of accounts on the application.

The following are the stages of Abadi Cell in purchasing, selling, purchasing returns, and operating expenses:

1) Purchase

The warehouse section of Abadi Cell checks the inventory and then issues a record of the goods to be purchased along with the amount to be purchased, then the owner contacts the supplier who has been determined to order the goods and issues a letter and order documents to the supplier and the supplier approves the order request and the supplier sends the goods that have been ordered. After the goods are delivered, the warehouse department checks in real time, making it more efficient and easier to manage inventory.

2) Sales

The buyer buys the goods after that the sales department makes an invoice or memorandum on the sale, after the cash is received, a copy of the memo or invoice is archived so that inventory management becomes better and monitored.

3) Purchase Returns

The warehouse section rechecks and if there are inappropriate goods or defective goods, the owner will issue a note or invoice to exchange the goods to the supplier and if the supplier approves, the goods will be returned to the supplier and exchanged for new goods by the supplier.

4) Operational Expenses

The owner issues cash for operational purposes such as purchasing equipment, water payments, salaries, and others, then the owner keeps payment notes and purchases and existing payslips and inputs data so that cash data is properly monitored.

The obstacles owned by Abadi Cell are the lack of understanding of the preparation of financial statements based on SAK EMKM and the lack of training and socialization related to SAK EMKM itself. Therefore, the researcher wants to implement an accounting recording system in accordance with SAK EMKM so that Abadi Cell Owners and external parties can see financial statements that are more accurate than before. The owner of Abadi Cell is willing and happy to accept the implementation of SAK EMKM which the researcher will apply in Abadi Cell.

4.2 Discussion

4.2.1 SAK EMKM Accounting Recording System

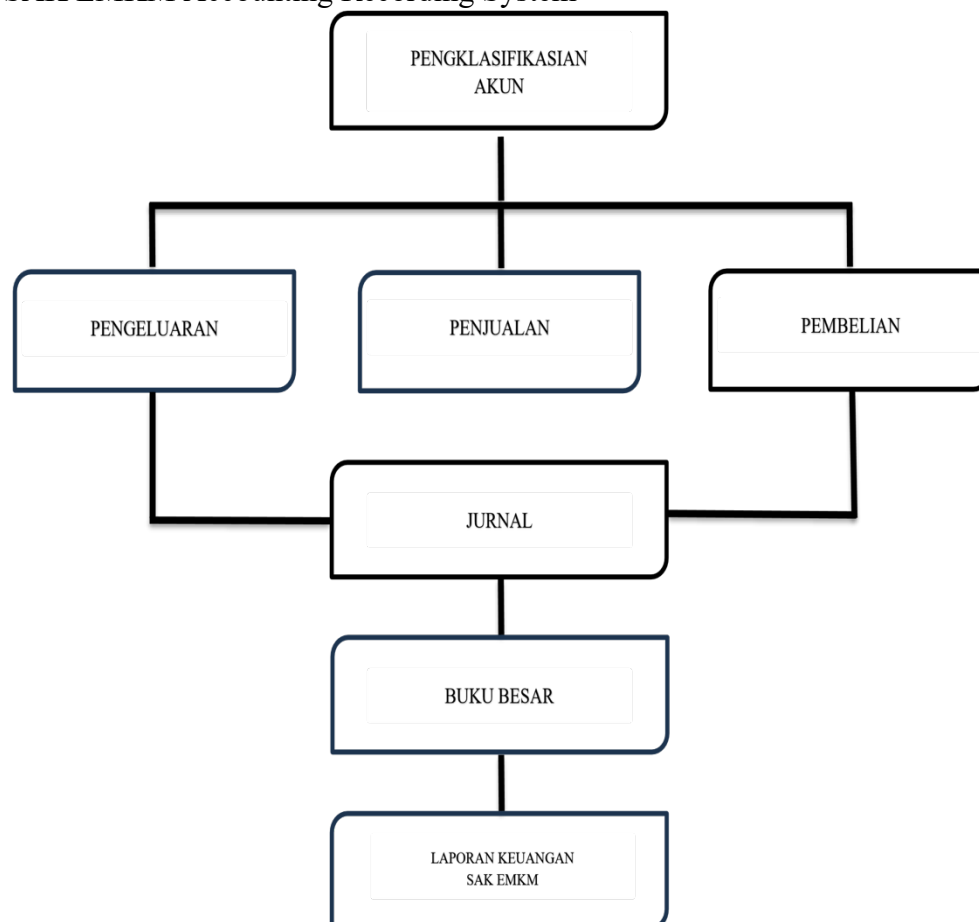


Figure 1. Accounting Recording System Compiled by Researchers

The following is a system prepared by the researcher to complete financial recording at Abadi Cell in order to produce financial reports based on SAK EMKM, there are several stages in this system, namely:

1) Account Classification

The first stage, namely Abadi Cell, divides the accounts so that at the time of preparation the next stage is easier to record. The researcher analyzed the transactions that occurred in Abadi Cell so that an account chart and account accounts that will be included in the account classification include:

Table 1. Account Codes and Names Compiled by Researchers

Account Code	Account Name
111	Cash
112	Bank
113	Accounts Receivable
115	Supplies
121	Building
122	Accumulated Building Depreciation
123	Equipment
124	Accumulated Equipment Depreciation
211	Accounts Payable
212	Bank Debt
311	Business Capital
312	Prive
411	Sales
511	Electrical Load
512	Salary Burden
513	Purchase Cost Burden
514	Building Depreciation Load
515	Equipment Shrinkage Load
516	Consumption Burden
517	Equipment Load
518	Tax Burden

2) Sales, Purchases, and Expenses Transactions

At this stage, Abadi Cell has done it by using Mobile Counter Software which always records transactions every day. Documents for every transaction that occurred were neatly archived by Abadi Cell on their servers so that it was easier to move on to the next stage.

3) Journal

At this stage, Abadi Cell conducts journaling as many as 2 journals, namely a special journal that records every transaction that occurs through a recap of documents stored on the Abadi Cell server and an Adjustment Journal that records depreciation expenses and transactions that need to be adjusted by Abadi Cell.

4) Ledger

In the ledger, Abadi Cell conducts a recapitulation of journals that have been made from the previous stage and inputs each transaction according to the account used at the

time of journaling. The ledger also helps us to make it easier to enter existing accounts into SAK EMKM's financial statements which will be the next stage.

4.2.2 Financial Statements according to SAK EMKM

SAK EMKM is an accounting standard made specifically for MSME actors whose effective date is January 1, 2018. The resulting financial statements are profit and loss statements, financial position statements, and notes on financial statements that the researcher will apply to Abadi Cell.

1) Income Statement

Table 2. The Profit and Loss Statement according to SAK EMKM is applied by the Researcher.

Immortal cell Income Statement As of September 31, 2024		
Income		
Sales	IDR 107,480,000	
HPP	IDR 100,443,644.00	
Gross Profit		IDR 7,036,356.00
Burden	-	
Salary Burden	-	
Consumption Burden	IDR 3,500,000.00	
Postage Burden	IDR 680,000.00	
Building Depreciation Load	IDR 195,000.00	
Equipment Shrinkage Load	IDR1,666,667.00	
Equipment Load	IDR 175,000.00	
Total Expenses	IDR 38,000.00	
Profit Before Tax		IDR 6,254,667.00
		IDR 781,689.00
Tax Burden	IDR 3,908.45	
Profit After Tax		IDR 777,780.55

Based on financial recording data related to expenses and income obtained from Abadi Cell, this is the income statement according to the SAK EMKM that the researcher applied to Abadi Cell.

2) Financial Position Report

Table 3. The Financial Position Report According to SAK EMKM was applied by the researcher.

Abadi Cell Financial Position Report As of September 31, 2024		
Assets		
Current Assets:		
Cash	IDR 27,615,091.55	
Bank	-	

Accounts Receivable	-	
Supplies	IDR 214,186,870.00	
Total Current Assets		IDR 241,801,961.55
Fixed Assets:		
Building	IDR 400,000,000.00	
Accumulated Building Depreciation	-IDR 1,666,667.00	
Equipment	IDR 6,000,000.00	
Accumulated Equipment Depreciation	-IDR 175,000.00	
Total Fixed Assets		IDR 407,841,667.00
Total Assets		IDR 649,643,628.55
Liability		
Short-Term Debt	-	
Accounts Payable	-	
Long-Term Debt	-	
Bank Debt	-	
Total Debt		-
Equity		
Final Capital	IDR 658,865,848.00	
Profit Balance (Loss)	IDR 777,780.55	
Prive	-IDR 10,000,000.00	
Total Equity		IDR 649,643,628.55
Total Liabilities + Equity		IDR 649,643,628.55

Based on the effective SAK EMKM as of January 1, 2018, the financial position report contains a list of assets, be it current assets or fixed assets, then liabilities and equity. The financial position report above is applied through data available in Abadi Cell and analysis from the researcher himself.

3) Notes on Financial Statements

Table 4. Notes on Financial Statements applied by the Researcher

Abadi Cell Notes on Financial Statements September 30, 2024
1. Common Abadi Cell was established in 2000 which is engaged in the sale of mobile phones and accessories built by Mr. Supedi located on Jl. Soekarno Hatta No.4, Mataram Baru, Kec. Bandar Sribawono, East Lampung Regency, Lampung 34389.
2. Overview of Important Accounting Policies
a. Declaration of Compliance Financial statements are made in accordance with the Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).
b. Drafting Basics

	Based on historical costs and basic assumptions of accrual. The currency used in the presentation of financial statements is rupiah (Rp).
c. Accounts Receivable	Abadi Cell has no accounts receivable.
d. Supplies	Inventory includes purchase costs. Perpetual Cell uses the formula of average inventory cost.
e. Fixed Assets	Fixed assets are recorded as a number of acquisition costs. Depreciation of fixed assets uses the straight-line method with no residual value.
f. Revenue and Expense Recognition	Revenue is recognized every time a transaction occurs. Burden is recognized when it occurs.
g. Income Tax	Income tax follows the provisions that apply in Indonesia.
3. Cash	Cash owned by Abadi Cell on September 30, 2024 Cash IDR 27,615,091.55
4. Supplies	Supplies owned by Abadi Cell September 30, 2024 Supplies IDR 214,186,870.00
5. Balance Profit	Current month profit balance obtained by Abadi Cell September 30, 2024 Profit Balance (Loss) IDR 777,780.55
6. Prive	Personal withdrawal made by Mr. Supedi in September Prive IDR 10,000,000.00
7. Income	Revenue from sales obtained by Abadi Cell September 30, 2024 Sales IDR 107,480,000.00
8. Burden	Abadi Cell's burden September 30, 2024 Salary Burden IDR 3,500,000.00 Consumption Burden IDR 680,000.00 Postage Burden IDR 195,000.00 Building Depreciation Load IDR 1,666,667.00 Equipment Shrinkage Load IDR 175,000.00 Equipment Load IDR 38,000.00
9. Income Tax Burden	The Income Tax used is 0.5% of the profit as of September 30, 2024 Tax Burden IDR 777,780.55

Notes on the financial statements contain a statement that the financial statements have been prepared in accordance with SAK EMKM, an overview of important accounting policies, and detailed information from certain accounts contained in the financial statements. The researcher has applied Notes on Financial Statements to Abadi Cell as shown in the table 4.

5. Conclusion

Based on the research conducted, researchers found that in Abadi Cell has used a system or software called Software Counter Mobile to record sales, purchases, inventory, and cash expenditures but is not in accordance with SAK EMKM. The application of SAK EMKM by researchers makes Abadi Cell now have complete financial statements, namely income statements, financial position statements, and notes on financial statements. Abadi Cell now has accurate financial reports for the need for transparency to internal and external parties. The obstacle that the researcher feels is the lack of accounting knowledge in Human Resources (HR) in Abadi Cell, so the researcher needs to make presentations on both theory and practice from the beginning.

The suggestion that the researcher can provide is that Abadi Cell must increase knowledge and training related to the preparation of SAK EMKM's financial statements in order to be able to implement and truly understand the preparation of financial statements. The use of a more appropriate accounting application is a suggestion from researchers so that Abadi Cell can do accounting records more practically and systematically. The last suggestion from the researcher is that Abadi Cell should be consistent in preparing SAK EMKM's financial statements and conduct periodic supervision of the process of preparing financial statements.

References

- Ayem, S., & Singan, D. (2021). Pengaruh Pelatihan dan Pemahaman PSAK EMKM Terhadap Kualitas Laporan Keuangan UMKM Daerah Tanjung Selor KALTARA. *Jurnal Ilmu Akuntansi*, 3(2), 187–196.
- Azizah, O. N., & Choirul, H. (2024). Analisis Penerapan SAK EMKM Pada UMKM Makanan Khas Tradisional Kediri (Studi Kasus UMKM Getuk Pisang Baariklana). 5(9). Chairunnisa. (2020). UMKM – Ketahui Informasi Lengkap dan Regulasinya. <https://lifepal.co.id/media/umkm/>
- Fanani, H., & Trihastuti, A. (2023). Penerapan SAK-EMKM Sebagai Dasar Penyusunan Laporan Keuangan EMKM (Studi Kasus Pada Kopi Semilyar Di Surabaya. *Jurnal Ekonomi, Akuntansi Dan Manajemen*, 2(4), 138–153. <https://doi.org/10.30640/inisiatif.v2i4>.
- IAI. (2016). Exposure Draft Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (“ED SAK EMKM”). https://www.iaiglobal.or.id/v03/files/draft_ed_sak_emkm_kompilasi.pdf
- Imawan, A., Mas’adah, N., Safitri, M., & Fadhil, F. A. (2023). Analisis Penerapan Akuntansi Berdasarkan SAK EMKM Pada UMKM Dwi Laundry. *Sustainable*, 3(2), 247–261. <https://doi.org/10.30651/stb.v3i2.20865>
- Kemenkeu. (2023). Kontribusi UMKM dalam Perekonomian Indonesia. <https://djpb.kemenkeu.go.id/kppn/lubuksikaping/id/data-publikasi/artikel/3134kontribusi-umkm-dalam-perekonomian-indonesia.html#:~:text=Menurut UndangUndang Nomor 20, sebagaimana diatur dalam undang-undang>
- Manjana, A., Inda, T., Rahma, F., Yanti, N., Negeri, U. I., Utara, S., William, J., Ps, I. V., Estate, M., Percut, K., Tuan, S., & Serdang, D. (2023). Analisis Penerapan Akuntansi pada Usaha Mikro Kecil dan Menengah (UMKM) MD Ponsel. *Journal on Education*, 05(04), 12728–12737.

- Nabilah, D. (2023). Analisis Penerapan Akuntansi Berdasarkan Sak Emkm (Standar Akuntansi Entitas Mikro, Kecil, Menengah) Pada UMKM (Studi Kasus Pada Umkm Galeri Buket Sidoarjo). *Jurnal Revenue, Jurnal Akuntansi*, 3(2), 625–637. <https://revenue.lppmbinabangsa.id/index.php/home/article/view/134/188>
- Simanjuntak, N. H., Sumual, T. E. M., & Bacilius, A. (2021). Penyusunan Laporan Keuangan UMKM Berdasarkan SAK EMKM (Studi Kasus pada UMKM Restoran Delli Tomohon). *Jurnal Akuntansi Manado (JAIM)*, 1(3), 35–44.
- Suwondo, S. (2021). Analisis Penerapan Penyusunan Laporan Keuangan UMKM Berdasarkan SAK EMKM (Studi Kasus pada UMKM CV. NELLâ€™™Q PERSADA MANDIRI). *AKUNSIKA: Jurnal Akuntansi Dan Keuangan*, 2, 1–7. <https://doi.org/10.31963/akunsika.v2i1.2284>
- Uno, M. O., Kalangi, L., & Pusung, R. J. (2019). Analisis Penerapan Standar Akuntansi Keuangan Entitas Mikro, Kecil, Dan Menengah (SAK EMKM) Pada Usaha Mikro, Kecil, Dan Menengah (Studi Kasus Pada Rumah Karawo Di Kota Gorontalo). *Jurnal EMBA*, 7(3), 3877–3898. <https://ejournal.unsrat.ac.id/index.php/emba/article/view/24891>