

Use Of Financial Reporting In Umkm Based On Sak Emkm (Case Study In Toso Village)

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ABSTRAK: Penggunaan laporan keuangan UMKM berdasarkan SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah) merupakan aspek penting dalam pengelolaan keuangan dan keberlanjutan usaha kecil dan menengah. Dalam studi kasus desa Toso meneliti penggunaan laporan keuangan UMKM menurut standar akuntansi sederhana SAK EMKM untuk memahami secara menyeluruh praktik pengelolaan keuangan menggunakan metode penelitian kualitatif dengan teknik pengumpulan data yang meliputi observasi dan wawancara kepada pelaku usaha. Hasil penelitian menunjukkan bahwa tingkat pemahaman dan penerapan SAK di EMKM berbasis laporan keuangan belum dilakukan pada UMKM di Desa Toso. Pelaku usaha belum memahami pentingnya laporan keuangan dalam mengukur kinerja bisnis dan perencanaan keuangan mereka merasa kesulitan untuk memahami atau menerapkan standar akuntansi tersebut. Kajian ini merekomendasikan peningkatan pelatihan dan dukungan teknis bagi UMKM agar dapat mengoptimalkan penggunaan laporan keuangan sesuai SAK EMKM, yang pada akhirnya dapat meningkatkan kinerja dan keberlanjutan UMKM tersebut. Studi ini memberikan informasi berharga bagi para pengambil keputusan. dan lembaga pendukung UMKM untuk merancang program dan kegiatan untuk membantu UMKM mengelola keuangannya dengan lebih efektif dan efisien serta mendukung pertumbuhan ekonomi lokal di Desa Toso.

Kata kunci: UMKM, Laporan Keuangan, SAK EMKM.

ABSTRACT: Use of The use of MSME financial reports based on SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities) is an important aspect of financial management. Micro, Small and Medium Entities) is an important aspect in the financial management and sustainability of small and medium enterprises and sustainability of small and medium enterprises. In the case study of Toso village, it examines the use of MSME financial statements according to the simple accounting standard SAK EMKM to thoroughly understand financial management practices using the understand thoroughly the practice of financial management using qualitative qualitative research method with data collection techniques that include observation and interviews to business actors. The results showed that the level of understanding and application of SAK in EMKM based on financial statements has not been carried out in MSMEs in Toso Village. MSMEs in Toso Village. Business actors do not understand the importance of financial reports in measuring business performance and financial planning they find it difficult to understand or apply these accounting standards to understand or apply these accounting standards. This study recommends increased training and technical support for MSMEs in order to optimize the use of financial reports in accordance with SAK EMKM, which in

turn can improve the performance and sustainability of these MSMEs. Improve the performance and sustainability of these MSMEs. This study provides valuable information for decision makers and MSME support institutions to design programs and activities to help MSMEs and MSME support institutions to design programs and activities to help MSMEs manage their finances more effectively and efficiently. manage their finances more effectively and efficiently and support local economic growth in Toso Village local economic growth in Toso Village.

Keywords: *MSMEs, Financial Reports, SAK EMKM.*

1. INTRODUCTION

The presence of SMEs as one of the pillars of the Indonesian economy can be taken into account in improving economic balance (Arinatul Oktaviana, 2022). Indonesia as a developing country cannot be separated from business activities, both individual and group, as well as micro, small, and medium enterprises (MSMEs). MSMEs have a very important role in creating jobs and for the government to reduce the current unemployment rate (Azizah Rachmanti et al., 2019). However, behind it all, Indonesian MSMEs still face various problems, including problems related to capital and management processes. The government is trying to provide solutions to existing problems, including by holding training and a policy of providing credit interest subsidies distributed by banks.

This creates new problems because to access programs offered by the government, including bank financing, small and medium businesses must attach business reports from certain banks. MSMEs in Toso Village also face the same problem. relating to capital and financial reports (Ainiyah et al., 2023). Financial reports are very necessary to guide company operations. Financial reports have a function, namely providing information about the good and bad of the company's financial condition. If financial reports are not handled properly it will affect the company's decision-making (RINDANI, 2023).

Most MSME owners feel that the accounting process is not very important to implement, making managing financial reports in business seem boring. This affects the success of small business managers and makes it difficult for managers to manage their accounting information. This is a problem for SMEs, especially in the financial sector. And this is an obstacle to the development of SMEs in Indonesia (Tiswiyanti et al., 2018).

Many SMEs still use simple financial accounting because entrepreneurs lack information regarding the objectives, benefits and steps of SAK - EMKM based financial accounting (Wirjono and Raharjono, 2012). The factors that cause SMEs not to adopt SAK-based financial accounting are internal factors, namely the perception of entrepreneurs themselves, where they do not know financial accounting according to SAK, as well as the complexity and complexity of SAK which is difficult for them to understand, who lack knowledge about accounting financial reporting.

Therefore, SAK – -EMKM can be a solution by using the principle of simplicity or alternative financial report accounting so that SMEs are expected to be able to easily apply SAK–EMKM in their financial report accounting. The purpose of accounting records, among others, is to prepare financial reports that meet standards that are useful as benchmarks for financial reports, operational analysis and cash flow reporting. (Muhammad Cahyo Hermansyah & Dewi Sutjahyani, 2023).

Micro, small and medium enterprises (MSMEs) have become the backbone of the economies of many countries, including Indonesia. The contribution of MSMEs to the economy cannot be underestimated both in terms of job creation and local economic growth. However, the challenges faced by MSMEs, especially regarding financial management, often become major obstacles in their journey towards sustainable growth. In this context, management accounting plays an important role because it helps MSMEs manage their finances more effectively. Having SAK-EMKM-based financial reports can help MSMEs better understand their financial performance. However, the use of SAK-EMKM-based financial reports is still not fully optimal. Many MSMEs still do not realize the importance of this in making it easier to manage finances.

This research aims to analyze the use of SAK-EMKM-based financial reports in MSMEs. focus on the effectiveness of its implementation in improving the financial and operational performance of MSMEs. Through a deeper understanding of how financial reports can be applied effectively, MSMEs hope to increase their competitiveness, strengthen their position in the market, and ultimately achieve sustainable growth.

This research provides an important contribution to academic knowledge of SAK-EMKM practices in the MSME sector. The results of this research can be a valuable resource for MSME owners, managers and accounting professionals in developing and implementing effective financial reporting systems. Correct and relevant financial management can help MSME owners manage their finances appropriately, resulting in better financial performance and competitiveness. Pendahuluan menguraikan latar belakang permasalahan yang diselesaikan, isu-isu yang terkait dengan masalah yg diselesaikan, ulasan penelitian yang pernah dilakukan sebelumnya oleh peneliti lain yg relevan dengan penelitian yang dilakukan. Judul berukuran 11 arial bold, untuk isi menggunakan ukuran 11. Jumlah halaman artikel minimal 6 dan maksimal 15 halaman dengan format A4- single-sided papers.

2. METHOD

The researchers employed qualitative research methodologies, employing data gathering techniques such as observation and interviews. Qualitative research is a methodological approach geared towards comprehending human or social phenomena by constructing a detailed and nuanced depiction that can be articulated verbally. It also involves presenting in-depth insights gleaned from informant sources and is conducted within natural settings..(Fadli, 2021).With data collection techniques that are appropriate to this research because the main thing is to obtain data through observation and interviews. The approach used in this research is a case study with the research object MSMEs in Toso Village

3. RESULT AND DISCUSSION

3.1 Theoretical Basis

1. Stakeholder Theory

The theory used in this research is stakeholder theory. Stakeholders are very important for MSMEs, where stakeholders are entities that have an overall interest. One of the interested stakeholders is creditors who provide capital or loans for business development. To obtain capital or loans, MSMEs must also be able to increase creditors' trust in the company's operations. One way is to provide quality

financial reports so that lenders clearly understand problems related to credit aspects (Andari et al., 2022).

2. Report Finance

Financial reports are the process of accounting records, summarizing financial transactions that occur during the financial year. Financial reporting can be used to inform parties outside the company. This financial report is prepared by management taking into account the tasks assigned by the company owner. Can be used for purposes other than financial reporting, namely reporting to parties other than the company. In financial reports, every company is required to prepare and submit a report on the company's financial position for a certain period. Apart from that, financial reporting can also identify the influence of educational background, length of business, and company size on current and future company performance by reading the company's strengths and weaknesses. Qualitative financial reports are financial reports. provide useful information for its users, namely information that meets the characteristics of good financial reporting. According to the definition above, quality financial reports provide useful information for MSMEs, are complete, transparent, not misleading and meet the characteristics of high quality financial information, namely relevant, reliable and comparable. , and understandable (Rika et al., 2022).

3. MSMEs

Micro businesses are productive businesses owned by the private sector and or individuals meeting the requirements for micro businesses. Meanwhile, a small business is economically productive enterprise that is independent and managed by one person or company who has no direct or indirect responsibilities. owned or controlled by a subsidiary or subsidiaries that are part of a medium or large company meeting the requirements for small businesses. Medium businesses are productive economic businesses that are independent and managed by individuals or business units that are not subsidiaries or affiliates of companies that own, control, or whether directly or indirectly is part of, a small business or large business that has net assets or annual sales proceeds. (Listifa & Suyono, 2021).

4. Financial Accounting Standards for Micro, Small and Medium Economic Entities (SAK-EMKM)

Financial Accounting Standards for Micro, Small and Medium Economic Entities (SAK - EMKM) Financial Accounting Standards Based on Financial Accounting Standards (PSAK) Interpretation of Financial Accounting Standards Published by the Standards Council (ISAK) Indonesian Accountants Association (DSAK) IAI) and Capital Market Controlling Entities in On May 18, 2016, the Indonesian Accountants Association issued accounting standards for economic entities, micro, small and medium enterprises (SAK EMKM) which were approved by the Accounting Committee.

SAK EMKM Applies to the preparation of financial reports starting 01.01.2018. Based on the scope of micro, small, and medium entity accounting standards (SAK EMKM), this standard is intended to:

- Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) are intended for micro, small and medium entities.
- Accounting standards (SAK EMKM) can be used for entities that do not meet the criteria for accounting standards without public responsibility. This standard is used for micro, small, and medium entities. ETAP that meets the definition and criteria for micro, small and medium enterprises according to Indonesian laws and regulations for two consecutive years. Currently, the preparation of economic reports refers to SAK EMKM.

The purpose of this financial report:

- Provide information about financial status and financial performance to many users.
- Management's responsibility for the resources entrusted to it (Rawun & Tumilaar, 2019).

5. Prior Research

accounting information systems is evenly used by MSMEs. The existence of this research provides an understanding that its use can make it easier to manage financial reports. Furthermore, previous research written by Andari et al (2021) entitled "The Influence of Human Resource Quality, Business Size and Socialization of SAK EMKM on the Preparation of Financial Reports Based on SAK EMKM" explains that the standard of SAK EMKM personnel, company size, and social interaction together equally influences the preparation of economic reports based on SAK EMKM. This implies that traders who are highly educated, and qualified, comprehend and understand grasping more readily the significance of preparing financial reports based on SAK EMKM. The increasing size of the company encourages the search for business capital needs from third parties, therefore financial reports are very necessary to show the company's profitability. Regarding accounting and reporting, socialization is carried out by SAK EMKM.

Previous research written by Rika et al (2022) entitled "THE INFLUENCE OF EDUCATIONAL BACKGROUND, LENGTH OF BUSINESS AND BUSINESS SIZE ON THE QUALITY OF FINANCIAL REPORTING OF MSMEs" explains that educational background, length of company and company's scale simultaneously have a significant positive effect on the quality of financial reporting MSMEs. business duration and company size have a positive but not significant effect on the quality of financial reports. And educational background has a significant positive effect on the quality of financial reports.

3.2 DISCUSSION

1. Compliance of MSME Practices with SAK EMKM

In terms of the use of MSMEs in Toso Village, research results show that almost evenly they still use simple sales when recording sales. Therefore, as previous research has explained, recording in the accounting cycle itself consists of recording and summarizing phases. The registration stage includes:

- Proof of creation or receipt of the event
- Recording in a diary
- Transfer (entry) to the ledger.
- The intermediate summary stage includes:
 - preparation of a trial balance
 - preparation of worksheets and adjusting journals
 - preparation of financial reports
 - preparation of decision journals
 - preparation of a closing trial balance
 - preparation. reverse protocol test results

Apart from that, appropriate financial reports according to SAK EMKM consist of financial reports, profit and loss reports annual financial reports. In SAK EMKM, financial reports consist of assets, liabilities, and equity. The income statement also consists of income, operating expenses, income tax expenses, as well as gross profit and net profit after tax (Nurhayati et al., 2022).

Meanwhile, the results of this research show that the use of financial reports for Toso village MSMEs is still simple, usually using manual recording methods such as cash books or simple diaries to record daily transactions. Even though this method is practical, the financial data is often not detailed and does not adhere

to relevant accounting standards. Therefore, MSMEs in Toso Village may experience difficulties in accurately assessing their company's financial results and making appropriate plans. Therefore, assistance and training in better recording of financial reports can help village MSMEs improve operational efficiency and business growth.

2. Quality of Financial Recording and Reporting

The accuracy of financial recording and reporting in Toso village is still not up to standard in its use. They need to enhance the accuracy of financial recording and reporting in MSMEs by standards because it can help facilitate business actors to run their businesses. Previous research also stated the same thing with the help of financial recording and reporting, MSMEs can find out the status of their business, and whether there is progress or decline in company performance from year to year. Apart from that, it can also provide information about the company's financial position, income and expenses, and changes in capital during a period, as well as the amount of tax payable. MSMEs can also use reliable and trustworthy financial reports for various purposes. For example, fulfilling the requirements to obtain business development capital from creditors. In other words, if MSMEs are consistent in implementing good and adequate accounting and financial reporting systems. Therefore, this financial report can be useful for further business development, especially for MSMEs in Toso village (Syamsul, 2022).

3. Obstacles in Implementing SAK EMKM on MSME Growth

From the results of the survey conducted, researchers found that MSMEs in Toso village experienced several obstacles in implementing SAK EMKM in their financial reports which is why they have not used them until now. Furthermore, this is by previous research which also discusses the obstacles faced by MSME players currently as follows:

- MSME actors still lack awareness in managing their finances.
- There are no human resources to prepare financial reports and it is too expensive for entrepreneurs to hire employees to help existing businesses.
- The management is carried out by the owner himself so that every day the owner only thinks about sales to make a profit (Rawun & Tumilaar, 2019).

As has been explained, almost all MSMEs that do not use financial reports according to standards have the same reasons as above. Apart from that, MSMEs in Toso village are also hampered by the lack of knowledge about this matter which makes them feel that they do not need financial reports that comply with standards in their recording.

4. Impact of Implementing SAK EMKM on MSME Growth

The results of this research show that the impact of implementing SAK EMKM has a positive and significant effect on the quality of financial reports. This is by previous research which discusses that when MSMEs apply appropriate standards in financial reporting, their financial reporting is good. The introduction of SAK EMKM will make it easier to prepare financial reports for MSME players because they are easier and more understandable for MSME players. This is in line with previous research which states that the implementation of SAK-EMKM affects the quality of financial reports because SAK-EMKM is easier to understand by MSME players.(Oktaviranti & Alamsyah, 2023).

5. The practice of Financial Reporting Based on SAK EMKM in Toso Village MSMEs

The research results show that MSMEs in Toso Village use different recording practices in preparing financial reports. However, the majority of small and medium enterprises have not fully implemented micro, small and medium enterprise accounting standards (SAK EMKM).

The practice of filing financial reports for MSMEs in Toso Village reflects the way local businesses manage their finances. The following are several important aspects of the financial accounting practices of Toso Village MSMEs:

- **Manual Recording Method**
Most small and medium businesses in Toso Village still use manual recording methods such as cash books, journals or notes to record their daily financial transactions. This guide covers note taking. revenue and sales revenue. for operational costs.
- **Recording of incoming and outgoing flows**
MSMEs in Toso Village usually record the inflow and outflow of money as part of their daily financial activities. Often this recording is done simply without detailed details, making it difficult to track. each source or destination of the transaction.
- **Lack of consistency and accuracy**
Recording practices are often inconsistent, with some MSMEs recording transactions randomly or not at all. This causes errors in financial reports and hinders proper financial analysis.
- **Use of a formal accounting system**
MSMEs in Toso Village do not yet use a formal accounting system or accounting software. Users of formal accounting systems report increased efficiency and a better understanding of company finances.
- **Implementation of SAK EMKM**
Although SAK EMKM offers simplified accounting guidance for MSMEs, its implementation in Toso Village is still limited. The main obstacles to implementing SAK EMKM are lack of knowledge and limited resources.
- **Benefits of Training and Coaching**
Many MSMEs who have received accounting training have improved their accounting. Support in the form of training and coaching can help MSMEs understand and implement better accounting practices.
- **Skill Barriers**
MSMEs in Toso Village face various obstacles in the field of accounting, such as a lack of understanding of accounting, limited time, and lack of resources.

These difficulties affect the ability of MSMEs to produce accurate information. and reliable financial reporting. This description of Toso Village MSME's financial reporting practices shows that there is still room for improvement through education, training, and coaching. By improving the quality of financial accounting, SMEs can achieve better efficiency and more sustainable economic growth.

Presentation :

The research results show that the majority of MSMEs in Toso Village have not implemented financial reports based on micro, small and medium enterprise accounting standards (SAK EMKM). These findings indicate a gap between industry financial accounting practices and expected standards.

Presentation of Results:

1) **Simple Note-Taking Method**

Most MEME Toso in the Village still use simple financial accounting methods such as cash books and sales receipts. Practices like this are

not in line with SAK EMKM which requires more structured and detailed registration. As said by the source. "Most things are recorded simply, such as income and expenses" (Mr. Umi's grocery store)

2) Lack of knowledge about SAK EMKM

MSMEs in Toso Village generally do not have adequate knowledge about SAK. EMKM.. This is the biggest obstacle in implementing this accounting standard. Below are the results of the interview by the problems that occurred

"If there are obstacles, yes, but what can we do, with a lack of knowledge and minimal costs, whether we want it or not, we have to accept the risk" (Mr. Umi's grocery store).

3) Implementation obstacles

MSME players face various obstacles in implementing SAK EMKM, including limited resources, time, and energy to research and apply accounting standards. Below is what the source said.

"There is a problem, if you are busy packing crackers, you forget to record your income, sometimes you also forget the total income" (Mr. Rasto's cracker business)

4) Haven't felt the benefits of implementing it yet

Because they have not implemented SAK EMKM, SMEs in Toso Village have not experienced the potential benefits of these standards, such as greater responsibility and transparency. and economic efficiency, here is what the source said.

"Yes... if the recording is like income and expenses, the manual recording is easy and not complicated" (Mr. Rasto's cracker business)

Discussion:

These findings indicate that MSMEs in Toso Village need further support to improve their financial accounting practices. The biggest obstacle is a lack of understanding of SAK EMKM and limited resources to implement it. Although many MSME players understand the importance of better financial accounting, they face challenges in integrating SAK EMKM into daily practice. Furthermore, this research was greatly helped by using a stakeholder theory perspective, the limitations of applying financial reports based on SAK EMKM to Toso MSMEs affecting certain groups.

This shows the need for joint efforts including training and coaching to improve the application of accounting standards in Toso village. With better implementation of SAK EMKM, MSMEs in Toso village can improve the quality of their financial reports and improve their financial performance. . situation status planning and supporting local economic growth. Therefore, activities such as special training and mentoring programs for MSME players are very important to accelerate the implementation of SAK EMKM in Toso village. With the right support, MSMEs can improve their financial literacy and contribute to local economic growth.

4. CONCLUSION

The following conclusions based on the results of the case study show that MSMEs in Toso village have a minimal level of implementation of SAK EMKM even though they have a positive side in terms of transparency and accuracy of financial reports. However, some MSMEs still experience difficulties in implementing SAK EMKM due to a lack of standards and limited resources. Other factors that influence the use of SAK EMKM are the lack of training, support for MSME actors, and the limited availability of information and technology that supports the application of this accounting standard.

Suggestions for increasing the use of SAK EMKM among MSMEs in Toso Village include taking part in more training and mentoring as business actors. Training programs on the importance of implementing SAK EMKM and its business benefits are also very necessary, village governments and related institutions can provide the resources and information needed to facilitate the implementation of this standard for MSMEs. The impact of broader implementation of SAK EMKM will improve the quality of MSME financial reports, create a stronger basis for making business decisions, and encourage sustainable local economic growth. Kesimpulan harus mengindikasikan secara jelas hasil-hasil yang diperoleh, kelebihan dan kekurangannya, serta kemungkinan pengembangan selanjutnya. Kesimpulan merupakan sintesa kesesuaian antara masalah, tujuan, dan hasil. Penulisan simpulan tidak menggunakan pointer dan penomoran tetapi menggunakan alinea.

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