

Implementation of Entity Financial Accounting Standards Without Public Accountability (SAK-ETAP) for Freshwater Lobster Cultivating SMEs in Tanjung Morawa District

Andri Irawan*, Laylan Syafina, Yenni Samri Juliaty Nasution

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

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*Corresponding author: ai8797291@gmail.com

Abstract: Accounting standards for financial entities without public accountability (SAK-ETAP) Facilitate MSMEs in preparing financial reports. This study analyzes MSME actors in recording financial reports based on SAK-ETAP. The method in this study uses a qualitative method and the method of analysis used is descriptive. The sample in this study is the perpetrators of SMEs in freshwater lobster cultivation in the Tanjung Morawa sub-district. The results of the study show that the recording and preparation of financial reports carried out by the MSME managers of Freshwater Lobster Cultivation in Tanjung Morawa District are not in accordance with SAK-ETAP. It is suggested to the DSAK (Financial Accounting Standards Board) that there is a need for supervision that functions to supervise and evaluate the implementation of SAK-ETAP for MSME actors to make it easier for business actors to organize and plan their business according to SAK-ETAP principles and Islamically according to the rules of Al-Qur'an Surah Al-Baqarah verse 282.

Keywords: SMEs; financial accounting standards; freshwater lobster cultivation.

1. Introduction

In the workings of accounting there are several stages in the series of preparation of financial reports starting from recording, reporting and analysis of financial statements. For users who already have skills in the field of preparation, compiling accounting stages is very easy to do (Solihin, 2018).

The Ministry of Cooperatives and SMEs of the Republic of Indonesia stated that Micro, Small and Medium Enterprises (MSMEs) are components of small community economic units that play an important role in driving the wheels of the nation's economy in supporting economic growth and penetration of the workforce in Indonesia. In the 2022 period, there were 64.19 million MSMEs in Indonesia with a reasonable contribution of around 61.97% or IDR 8,573.89 trillion. The role of MSMEs for the Indonesian economy has absorbed 97% of the total workforce and 60.4% of the total investment. This achievement was annulled in the MSME sector as the backbone of the economy in Indonesia. This figure raises the potential for MSMEs which must be activated by making more use of digital technology so that MSMEs can develop to meet the consumption needs of the domestic and foreign markets (Dpmpkpi, 2021).

Meanwhile, MSMEs have challenges that are in the administrative process. The essence of the problem of MSME development is business financial management, because orderly and

wise management must require competent accounting system skills by these MSME business actors. Asmarani (2006) quoted by Muhammad et al., (2018) explains that the increase in MSMEs is still hampered by complex problems and needs attention from various parties such as: limited business capital, and inadequate market access, whether it's connectivity, distribution, poor marketing channels less efficient circulation.

Actually, there is MSME financing by the government such as the People's Business Credit (KUR) program brokered by several banks in Indonesia. Banks generally require financial information as a condition for borrowing KUR which can be done by implementing the SAK ETAP system. In fact, the average MSME manager has not been able to provide complete financial information for KUR lenders so that the anticipation of banks being more careful in providing financing. In the government program regarding KUR, it is still not in harmony with MSMEs because financial reports are not based on proper standards, under these circumstances the government should be more sensitive to provide education and teaching about MSME business financial management so that it can apply as a condition for KUR loans at banks (Rawun & Tumilaar, 2019).

Given these conditions and situations, the Financial Accounting Standards Board (DSAK) based on a decision on May 19, 2009 has drafted Accountability Standards that are permitted for Entities Without Public Accountability or called PSAK ETAP. The issuance of SAK ETAP is used for entities without public accountability. It is said to be an entity without public accountability because it has two criteria, namely:

- 1) Does not have substantial Public Accountability,
- 2) Does not produce financial reports for general consumption, external party users who have significant public accountability are allowed to apply SAK ETAP if the relevant authorities allow the use of SAK ETAP in their business.

Financial reports are a form of delivering written information that explains the company's financial condition to find out whether the company is running well or not according to the company's target in a certain period. According to the Indonesian Accounting Association (IAI) the types of financial reports are divided into several records, namely balance reports, profit and loss reports, reports on changes in capital, cash flow reports, and notes on financial statements.

Accordingly, the order to keep records especially for Muslims has been regulated in Al-Baqarah verse 282 which contains the content that Muslims always record transactions to control every transaction made in non-cash, on a large or small scale, into the bookkeeping. This verse emphasizes Muslims to be fair in every action, including when carrying out transactions

The cause of the strength of MSMEs has not implemented the arrangement of financial reports, namely that there are still many micro, small and medium business owners who think that financial reporting has no effect so that these actors ignore the method of disclosing financial reports and are less regular in their monthly financial reporting (Mardi, 2019).

The condition of MSMEs in the Tanjung Morawa sub-district, especially in the field of fisheries, namely Freshwater Lobster Cultivation, also experienced difficulties when practicing accounting records according to the rules agreed upon by the Indonesian Accounting Association, namely Financial Accounting Standards - Entities Without Public Accountability (SAK-ETAP). Entrepreneurship in this sector has provided good news that it is progressing and has the potential to be developed for both domestic and export commodities. This increase can be seen and measured by the development of business

activists, empowering the workforce, and the strengthening of the quality and quantity of these MSMEs (Novikarumsari et al., 2021).

Tabel 1. Number of UMKM Actors in Deli Serdang Regency in 2021-2022

Subdistrict	Number of MSMEs	
	2021	2022
Bangun Purba	303	309
Batang Kuis	512	519
Beringin	777	787
Biru-biru	690	725
Deli Tua	228	253
Galang	950	966
Gunung Meriah	134	134
Hampan Perak	3667	3670
Kutalimbaru	122	126
Labuhan Deli	1488	1507
Lubuk Pakam	1723	1751
Namorambe	184	190
Pagar Merbau	1044	1050
Pancur Batu	273	292
Pantai Labu	6144	6171
Patumbak	583	607
Percut Sei Tuan	4127	4177
Sibolangit	134	135
STM Hilir	158	163
STM Hulu	44	51
Sunggal	674	709
Tanjung Morawa	2859	2894
Total	26818	27186

Based on the data received from the Cooperatives Office, the UMKM of Deli Serdang Regency is known that the MSME data which initially amounted to 26,818 Business Units in 2021 experienced a growth of 0.013% in 2022, namely 27,186 units and specifically the number of UMKM in Tanjung Morawa District was 2,859 in 2021 which experienced a growth of 0.012% in 2022, namely 2,894 units.

This growth is a business that can still grow on its own efforts and initiatives. The entire MSMEs are formed from various types of business fields and products created. One of the many fields is derived from the agribusiness sector in the fisheries sector. Business in the fisheries sector is one of the many sub-sectors of the agribusiness sector in the Tanjung Morawa sub-district. Freshwater Lobster Cultivation UMKM is one of the many parts of the agribusiness sector that is experiencing growth towards improvement in Tanjung Morawa District.

Freshwater Lobster is an alternative commodity that has great potential, but is a bit complicated to breed. The market potential for LAT cultivation business is high. Breeders must be connected to each other so that the quality, quantity and continuity of cultivation results is

guaranteed. LAT is an alternative commodity to meet the needs of seawater lobsters, even though the selling price is very tempting which is proportional to the difficulty level of its maintenance. In April 2022, selling prices for 6-7-inch lobsters will reach \$20/head or Rp. 307,503/head in the export market. One of the regular customer countries as export destinations is Singapore. Lobsters exported to interested countries must be clean from white spot syndrome virus (WSSV). Until now, Indonesian LAT business actors have not been able to meet demand for LAT in the export market. Singapore and Malaysia usually need 21 tons of LAT each month with a minimum lobster size of 7 inches. Lobster with this size is a criterion for the requirements for requests for export LAT needs and according to hotel requests. Meanwhile, lobsters with a size of 4 inches are preferred by restaurant businesses (Echo, 2022).

With the limited number of Freshwater Lobster Cultivation entrepreneurs in Tanjung Morawa District, the prospects and opportunities for running this business will automatically increase. That way the Freshwater Lobster Cultivation Business is still having problems in the financial management section, MSME actors prioritize their memory to operate their operational activities. In addition, there are no MSME actors who utilize the services of accounting experts in their business financial activities. This makes MSME owners not carry out financial recording and reporting correctly according to SAK ETAP provisions and has the effect of having difficulty reaching bank capital loans and cannot optimally assess the health of their business startups.

Therefore, this research is referred to to reveal how the implementation and constraints of SAK-ETAP in recording the financial statements of MSMEs, especially Freshwater Lobster Cultivation in Tanjung Morawa District. This study aims to explain whether Freshwater Lobster Cultivation SMEs have implemented the SAK-ETAP system and how to overcome obstacles to the implementation of SAK-ETAP.

2. Literature Review

2.1. SAK ETAP

According to IAI (Indonesian Accounting Association) which explains that SAK ETAP is a stand-alone SAK and does not refer to General SAK, most of them use the historical cost concept; manage transactions conducted by ETAP; a simpler form of regulation in terms of accounting treatment and has remained relatively unchanged for several years. Accounting is a science that focuses on a system that provides information and an event that gives rise to changes in the company's financial condition in truth. The availability of this information provides guidelines as a benchmark for making decisions and as evidence of financial responsibility in the company. (Learning et al., 2020). Accounting is a process of recording and informing the economic condition of an entity to all parties who have an interest. Accounting is also an information system that is created in one unit to process data to provide financial reports that state the true condition of the company (Asmara & Agustina, 2020).

Harmain, et al. (2019) explained that in business practice there are several basic steps in making records, namely:

- 1) Prepare proof of transaction as a starting material for recording.
- 2) Journalize evidence of transactions in the daily journal.
- 3) Perform grouping of transfers to ledgers.
- 4) Reporting stage at the end of each current period.

The role of accounting information has contributed to MSMEs in obtaining business success, especially lower-level businesses. Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) are intended to be used by Entities Without Public

Accountability, SAK ETAP can be used by entities that have public accountability, the relevant authorities issue regulations permitting the application of SAK ETAP (Martani, et al., 2016).

SAK ETAP has the goal of creating flexibility and ease of access for ETAP in obtaining financing from banks. Presentation of financial statements based on SAK ETAP (2013: 3.2), namely presentation of financial statements fairly to determine financial position, financial performance, cash flow (Sdm et al., 2022).

2.2. MSMEs

Based on Law no. 20 years (2008:2) explains that Micro business is a productive business owned by individuals and/or individual entities that meet the criteria for Micro Business. The various obstacles faced by MSME actors are not knowing the benefits they get while running their business, often said to describe their achievements not in nominal terms but conveyed through various objects such as houses, cars or motorcycles (Pk et al., 2012). Most small entrepreneurs think that financial reports are officially unimportant, so they underestimate the way they are processed and if they are done, they are not disciplined in making reports at the end of each period (Mardi, 2019). There are still many implementations of unprofessional management. They do not fully understand and still need assistance regarding the need for financial reports in their business. (Wardhani et al., 2020).

Muhammad et al. (2018) concluded that the results of his research on 3 coffee shops, they had difficulty carrying out the complete accounting recording process because it required costs and a lot of time. The managers themselves lack expertise in applying special skills to record their finances with the accounting system, if they have to use the services of an accountant it will definitely have an impact on the amount of salary expense. In addition, warkop managers have not been able to distinguish between personal needs and business needs. This research will explain the obstacles of Freshwater Lobster Cultivation SMEs related to the implementation of SAK-ETAP.

3. Research Methods

The research was conducted by adopting a descriptive qualitative approach, explaining the conditions of the research subjects in a clear and up-to-date manner. this study, using secondary data. In addition, books and scientific works are a source of reference for this scientific paper (Adlini et al., 2022).

Freshwater Lobster Cultivation "Aira Farm" is located on Jl. Pulo Canang, Dalu Village 10 B, Tanjung Morawa District. Freshwater Lobster Cultivation "Captain House" located on Jl. Sandalwood, Bandar Labuhan Village, Tanjung Morawa District. Freshwater Lobster Cultivation "Fredri Kipenk Crayfish" is located on Jln. Turi, Wonosari Village, Tanjung Morawa District.

Research data collection techniques use observation, interviews, and documentation, as well as other supporting sources that are received or obtained directly to the research location originating from the results of questions either to business owners or MSME management entrusted by the owner.

Data analysis techniques use descriptive analysis techniques with the task of making object representations of the phenomena contained in the research problem. The procedure used in analyzing is as follows, namely collecting data guided by accounting records, accounting reporting, and business skills as a result, MSME obstacles in implementing SAK ETAP system accounting through semi-structured interviews, observing accounting records and reports based on SAK ETAP, analyzing obstacles barriers to MSME actors in using accounting with SAK ETAP, processing data results and schematic research conclusions as a

whole based on research data acquisition.

4. Results and Discussion

4.1 Freshwater Lobster Cultivation UMKM Accounting Recording System

After debriefing the interviewees, they have not used a complete accounting recording system model, the recording that is done is only limited to the financial statements of cash in and out. This is evidenced by an interview with Abangda Andri as the owner of the "Aira Farm" crayfish cultivation which stated that: *"For now, I am not recording financial reports but I still remember by heart how when I get income from sales, I keep it and if there is I take out what I want to buy for my cultivation needs"*. (Interview 10 February 2023)

The same thing was explained by the manager of the freshwater crayfish cultivation "Captain House" namely Abangda Hatta Maulana who explained that: *"I record every income and expenditure per day with simple recording, then within one month I recapitulate financial records to find out the condition of financial recording for a period of one month"*. (Interview 27 February 2023).

While the financial records carried out by Freshwater Lobster Cultivation "Fredri Kipenk" include all household business transaction activities, both sales and expenses/expenses, using a software program in the form of a shop book application. This can be seen from the results of interviews with Mr. Fredianto who said that: *"The recording system that I have done is using the shop book application program. So, I input all transactions that occur in my business every day into the shop book application, thus it will be considered profitable if the income is greater than the costs incurred"*. (Interview 28 February 2023).

Based on the statements of the three informants in their interviews, it can be seen that the recording that was applied by the three business actors did not comply with the SAK ETAP system rules, while the components explained by the manager were more varied in cash inflows and outflow costs during the course of the business. With the application of logical thinking that when the cash received is higher than the cash out, it means getting a profit. The absence of rules for recording accounting is not an unfounded matter, generally this is done because the income and output levels are still relatively small and can still be regulated in a simple manner according to the thoughts of the financial records of each freshwater crayfish cultivating business actor in Tanjung Morawa District.

Accounting records are an activity of recording transactions as a whole in accordance with the business activity. It is only natural that transactions related to cash, purchases, sales, receivables, payables and expenses are recorded in an orderly manner. It is also important that business managers pay attention to inventorying their assets, such as current assets and fixed assets.

4.2 The Importance of Using Recording

Accounting records play an effective role in being implemented in an effort to achieve business success, because recording is a relevant initial benchmark for making MSME management decisions, helping owners design policy decisions in their business, and giving trust to outsiders in the process of obtaining additional capital, financing effort, and the like (Anisykurlillah et al., 2019).

The importance of using accounting records was realized by the three Crayfish cultivators, along with an excerpt from an interview for "Aira Farm" which was explained by Abangda Andri with the following statement: *"actually financial records are important, with records we become more aware of financial position, so in more detail and not guessing and we also*

know more or less the results of the work correctly". (Interview 10 February 2023).

The same thing was conveyed by Abangda Hatta Maulana as the owner of the Capit House who said that: *"financial records are very important, because if there is a mistake there are no financial records, we do not know where the money is going and it is difficult to know the financial situation itself". (Interview 27 February 2023).*

The last informant, Mr. Fredianto, the owner of LAT Cultivation, Fredi Kipenk Crayfish, also conveyed that: *"actually it is important, to know the graph of Lobster market demand, analysis of age targets, gender, purchases and other policies related to the progress of this Lobster Cultivation". (Interview 28 February 2023).*

4.3 MSME constraints

4.3.1 The point of view of Freshwater Lobster Cultivation SMEs in Recording Financial Reports

The three Freshwater Lobster Cultivation SMEs have not been able to design financial report records in accordance with entity accounting standards without public accountability. The obstacles encountered often occur due to the level of understanding of MSME managers, and these MSME actors think that hiring an expert accountant will increase operational costs. This was explained by Abangda Andri who explained that: *"The obstacles that I experienced in preparing financial reports actually did not exist, even though I did not really understand the SAK-ETAP recording system, the scope of my business was still very small, so I still applied everything carefully. the rules are what my head is, I do not rule out the SAK ETAP system if my business has developed better and therefore my business also does not need experts to manage my finances, this will add to the cost again". (Interview 10 February 2023).*

A different thing was pointed out by Abangda Hatta Maulana as the owner of the Capit House who revealed that: *"the obstacle I feel is that there are transactions that forget to be recorded, then there is often ambiguity in the nominal numbers recorded which raises doubts about recording, maybe in the future I can use financial services to improve my recording system which still has deficiencies". (Interview 27 February 2023).*

The third informant has complicated problems related to this barrier. This was revealed in an interview by Mr. Fredianto who stated that: *"my business capital and profits are still mixed, there is no clear and orderly financial provision for cultivation results."*

4.3.2 Reasoning Related to SAK-ETAP

SAK ETAP is still considered foreign by Freshwater Lobster Cultivators, as revealed by the informant Mr. Andri as a Freshwater Lobster Cultivator at Aira Farm who stated that: *"SAK ETAP? What system is it? I've heard of it, but I've never looked for information related to it and I don't understand it yet." (Interview 10 February 2023)*

Also conveyed by Abangda Hatta Maulana who stated that: *"I do not understand such a system, indeed for now I am using recording in accordance with our logical understanding, it is possible that if my business develops and has high income I will use the system along with the experts. ". (Interview 27 February 2023).*

A similar question was also asked for the third informant, namely Mr. Fredianto as the owner of Fredi Kipenk Crayfish LAT Cultivation who stated that: *"I don't understand SAK ETAP at all, I'm even just learning about it for the first time." (Interview 28 February 2023).*

Referring to the results of the interviews that have been obtained, it is known that the three actors of LAT Cultivation, be it Aira Farm, Rumah Capit, Fredi Kipenk Crayfish, regarding their understanding of the SAK ETAP system, are classified as low, and even do not

know about the system at all from related parties about SAK ETAP.

4.3.3 Between Individual Needs and Business Needs

It is undeniable that mixed individual and business finances are a basic point of weakness in the lack of discipline in financial recording. The results of the recording seem chaotic. This is the main problem for SMEs. Even though the quality of the business is seen from the orderly rules and discipline of recording financial reports by regulating different portions related to personal money and business money. This separation has not been achieved, as can be seen from the statement made by Abangda Andri in an interview which explained that: *"Until now, I have not separated personal and business money, so when I need money, whether it is for personal or business, I will definitely use it while I can cover my needs." my life*". (interview 10 February 2023).

Abangda Hatta Maulana as the owner of the Capit House did a different thing, which revealed that: *"I have separated the finances, the total net finances each month I divide 50% for personal (savings) and 50% for business purposes"*. (Interview 27 February 2023).

The same thing with Aira Farm has been done by Fredi Kipenk Crayfish and can be seen in the contents of the interview with the statement that: *"I have not been able to separate personal and business finances because previously I mentioned that the capital and profits are still mixed, so as long as you do the math I don't feel a loss, I still run it"*. (Interview 28 February 2023).

Based on the results of interviews with the three informants, it can be seen from the side of increasing business, LAT Cultivating MSMEs that wisely enforce the separation between business needs and individual needs have been obtained in Claw House LAT Cultivating MSMEs, inversely proportional to what is done by LAT Cultivation actors Aira Farm and Fredi Kipenk Crayfish which does not enforce the separation between individual needs and business needs at all. The impact of the inseparable individual finances and business finances will affect at the end of each recording period, where this value cannot be stated in real or real terms because various private uses have been used.

4.3.4 SAK ETAP Accounting Socialization and Training

Three cultivators such as Aira Farm, Rumah Pint, and Fredi Kipenk Crayfish did not even experience the socialization and teaching of SAK ETAP Accounting, this can be seen in the statement made by Abangda Andri as the manager of Freshwater Lobster Cultivation "Aira Farm" explained that: *"I don't I've heard of and participated in socialization or training related to SAK ETAP, maybe this program exists from related agencies, but maybe I don't get that information"*. (Interview 10 February 2023).

The statement made by Hatta Maulana's brother as the owner of the Capit House said: *"I have never attended socialization or training on SAK ETAP and have never heard of the program. If my business is suitable for implementing the system, I will bring it directly to my cultivation site"*. (Interview 27 February 2023).

The same thing was stated by Mr. Fredianto as the owner of Fredi Kipenk Crayfish who explained that: *"During the time I was running this business, I had never attended SAK ETAP socialization and training at all. It's possible that the information on these activities hasn't reached my ears or maybe the program isn't being organized by the authorities"*. (Interview 28 February 2023).

Table. 2 Statement of MSME Actors

No	Statement	Aira Farm		Rumah Capit		Fredri Kipenk Crayfish	
		Yes	No	Yes	No	Yes	No
1	For the most part, there are still many MSME business actors who manage and record their finances with a simple system according to the understanding of individual business actors.	✓		✓		✓	
2	Every business is not required to have financial records, but only utilizes memory to organize everything needed in the business activity.	✓			✓		✓
3	Financial recording with its own system, will cause different obstacles or obstacles faced by each actor, Adjusting the weaknesses of the recording.	✓		✓		✓	
4	Since starting a business, many MSME actors do not have the skills to record accounting with the SAK-ETAP system	✓		✓		✓	
5	Mixing personal finance with business finance can cause uncertainty in the end-of-period financial statements, not finding the real financial position and only estimating net income.	✓			✓	✓	
6	SAK-ETAP socialization and training has not been felt by many MSME actors, this is a problem that should not be underestimated, because we know that the authorities have provided easy capital solutions such as KUR Bank, but there is a lack of intense oversight regarding the financial management of the business actors, so that in general MSMEs do not yet have high productivity and competitiveness.	✓		✓		✓	

Based on the statements of the three LAT Cultivating MSME actors regarding the constraints faced from recording to bookkeeping reports based on SAK ETAP, it can be concluded that in fact the three actors have not carried out complete accounting records because it is difficult and requires a lot of money and duration. The three managers of Freshwater Lobster Cultivation have absolutely no individual skills in accounting records, besides using the services of an accounting worker will have an impact on the salary burden. Of the three informants, there were two LAT Cultivation actors who had not been able to distinguish between personal needs and business needs. In addition, there are managers who are of the view that business income will be used as long as it can be used to cover the necessities of life. The three LAT Cultivation actors explained that they had never experienced SAK ETAP accounting teaching from the government. The financial recording system implemented by Freshwater Lobster Cultivation MSME players, namely Aira Farm, Rumah Capit, and Fredri Kipenk Crayfish, is still based on simple recording in accordance with the understanding of each individual. This finding is supported (At et al., 2019) that the size of a business has a positive influence from the point of view of MSME actors regarding the need to record financial reports, so that the increasing development of a business requires business actors to be important in the need to create good financial reports. The manager has not collected evidence of transactions regularly, has not made journals and ledgers into his business. Considering that what the manager of Freshwater Crayfish Farming does is just a

calculation of cash in and cash out. The absence of financial statements in these three cultivators occurs due to a lack of understanding of accounting records and reluctance to record transactions that occur periodically. All activities that give rise to transactions in the business should be recorded in an orderly and structured manner. This has a major influence caused by the lack of maximum activities in the form of socialization and training from government authorities and institutions that oversee MSMEs.

4.4 Implications for Research, Practice, or Society

This research can provide facts about the accounting treatment of financial statements and see whether it refers to the SAK-ETAP system.

5. Conclusion

Bookkeeping of financial reports that are applied by LAT Cultivating MSME actors are only business reports made with understanding and personal needs of LAT Cultivating MSME managers and records are made not in accordance with the accounting cycle but only cash in and cash out. LAT Cultivation MSME actors in keeping financial statements are not using the SAK-ETAP system, because there has been no socialization of SAK-ETAP. The manager claims that the bookkeeping that has been made is in accordance with the needs. The constraints for managing LAT Cultivating MSMEs in not implementing SAK-ETAP are as follows, namely the lack of knowledge of LAT Cultivating MSME actors about SAK-ETAP, business income is still too small to use the services of accounting experts which causes a large additional cost burden, lack of socialization and training from competent parties regarding SAK-ETAP, especially the government and institutions that oversee UMKM.

The need for socialization that functions to monitor and evaluate the implementation of SAK-ETAP. So that in the future MSME actors, especially Freshwater Lobster Cultivating MSMEs, will be able to use the SAK-ETAP system financial records.

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