

## Implementation of SAK EMKM on the Quality of KunciKu MSME Financial Reports

Jauhariah Al-Islam Inayatullah<sup>1</sup>, Laylan Syafina<sup>2</sup>, Yenni Samri Juliati Nasution<sup>3</sup>

Islamic State University of North Sumatra

Email : [inayatullah.jauhariah2001@gmail.com](mailto:inayatullah.jauhariah2001@gmail.com), [laylansyafina@uinsu.ac.id](mailto:laylansyafina@uinsu.ac.id), [yennisamri@uinsu.ac.id](mailto:yennisamri@uinsu.ac.id)

DOI: <https://doi.org/10.56457/jimk.v12i1.569>

Received: June 01, 2024

Accepted: June 14, 2024

Published: June 30, 2024

### ABSTRACT

The preparation of the financial reports for UMKM KunciKu has not followed the standards for preparing SAK EMKM financial reports because of a problem faced by UMKM KunciKu, namely regarding the UMKM owners not understanding the SAK EMKM, difficulties when presenting financial reports and time constraints when presenting financial reports and time constraints when presenting financial reports. The government regulates SAK EMKM as a regulation that has been ratified by DSAK-IAI, in order to make it easier for MSME owners when recording out in order to obtain information and understand the problems experienced by KunciKu MSMEs when making financial reports in line with SAK EMKM. The research process that researchers use is a qualitative research process. The process of collecting information through observation, interview, documentation and literature study. The research results stated that the preparation of financial reports presented by KunciKu MSMEs had not implemented SAK EMKM and the MSMEs only made ordinary financial reports that could only be understood by MSME owners. This research is important to carry out in order to make MSME players aware that financial reports that are in line with SAK EMKM can make things easier for MSME players.

**Keywords:** Financial Statements, SAK EMKM, UMKM

### INTRODUCTION

Small and medium-sized micro-enterprises are valuable, operated by companies and individuals in the financial field depending on requirements on a small or large scale, and have the capacity to create many jobs to drive economic growth. (Aritonang, Harmain, & Nurwani, 2023). UMKM is also a productive undertaking that can advance the economy. (Anggraini, Faradillah, & Rosalina, 2022). UMKM has an important role to play in creating jobs and providing various economic services to the people. Besides, UMKM can also maintain national stability, and common opinion. This makes the government interested in giving special attention to UMKM perpetrators to be able to advance their UMKM because they have become stars in the business world. (Syahputra, Nurbaiti, & Syafina, 2023).

According to the Law No. 20 of 2008 states that UMKM must be developed optimally, evenly and continuously through the disadvantage of a profitable business climate, providing maintenance, support, opportunities in endeavour and development of enterprises. It will advance the role, ability or skills of UMKM (Koesrianti, Puspitawati, & Andjarwati, 2019). The advantage of UMKM is that it can be done by everyone, there are no special

requirements for capital with large amounts, and it is a solution for the unemployed. (Khairunnisa et al., 2022).

UMKM is an enterprise conducted individually, which is the distinctive feature of UMKM can be seen from its assets, which if the micro enterprise is established with the largest assets of Rs.50,000,000, and with the biggest income of Rp.300,000,000. (Purwanti et al., 2022). At UMKM KunciKu is in the position of small business, which earns income of Rs.300,000,000-Rp.1.000,000,000.

This makes the UMKM an important role in increasing the economic growth of the people in Indonesia. UMKM plays a role in addressing poverty, opening jobs, improving people's well-being, and overcoming income gaps. In view of this huge role, it must be offset by the ability of accounting through the Financial Accounting Standards (FAS) to be effective and efficient if UMKM has prepared financial statements based on the standards and measures prescribed in accounting.

Financial statements are information presented to the user about the state of the company (Mutiah, 2019), to convey information about the financial position, budget realisation and other. It is meant to help users make and evaluate decisions



(Nurul Izzah Nasution, Rokan, & Lubis, 2023). Financial statements provide the basis for assessing and determining the balance sheet of a company (Nuvitasari, Figure Y, & Martiana, 2019). In accounting, financial statements are submitted to the management of the company (internal), shareholders and investors (external) about the financial condition of the corporation. (Thian, 2022b). This is because all companies will use financial statements as a reference when they make policy and governance decisions. The information contained in the financial statements records used as valuation material (Andina, Nurlaila, & Nurwani, 2023) must then be presented in detail. (Septialamsyah, Marliyah, & Yanti, 2022).

Statement of Financial Accounting Standards (FAS) No. 1 affirms that the recording of financial statements is intended to inform users of the explanation of the financial state, performance and financial dynamics of the company to the user as the company evaluation material. (Thian, 2022a).

A Financial Accounting Standard is a process and scheme used to provide an explanation of a company's financial transactions (Hutabarat, Kamilah, & Nasution, 2023). (Rifana, Kamilah, & Syahriza, 2023). The SAK was created to regulate how corporate organizations should compile financial statements. Financial statements have the purpose of ensuring that a financial statement is produced stable, reliable, and relevant. Furthermore, to ensure that the financial statements are presented accurately and clearly to anyone who sees them, and to those who have access to them, such as business owners, investors, creditors, governments, and other stakeholders (Amelia, Nasution, & Lubis, 2023).

The EMKM SAK is a simpler financial reporting standard than the phase SAK which is considered to be complicated. EMKM SAK is designed so as not to complicate UMKM when managing proper and transparent finances (Harahap, Anggraini, & Kusmilawaty, 2023). So from that SAK EMKM was created with the intention of facilitating UMKM making financial reports. Thus, there is a great hope for UMKM owners to present quality financial reports to ease UMKM stakeholders in evaluating business development (Ayudhi, 2020). (Wulandari & Arza, 2022).

According to the SAK EMKM, the report is relevant, reliable, and easy to understand and consistent, which must be fulfilled in the UMKM report by the entrepreneur is: 1. The balance sheet, consisting of assets, liabilities and capital 2. The loss of profit report, displays the results of the operations

of UMKM achieved in a certain period. 3. The note on the financial report (CALK), provides information concerning the account description in the balance sheets and the loss of profits report UMKM. (Carina et al., 2022).

According to the EMKM Treaty, the owners of the UMKM should prepare accurate reports mainly through daily, weekly, monthly and annual financial statements, since financial reporting is useful to the business being conducted. (Kirowati & Amir, 2019). EMKM SAK is a regulation approved by the Financial Accounting Standards Board of the Indonesian Accounting Authority (DSAK-IAI) which is officially in force on January 1, 2018, regulated by the Law No. 20 Year 2008 on UMKM. The SAK EMKM is designed so that the owner of the UMKM presents a simpler financial report and can contribute well in the implementation of the financial report. (Adino, 2019). Besides, to help UMKM in recording finances easily. UMKM can identify, test, and provide all the accounting data required in standard financial statements, as well as to support decision-making processes. Financial reports according to EMKM SAK will help financial institutions to assess the viability of the business (Nur Kamelia Nasution, Rokan, & Nurwani, 2024), and can facilitate bank credit that UMKM is able to pay the credit, as seen from the standardized report by SAK EMKM (Sutapa, I, 2020).

The advantage that UMKM gains is if it is able to make a good financial report, that is, the UMKM can know its financial condition by looking at the financial report. In addition, making a good financial report has tax benefits, such as not having to pay taxes if the financial report shows that UMKM is losing. (Rahayu, Ramadhanti, & Widodo, 2020).

Previous research results (Siswanti & Suryati, 2020) stated that EMKM SAK showed significant positive value in the quality of financial statements because it made it easier for UMKM to record finances in a simple and understandable way. This study is in line with the approaches carried out by (Susilowati, Marina, & Rusmawati, 2021) and (Set Barangaysih & Farina, 2021), stating that EMKM SAK has a significant positive influence, giving a strong influence on financial statements. In addition, research (Mubiroh & Ruscitasari, 2019) that implementation of EMKM SAK shows significant positive value to the quality of financial reporting. Then according to (Afriansyah, Niarti, & Hermelinda, 2021) his research showed that SAK EMKM had an impact on financial statements. This research is not in line with the research carried out (Pardita, Julianto, & Kurniawan,

2019) that EMKM SAK does not give a significant influence on financial reporting due to the large number of companies that have not used EMKM sAK. Furthermore, a study (Purnomo & Adyaksana, 2021) also shows that the registration in the emergency system does not have an influential impact on EMKMs SAK, which is caused by the income earned by the owner of UMKM is still uncertain.

As an attempt to show the novelty between this study and previous research, then the researchers try to compare the results already done. In addition, the updating of this research is based on the previous research not found the research carried out in UMKM Kunciku, as well as the results that the researchers obtained that UMKM Kunciku has not applied the three reports of the SAK EMKM while previous research has applied one of the reports.

Referring to the discussion and research above, then the researchers conducted research on UMKM Kunciku that in the writing of financial reports still uses manual recording and does not apply EMKM SAK. The obstacle faced by the owner Kunciku is an employee who has not understood the procedure of registration of EMKM sAK, because of the small knowledge relating to EMKMs, so UMKM Kunciku had difficulty in drawing up an effective and efficient financial report. Therefore, this study is intended to evaluate the respondent's understanding of the preparation of reports or financial records and the implementation of the EMKM Covenant.

## METHOD

This research takes a form of qualitative research, with a descriptive approach. Qualitative research is one of the approaches when conducting research that focuses on natural phenomena or clues and is carried out in the field. (Abdussamad, 2021). Qualitative research data is defined as information described in word, sentence, picture and historical expression formats. (Abdul Fattah Nasution, 2023). Besides, qualitative research usually uses analysis. In this type of research, methods and meanings are more emphasized, because the theoretical foundation is used as a guideline to make research more focused based on the data that happens in the field. (Ramdhan, 2021). How to process information in this research by presenting the results of the research in a form of sentence that is logical, orderly, effective and easy to understand.

The data analysis technique that the researchers use is first, data shrinkage. (reduksi).

Data shrinkage is an activity in making summaries, focusing on influencing things. The information obtained in the field must be recorded carefully and accurately, then select the important ones (Mardawani, 2020). Second, data presentation, by gathering information that is structured so that it is easy to understand, and drawing a conclusion to take an action to the goal of research. Researchers conduct research consistently throughout the research site. Third, data verification, in this step of drawing conclusions based on the findings of researchers in the field, usually researchers find that there is a lot of information. However, not all information can help focus research or can be said to have yet to draw a conclusion. Data that has special provisions that can help focus research such as, strong data, weighted data and genuine data. In obtaining such data requires a serious and rigorous (Salim & Haidir, 2019). The researchers gathered all the data from various sources, namely, observations, interviews, documentation and library studies.

## RESULT AND DISSCUSSION

### Financial Reporting on UMKM Kunciku Based on EMKM SAK

The results of this study are in line with previous research by (Siswanti & Suryati, 2020) which stated that EMKM SAK has an influence on financial statements, because it can make it easier for UMKM perpetrators to record their finances easily and simply. The same applies to the results of the study (Mutiah, 2019) which explains that the preparation of financial reports according to accounting procedures has a significant role because the effort can be said to be effective and efficient. It can also make it easier for UMKM to make a decision. Based on previous research and research carried out by the researchers, it can be concluded that the use of EMKM SAK provides significant benefits to the company because it has a good impact on the financial statements of UMKM. The results of the research that the observer did using interviews to the owners and the financial part of the UMKM KuncikuMe. The result that the researcher obtained is that the source realized that the importance of recording a financial report because with the financial report can provide facilities for the perpetrators of the UmKM to know the income and expenditure of the store. Because, if they don't use the financial statements then the effort they're doing can't be evaluated how progress is going with the venture.

The results of the interviews that the researchers obtained from the source, Kunciku has already carried out the presentation of the financial report. However, depositing financial statements on Kunciku still uses a simple, manual financial statement, in which the income and expenditure report on Kunciku is recorded every day of the purchase, and every week they record the financial report to be able to divide the profits they earn each day. In the recording and distribution of employees' salaries on UMKM Kunciku there is a distinction of the amount of salary earned by employees, depending on the tasks and the number of keys they complete, because they use the system for results. Kunciku is that the owner of the UMKM is 30% while his employees get different percentages.

These records are obtained from the sale of key materials, key-making services, as well as expenditure such as the purchase of necessary

equipment, the consumption required for employees, electricity payments and so on. This is a cash book which is intended to understand and record the revenue and expenditure that occurred on Kunciku. The financial statements still do not fully meet the standards, due to the lack of time in the presentation of the financial report, as well as the absence of special training on financial reports and EMKM SAK. Then, UMKM Kunciku can only make ordinary financial reports that can only be understood by the owner of UMKM. The financial report Kunciku is still far from perfect, still does not meet the requirements of the SAK EMKM. This researchers aim to encourage UMKM owners to the importance of accounting in all transactions that take place in their enterprise, and how to record their financial reports. The researchers informed UMKM Kunciku to improve the understanding of the benefits of the UMKM in recording financial report.

**Table 1. Correspondence of financial statements according to EMKM SAK**

No.	SAK EMKM Financial Report	Description
1.	Balance	nothing
2.	Loss Profit Report	nothing
3.	Notes on Financial Statements (CALK)	nothing

The presentation of the above table, can be drawn the conclusion that the financial report of UMKM Kunciku has not met the provisions of SAK EMKM, because of the three financial reports that UMKM Kunciku did not make three financial statements

**1. Balance**

according to SAKEMKM. Therefore, the observer performed the disaggregation of the financial reports according to EMKM SAK as follows:

**Financial Reporting**

**Table 2. UMKM Balance Kunciku**

UMKM Kunciku				
Balance				
December 2023				
Asset			debt	
Asset smooth			Debt is fine.	
Kas		Rp.43.500.000	Business debt	Rp.68.000.000
Prayer		Rp.27.000.000	Total debt smooth	<b>Rp.68.000.000</b>
Equipment		Rp.14.000.000		
Total assets are running smoothly		<b>Rp.84.500.000</b>		
Fixed asset			Equity	
Building	Rp.65.000.000		capital	Rp.100.000.000
The building's shrinkage.	Rp.13.000.000		Total capital	
		Rp.52.000.000		
Equipment and machinery	Rp.35.000.000			



Acm. Stretching equipment and machinery	Rp.3.500.000			
		Rp.31.500.000		
<b>Total fixed assets</b>	<b>Rp.116.500.000</b>			
<b>Total assets</b>		<b>Rp.168.000.000</b>	Total debt and capital	<b>Rp.168.000.000</b>

## 2. Loss Profit Report

**Table 3. UMKM Loss Profit Report KunciKu**

UMKM KunciKu			
Loss Profit Report			
December 2023			
<b>Sales</b>			
Sales			Rp.44.000.000
<b>HPP</b>			
Preliminary supplies	Rp.21.360.000		
Early purchase	Rp.24.000.000		
Final supplies	Rp.13.712.000		
Dirty scratch.			Rp.12.352.000
<b>Loads</b>			
Employee consumption burden	Rp.800.000		
Other loads	Rp.280.000		
Machinery maintenance load	Rp.1.120.000		
Ad loads	Rp.250.000		
Employee's salary burden	Rp.12.000.000		
<b>Total load</b>			<b>Rp.14.450.000</b>
<b>Net profit</b>			<b>Rp.17.198.000</b>

## 3. Notes on Financial Statements (CALK)

### a. General Information

UMKM KunciKu was formed in November 2019. UMKM KunciKu is located at HM Said No. 128 Durian Village, Eastern Medan. UMKM is a leading manufacturing business that produces vehicle keys, home keys and all kinds of keys.

### b. Accounting Policy Overview

- 1) have drawn up a financial report based on the SAK EMKM.
- 2) The initial basis of the establishment of the financial report using the historical fund and the assumption of the accrual base. The financial report is prepared in the currency of Rupiah. The report formed is the balance sheet, the loss of profit report and the record on the financial statement (CALK). c. UMKM KunciKu cash is held directly by the

owner of the enterprise, in order to pay the operating costs and salaries of employees.

- 3) The building used is the own building that is built in front of the owner's house with the capital of Rs. 65,000,000.
- 4) Assets are kept a number of funds obtained and deducted using a straight line process without residual value, this process is carried out every month.
- 5) Recognition of income and burden Revenue is confirmed when the service has been delivered and liability confirmed at the time of occurrence.

### 4. Difficulties in the drafting of financial statements based on EMKM SAK on UMKM KunciKu

UMKM KunciKu attempt to prepare a financial report has an obstacle in its presentation that is based on EMKM SAK.

UMKM has not been able to present financial reports according to EMKM sAK which contains elements of balance sheet, profit loss report, and records on financial reports. Of the three financial reports, none were presented by the UMKM Kunciku. This is because of the constraints experienced by the source. Based on the results of the interview, some of the constraints that limit the source in drawing up financial statements are the limitation of the workforce in the drafting of financial reports, the sufficient time limitation in preparing financial reports in accordance with financial accounting standards, the limitations of understanding and knowledge of the source about financial reports according to the SAK EMKM, and the absence of training followed by the source so that the source does not know the SEK EMKM. Therefore, the source presents only simple financial reports that only know the incomes and expenditure that occurred at the UMKM, in order to obtain the profits that can be shared by the owner and employees of the UmKM. The financial statements are made only on the basis of personal understanding that he thinks is easy and able to know about the progress of the ongoing business. These constraints result in the failure to report to UMKM Kuncikus do not reflect the commonly applied accounting. Therefore, the objective of presentation of financial statements is less attainable for the usefulness of information for users in making an economic decision. Financial statements that are not in line with the official SAK will raise doubts as they are part of decision-making.

## CONCLUSSION

Referring to the research that has been carried out, UMKM Kunciku I do not provide financial statements in accordance with EMKM SAK due to problems experienced by UMKM Kunciku, such as limitations of labor, time constraints, and lack of understanding of financial reports that are consistent with SAK EMKM. Financial statements based on EMKM sAK consists of balance sheet, loss profit report, and records on financial reports (CALK). Meanwhile, UMKM Kunciku never recorded financial reports according to the standard, only make ordinary

deposition that is the earnings inputs and expenditure that occurred in UMKM, whose expenditures include the purchase of raw materials, as well as the recording of employee assessment information based on the respective percentages. The source recognizes the importance of making financial reports. However, the many constraints encountered make it a source of difficulty to produce standardized financial statements. Therefore, the source only presents financial reports according to the knowledge of the source and is understood only by the owner of Kunciku UMKM. Through this study, I recommend to the subsequent researchers to pay attention to the respondent's knowledge of the EMKM SAK so that it can facilitate the exchange of information and not waste research time. Researchers' advice on UMKM Kunciku is that sources need to undergo accounting training in order to be able to present financial reports easily and according to standards. In addition, the owner of the UMKM should make a financial report based on the SAK of the EMKM, no longer making it manually because it can easily regulate and maintain the financial stability of UMKM, as well as know how the financial condition of that UMKM.

## REFERENCE

- Abdussamad, Zuchri. (2021). *Metode Penelitian Kualitatif*. Makassar: CV. Syakir Media Press.
- Adino, Intan. (2019). *Faktor-Faktor Yang Mempengaruhi Pemahaman Pelaku Umkm Terhadap SAK EMKM : Survey Pada UMKM Yang Terdaftar Di Dinas Koperasi Dan Ukm Kota Pekanbaru*. *Jurnal Akuntansi Kompetif*, 2(3), 84–94.
- Afriansyah, Berlian, Niarti, Upi, & Hermelinda, Tuti. (2021). *Analisis Implementasi Penyusunan Laporan Keuangan Pada UMKM Berdasarkan Standar Akuntansi Keuangan Entitas Mikro, Kecil Dan Menengah (SAK EMKM)*. *Jurnal Sainifik (Multi Science Journal)*, 19(1), 25–30. <https://doi.org/10.58222/js.v19i1.99>
- Amelia, Dhea, Nasution, Yenni Samri Juliati, & Lubis, Arnida Wahyuni. (2023). *Analisis Implementasi Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah ( SAK EMKM ) Pada Usaha Kecil*. *ULIL ALBAB : Jurnal Ilmiah Multidisiplin*, 2(11).



- Andina, Nida, Nurlaila, Nurlaila, & Nurwani, Nurwani. (2023). Sistem Pengendalian Intern Pemerintah (SPIP) Terhadap Kualitas Laporan Keuangan. *Journal of Management and Bussines (JOMB)*, 5(1), 627–641. <https://doi.org/10.31539/jomb.v5i1.6484>
- Anggraini, Leriza Desitama, Faradillah, & Rosalina, Winne. (2022). Pelatihan Penyusunan Laporan Keuangan Berbasis SAK EMKM Pada Pelaku Usaha Clothing Line. *Dinamisia : Jurnal Pengabdian Kepada Masyarakat*, 6(2), 540–546. <https://doi.org/10.31849/dinamisia.v6i2.9745>
- Aritonang, Lumban, Harmain, Hendra, & Nurwani. (2023). Analisis Penerapan SAK EMKM pada Usaha Mikro Kecil dan Menengah di Kec. Galang. *Moneter : Jurnal Ekonomi Dan Keuangan*, 1(4).
- Ayudhi, Lisa Fitriani Rahman Shinta. (2020). Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil Menengah (SAK EMKM) Pada UMKM Di Kota Padang. *Jurnal Kajian Akuntansi Dan Auditing*, 15(1).
- Carina, Tiara, Rengganis, Maria Yulia Dwi, Mentari, Ni Made Indah, Munir, Fitriasia, Silaen, Musa Fernando, Purwatiningsih, Siwiyanti, Leonita, Usmayanti, Vivi, Himawan, Irfan Sophan, Susilawati, Endang, Challen, Auliffi Ermian, Yuniawati, Rosdita Indah, Setiawati, Luh Pande Eka, Pribadi, Muhammad Akbar, Abdillah, Pujangga, Santhi, Rayhita, & Setyaka, Virtuous. (2022). Percepatan Digitalisasi UMKM & Koperasi. *Makassar: Tohar Media*.
- Harahap, Intan Fitri Panisa, Anggraini, Tuti, & Kusmilawaty. (2023). Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah (SAK EMKM) Dalam Penyusunan Laporan Keuangan Pada Istiqamah Store Di Lhkosemauwe. *Student Research Journal*, 1(5), 342–356. Retrieved from doi: <https://doi.org/10.55606/srjyappi.v1i5.690>
- Hutabarat, Shinta Mustika, Kamilah, & Nasution, M. Lathief Ilhamy. (2023). Analisis Implementasi Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (SAK ETAP) pada Penyajian Laporan Keuangan Koperasi Credit Union Kasih Setia Pulau Tello. *Jurnal Pendidikan Tambusai*, 7(2), 16072–16077. Retrieved from <https://mail.jptam.org/index.php/jptam/article/view/8917%0Ahttps://mail.jptam.org/index.php/jptam/article/download/8917/7281>
- Khairunnisa, lin, Harmadji, Dwi Ekasari, Ristiyana, Rida, Harto, Budi, Mekaniwati, Ani, Widjaja, Warkianto, Malau, Natalia Artha, Hayati, Teguh Pamuji Tri Nur, Faried, Annisa Ilmi, Purwanti, Titik, & A, Muhammad Umar. (2022). *Usaha Mikro, Kecil dan Menengah (UMKM)*. Padang: PT Global Eksekutif Teknologi.
- Kirowati, Dewi, & Amir, Vaisal. (2019). Implementasi standar akuntansi keuangan entitas mikro, kecil dan menengah (SAK EMKM) pada laporan keuangan di era revolusi industri 4.0 (studi kasus pada umkm di kota madiun). *Jurnal Aksi (Akuntansi Dan Sistem Informasi)*, 4(1).
- Koesrianti, Puspitawati, Dhiana, & Andjarwati, Tri. (2019). *Pedoman Usaha Mikro Kecil Menengah (UMKM)*. Sidoarjo: Zifatama Jawa.
- Mardawani. (2020). *Praktis Penelitian Kualitatif Teori Dasar dan Analisa Data Dalam Perspektif Kualitatif*. Yogyakarta: Deepublish.
- Mubiroh, Siti, & Ruscitasari, Zulfatun. (2019). Implementasi SAK EMKM dan Pengaruhnya Terhadap Penerimaan Kredit UMKM. *Berkala Akuntansi Dan Keuangan Indonesia*, 4(2), 01–15. <https://doi.org/10.20473/baki.v4i2.15265>
- Mutiah, Rizky Aminatul. (2019). Penerapan Penyusunan Laporan Keuangan pada UMKM Berbasis SAK EMKM. *International Journal of Social Science and Business*, 3(3).
- Nasution, Abdul Fattah. (2023). *Metode Penelitian Kualitatif*. Bandung: CV. harfa Creative.
- Nasution, Nur Kamelia, Rokan, Mustapa Khamal, & Nurwani. (2024). Penerapan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah pada Laporan Keuangan Pabrik Tempe Rumahan: UMKM Desa Pekan Tolan Kabupaten Labuhan Batu Selatan. *Jurnal Kajian Ekonomi & Bisnis Islam*, 5(1).
- Nasution, Nurul Izzah, Rokan, Mustafa Kamal, & Lubis, Arnida Wahyuni. (2023). Pengaruh Kelemahan Sistem Pengendalian Intern dan Ketidakpatuhan atas Ketentuan Peraturan Perundang-Undangan terhadap Opini Audit Bpk atas Laporan Keuangan Pemerintah Daerah Sumatera Utara Tahun 2019-2021. *Jurnal Pendidikan Tambusai*, 7(3), 31109–31126.
- Nuvitasari, Ari, Citra Y, Norita, & Martiana, Nina. (2019). Implementasi SAK EMKM Sebagai Dasar Penyusunan Laporan Keuangan Usaha Mikro Kecil dan Menengah (UMKM). *International Journal of Social Science and Business*, 3(3), 341–347.

- <https://doi.org/10.23887/ijssb.v3i3.21144>  
Pardita, I. Wayan Agus, Julianto, I. Putu, & Kurniawan, Putu Sukma. (2019). Pengaruh Tingkat Penerapan Sistem Pencatatan Akuntansi, Tingkat Pemahaman Akuntansi Dan Tingkat Kesiapan Pelaku UMKM Terhadap Penerapan SAK EMKM Pada UMKM Di Kabupaten Gianyar. *Jurnal Ilmiah Mahasiswa Akuntansi*, 10(3).
- Purnomo, Asri, & Adyaksana, Rehandhika Ivan. (2021). Meningkatkan penerapan SAK EMKM dengan persepsi usaha dan kesiapan pelaku UMKM. *Journal of Business and Information Systems*, 3(1), 10–22. <https://doi.org/10.36067/jbis.v3i1.90>
- Purwanti, Titik, Ristiyana, Rida, Libriantono, Bambang, Widayati, Tri, Budiman, Nita Andriyani, Nugroho, Lucky, Kusnadi, Iwan Henri, Canberra, Ilmiha, Jalila, & Sari, Meci Nilam. (2022). *UMKM Membangun Ekonomi Kreatif (Cet.1)*. Padang: PT Global Eksekutif Teknologi.
- Rahayu, Sri Mangesti, Ramadhanti, Wita, & Widodo, Taufik Margi. (2020). *Akuntansi Dasar Sesuai dengan SAK EMKM*. Yogyakarta: Deepublish.
- Ramadhan, Muhammad. (2021). *Metode Penelitian*. Surabaya: Cipta Media Nusantara (CMN).
- Rifana, Muhammad, Kamilah, & Syahriza, Rahmi. (2023). Penerapan ISAK 35 Laporan Keuangan Organisasi Nonlaba Pada Mts Al Washliyah Pajak Rambai Medan. *Jurnal Sains Dan Teknologi*, 5(2), 516–524. Retrieved from <https://doi.org/10.55338/saintek.v5i2.1780>
- Salim, H., & Haidir. (2019). *Penelitian Pendidikan Metode, Pendekatan, dan Jenis*. Jakarta: Kencana.
- Septialamsyah, Dwi, Marliyah, & Yanti, Nursantri. (2022). Pengaruh Current Ratio dan Retrun On Assets terhadap Pengungkapan Laporan Keuangan pada Perusahaan Makanan dan Minuman yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2020. *Jurnal Pendidikan Dan Konseling*, 4(5).
- Setyaningsih, Tina, & Farina, Khoirina. (2021). Pelaporan Keuangan UMKM Berdasarkan SAK EMKM (Studi Kasus pada UMKM di PD Pasar Jaya Kramat Jati). *Jurnal Lentera Bisnis*, 10(1), 103. <https://doi.org/10.34127/jrlab.v10i1.415>
- Siswanti, Tutik, & Suryati, Indah. (2020). Analisis Faktor-faktor yang Mempengaruhi Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah (SAK EMKM) dalam Penyusunan Laporan Keuangan (Study Kasus pada UMKM Kecamatan Makasar, Jakarta Timur). *INOBIIS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 3(3), 434–447. <https://doi.org/10.31842/jurnalnobis.v3i3.149>
- Susilowati, Margi, Marina, Anna, & Rusmawati, Zeni. (2021). Pengaruh Sosialisasi SAK EMKM, Persepsi Pelaku UMKM, Dan Pemahaman Akuntansi Terhadap Penerapan SAK EMKM Pada Laporan Keuangan UMKM Di Kota Surabaya. *Sustainable*, 1(2). <https://doi.org/10.30651/stb.v1i2.10654>
- Sutapa, I, Nyoman. (2020). Tingkat Penerapan SAK EMKM Pada Pelaku UMKM Dan Upaya Peningkatan Penerapan SAK EMKM Dilihat Dari Persepsi UMKM Dan Sosialisasi SAK EMKM. *KRISNA: Kumpulan Riset Akuntansi*, 12(1).
- Syahputra, Dimas, Nurbaiti, & Syafina, Laylan. (2023). Analysis of the Application of SAK EMKM in Small and Medium Enterprises Panglong Karya Pribumi Aek Kuasan District, Asahan Regency. *Journal of Management, Economic, and Accounting*, 2(2), 243–250. Retrieved from <http://jurnalunived.com/index.php/JMEA/article/view/188%0Ahttps://jurnalunived.com/index.php/JMEA/article/download/188/111>
- Thian, Alexander. (2022a). *Analisis Laporan Keuangan*. Yogyakarta: Penerbit Andi.
- Thian, Alexander. (2022b). *Mengenal & Memahami Laporan Keuangan*. Yogyakarta: ANDI (Anggota IKAPI).
- Wulandari, Dewi, & Arza, Fefri Indra. (2022). Faktor-Faktor yang Mempengaruhi Implementasi SAK EMKM pada UMKM Kota Padang. *Jurnal Eksplorasi Akuntansi (JEA)*, 4(3), 465–481. <https://doi.org/10.24036/jea.v4i3.535>