

## **Implementation Of SAK EMKM-Based Financial Reporting In An MSME: A Case Study Of The Fourtoena**

<sup>1</sup>Sabrina Ramadanti, <sup>2</sup>Khoirunnisa Rosdiana, <sup>3</sup>Rimi Gusliana Mais

<sup>1,2,3</sup>Sekolah Tinggi Ilmu Ekonomi Indonesia, Jakarta Timur, Indonesia.

<sup>1</sup>[sabrinaramadanti533@gmail.com](mailto:sabrinaramadanti533@gmail.com), <sup>2</sup>[khoirunnisa.rosdiana@gmail.com](mailto:khoirunnisa.rosdiana@gmail.com),

<sup>3</sup>[rimi\\_gusliana@stei.ac.id](mailto:rimi_gusliana@stei.ac.id)

Correspondence Email: [ijeditor@gmail.com](mailto:ijeditor@gmail.com)

**Abstract:** *This study examines the implementation of Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) in the Fourtoena Shop MSME, located in East Jakarta. Using a qualitative case study approach, data were collected through in-depth interviews with the owners, direct observation, and analysis of financial documents covering the period January–May 2025. Findings reveal that although the owners have a basic accounting background, their understanding and application of SAK EMKM remain limited. Financial records are kept simply, primarily involving cash inflows, outflows, and a rudimentary income statement, without preparing a formal balance sheet or notes to the financial statements. Separation of personal and business assets has been applied, and routine profit and loss recording is conducted, reflecting partial compliance with SAK EMKM. The study highlights gaps in accounting literacy, lack of formal training, and limited access to information as primary obstacles to full compliance. Recommendations include intensive SAK EMKM training, socialization programs, and the adoption of digital accounting applications to standardize financial reporting. Implementing these measures is expected to enhance financial transparency, support access to financing, and strengthen the sustainable development of MSMEs. This research contributes to understanding the challenges faced by small retail businesses in adhering to formal accounting standards in Indonesia.*

**Keywords:** *SAK EMKM, MSMEs, Accounting Understanding, Application Of Accounting Standards, Financial Literacy, MSME Training.*

### **INTRODUCTION**

MSMEs are a highly promising business unit in Indonesia, spread across both urban and rural areas (Yolanda & Hasanah, 2024). According to data from the Ministry of Cooperatives and SMEs as of December 2024, there were 65.5 million MSMEs, or 99.9% of total businesses, contributing 61% of national GDP (Rp 9,300 trillion), 15% of non oil and gas exports, and absorbing 97% of the workforce (Ministry of Cooperatives and SMEs, 2024). MSMEs have proved to be a pillar of the economy during the 1998 crisis and the Covid-2019 pandemic (Yolanda & Hasanah, 2024)

The Jakarta Statistics Agency (BPS) recorded that there are at least 1,100,000 MSMEs in Jakarta, or approximately 98.78% of the total number of businesses in DKI Jakarta. Meanwhile, data from the Jakarta Province Department of Industry, Trade, Cooperatives, Small and Medium Enterprises (PPKUKM) revealed that 377,635 MSMEs in Jakarta have currently participated in Jakarta Entrepreneur (Jakpreneur), an MSME ecosystem developed by the DKI Jakarta Provincial Government. The role of MSMEs will become increasingly central to supporting Jakarta as a global city. “We are encouraging MSMEs in Jakarta to move up a class and become more competitive so they can compete with other business actors, even on the international stage,” said Acting Governor Heru (Jakpreneur, 2024)

SAK EMKM is a stand-alone financial accounting standard that can be used by entities that meet the definition of entities without significant public accountability as regulated in SAK ETAP and the characteristics in Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs). SAK EMKM explicitly describes the concept of a business entity as one of its basic assumptions and therefore to be able to prepare financial statements based on SAK EMKM, entities must be able to separate the owner’s personal wealth from the wealth and results of the entity’s business, and between one business/entity and another business/entity. MSMEs have many diverse characteristics, therefore, micro-enterprises require accounting standards applicable in Indonesia. However, most of them still face difficulties in implementing these standards. In fact, approximately 90% of micro, small, and medium enterprises (MSMEs) do not comply with financial records in accordance with the Indonesia Accounting Standards (SAK) for MSMEs. They generally assume that financial records are limited to recording daily income and expenses for a specific period or month. However, this approach is still far from the principles and characteristics stipulated in the Indonesia Accounting Standards (SAK) for MSMEs (Al Kindy & Susilowati, 2024).

According to existing data, MSMEs often experience difficulties in preparing financial reports due to limited human resources, particularly those with low levels of education and a lack of understanding of information technology. However, to advance MSMEs, it is crucial for them to prepare financial reports in accordance with applicable accounting criteria, principles, and standards, as stipulated in the Indonesian Financial Accounting Standards (SAK) for MSMEs.

Therefore, for MSMEs seeking to increase their revenue, it is crucial to have financial reports that include profit and loss statements in accordance with SAK for MSMEs, as banks generally require these financial reports to assess creditworthiness (Maulana et al., 2022)

Previous research on MSMEs' Understanding of the Application of Financial Accounting Standards For Micro, Small, and Medium Entities (SAK EMKM) showed that the level of understanding and application of SAK EMKM by MSMEs in general in South Jakarta, according to research results, the majority of MSMEs do not understand SAK EMKM and have not prepared financial reports according to standards. This is due to a lack of knowledge and limited access to learn SAK EMKM (Ndururu et al., 2024)

Research conducted by (Maak et al., 2023) showed that the MSME UD. Sanggadolu has not implemented the EMKM SAK in preparing its financial reports. Financial recording carried out by MSME owners is still manual and simple, without separating personal and business finances and does not reflect the standard EMKM SAK practices. Similarly, research conducted by (Lesmana, 2021) found that the Mujijaya Salted Egg MSME in Sigambir Village, Brebes, has not implemented the EMKM SAK standard and simple recording.

In a study (Mutiah, 2019) to analyze the financial reporting conditions of the Silky Parijatah MSME, the application of SAK EMKM as a standard in preparing its financial reports. Research (Maulana et al., 2022) results stated that Hasanah Wholesale Store in conducting financial records uses a cash basis where all transactions are recorded only when there are cash receipts and disbursements.

Research (Istinasari et al., 2021) stated that the process of implementing or preparing FEDCA Care MSME financial reports based on SAK EMKM is still very easy and simple. Meanwhile, research (Al Kindy & Susilowati, 2024) shows that the application of SAK EMKM in the profit and loss statements of MSMEs is still not well implemented. Research (Widi & Ratnawati, 2024) stated that SAK EMKM-based accounting training provided to participants using MSMEs in the cracker industry in Ujungpangkah District proved effective in improving their understanding and skills in preparing financial reports according to standards.

Based on research by (Ndururu et al., 2024) the results of the study concluded that the majority of MSMEs do not understand SAK EMKM and have not prepared financial reports

according to standards. This is due to a lack of knowledge and limited access to learn SAK EMKM. (Lesmana, 2021) research results from interviews can be concluded to find out that Mujijaya Salted Egg MSMEs in Sigambir Brebes Village have not used the application of SAK EMKM standards and simple recording. According to (Mutiah, 2019) to analyze the condition of financial reports at Skily Parijatah MSMEs, the application of SAK EMKM as a standard in preparing their financial reports. This study aims to understand the extent to which Micro, Small and Medium Enterprises (MSMEs) understand and apply the Financial Accounting Standards for Micro, Small and Medium Enterprises (SAK EMKM).

## **METHOD**

This research uses a qualitative descriptive case study approach on the Fourtoena Store MSME located at Jl. Pisangan Baru Timur No. 4a, Pisangan Bari Village, Matraman District, East Jakarta. The selection of Fourtoena Store as the research subject is based on its representation as a general retail MSME that is actively operating but has not yet implemented formal accounting standards, making it representative for examining the gaps in the implementation of SAK EMKM.

Primary data was obtained through in-depth interviews with the owners (Mr. Ibnu Hanif and Mrs. Desri Mulyati) on April 21, 2025, and direct observation of the daily transaction recording process. Secondary data consisted of MSME financial report documents, transaction data from January to May 2025, and the historical profil of the Fourtoena Store business. Data collection techniques included semi-structured interviews, participant observation, and analysis of accounting documents over a five-month period.

Data analysis was conducted through data triangulation by comparing actual MSME recording practices against the requirements of the Indonesia Accounting Standards for MSMEs, which include the balance sheet, income statement, and notes to the financial statements. The study identified gaps in understanding and implementation of each component of the Indonesian Accounting Standards for MSMEs through thematic descriptive analysis to evaluate the compliance of financial reporting with the applicable Indonesian Accounting Standards for MSMEs.

## **RESULT AND DISCUSSION**

### **Research Location Overview**

The Fourtoena Shop MSME is located at new east banana road number 4A, new banana village, Matraman District, East Jakarta, near Nurul Iman Junior High School/Vacational High School (SMPS/SMKS) and next to the Matraman Community Health Center. The business was established in 2018 and is managed by Mr. Ibnu Hanif and his wife, Mrs. Desri Mulyati. By 2025, the Fourtoena Shop had two employees.

Initially focused on printing and selling office stationery (ATK), the business expanded in 2022 to include snacks, instant noodles, medicines, soap, and hot and cold drinks. In 2025, the owner added fried cireng filled with shredded chicken and small-packaged fried peanuts as his own processed products.

Revenue declined during the Covid-19 pandemic and school holidays, as its strategic location near schools makes stationery a major source of income. Keeping up with technological developments, the Fourtoena Shop implemented QRIS payments in 2023 to meet the needs of digital-age consumers.

### **Research Results**

Based on interviews with Mr. Ibnu Hanif, the owner of the Fourtoena Shop MSME on April 21, 2025, it was discovered that the business had not implemented financial reporting based on the Indonesian Accounting Standards (SAK) for Small and Medium Enterprises (EMKM). Recording is done simply, including cash inflows, cash outflows, inventory, revenues, and expenses, recorded in a petty cash book at the end of each operation.

Mr. Ibnu Hanif stated:

*“The Fourtoena Shop MSME only keeps simple financial records: cash inflows, cash outflows, inventory, revenues, and expenses. These are recorded in the petty cash book at the end of each operation.”*

Despite regular recording, the MSME only produces one simple profit and loss statement (revenue minus expenses). This practice does not comply with the Indonesian Accounting

Standards (SAK) for Small and Medium Enterprises (EMKM), which require the preparation of balance sheet, income statement, and notes to the financial statements.

Regarding debt, Mr. Ibnu Hanif stated:

*“The Fourtoena Shop MSME currently has no debt, when it was first established, it had a bank loan of IDR 50,000,000 for business capital.”*

Conclusion: The Fourtoena Store MSME shows positive development from having a debt of IDR 50,000,000 (when was first established) to having no debt (2025), but the implementation of the MSME SAK is still limited to simple cash recording without formal financial reports.

### **Profit and Loss Statement**

The Fourtoena Shop MSME has prepared a simplified income statement for the May 2025 period to determine its net profit. Table 1 shows:

<b>REVENUE</b>		
Sales		IDR 26,000,000
Cost of Goods Sold	IDR(17,000,000)	
Gross Profit	<b>IDR 9,000,000</b>	
<b>EXPENSE</b>		
Salary Expenses	IDR 3,000,000	
Electricity Expenses	IDR 2,000,000	
Other Expense	IDR 1,000,000	
Total Expense	IDR (6,000,000)	
<b>Net Profit</b>		<b>IDR 3,000,000</b>

*Tabel 1. Income Statement Fourtoena Shop Msme Periode 31 May 2025  
(Source: Fourtoena Store, 2025)*

A net profit of IDR 3,000,000 indicates positive business development. However, this report does not comply with the MSME Financial Accounting Standards (SAK) format because it does not separate operational and non-operational income and does not include notes to the financial statements.

### **Owner’s Understanding of EMKM SAK**

Mr. Ibnu Hanif stated:

*“I dont’t know about the SME SAK Standards, I just heard about them now. However, I already understand financial reporting from my studies at Padjadjaran University, majoring in Accounting.”*

Finding: Despite having an accounting background, the owner's understanding of EMKM SAK remains low due to a lack of information and publicity regarding these standards.

### Employee Compensation System

Mr. Ibnu Hanif explained:

*“Fourtoena Store has two employees with a salary of IDR 1,500,000 per person per day IDR 780,000 per month. Payroll is paid in cash weekly.”*

Analysis: The compensation system is well documented, but has not been separately accounted for in accordance with SAK EMKM (salary expense vs. Employee benefits).

### Implications of Implementing MSME SAK

The implementation of SAK EMKM will facilitate the Fourtoena Store MSME in:

1. Preparing a standardized balance sheet, income statement, and notes
2. Improving the quality of financial reporting for access to financing
3. Accurately monitoring liquidity and profitability

Conclusion: The Fourtoena Store MSME demonstrates simple, functional accounting practices but does not yet meet SAK EMKM standards. SAK EMKM literacy training is needed to support sustainable business development.

### Employee Salary Overview

**EMPLOYEE SALARY REVIEW  
FOURTOENA SHOP MSME  
Periode 31 May 2025**

Number of Employees	Position	Meal Allowance (IDR)	Monthly Salary (IDR)
2	Waiters	IDR 30.000	IDR 1.500.000

*Table 2. 2025 Fourtoena Store MSME Employee Salaries.  
(Source: Fourtoena Store, 2025)*

Employee salaries are set at IDR 1,500,000 per month as basic compensation. Meal allowances are IDR 30,000 per day (26 working days), totaling IDR 780,000 per month, resulting in total compensation of IDR 2,280,000 per employee per month. This system reflects the entity's obligations to its workforce in accordance with accounting principles.

### **Separation of Business and Personal Assets**

Mr. Ibnu Hanif stated:

*"I have separated my personal assets from my business and my personal needs. The Fourtoena Store's finances are separated from my personal finances for easier management. Ms Desri Mulyati keeps manual records every day at the end of operations."*

Analysis: The practice of asset separation complies with the SME Financial Accounting Standards (SAK MSME) (Paragraph 4.2) to facilitate separate financial management.

### **Cause of Loss**

Mr. Ibnu Hanif stated :

*"Fourtoena's shop suffered losses during Covid-19 due to decreased revenue. When schools closed, revenue also decreased."*

Loss factors:

1. Covid-19 pandemic: Decreased purchasing power.
2. School holidays: Decreased demand for stationery (located near schools).

### **Monthly Turnover and Expenses**

Mr. Ibnu Hanif stated :

*"Daily revenue is IDR 1,000,000 (26 days= IDR 26,000,000/month). Inventory expenses are IDR 890,000/day (IDR 23,140,000/month)."*

Financial Analysis May 2025:

1. Revenue: IDR 26,000,000
2. Inventory expenses: IDR 23,140,000
3. Gross margin: IDR 2,860,000 (11%)

Findings: Revenue is stable at IDR 312,000,000/year, but fluctuates during school holidays. Simple record keeping does not meet the complete SAK EMKM format (balance sheet and notes).

### Business Income Analysis

Operating revenue is defined as income from the sale of goods or services during a specific period. Operating expenses include cash outflows or reductions in assets related to operations, such as salaries, electricity, and other expenses.

<b>REVENUE FOURTOENA SHOP MSME Periode in 2025</b>	
<b>Month</b>	<b>Total (Rp)</b>
January	IDR 26,000,000
February	IDR 26,000,000
March	IDR 26,000,000
April	IDR 26,000,000
May	IDR 26,000,000
<b>Total Revenue</b>	<b>IDR 130,000,000</b>

*Table 3. MSME Revenue of Fourtoena Store (January-May 2025).  
(Source: Fourtoena Store, 2025)*

Analysis: Stable income of IDR 26,000,000/month (total of IDR 130,000,000 for 5 months) indicates high business turnover. The annual projection of IDR 312,000,000 classifies Fourtoena Shop as a Small Business according to Law No. 20/2008 (>IDR 300,000,000/year).

### Compliance with EMKM SAK

The interview results indicated:

1. Simple profit and loss accounting (revenue and expenses) is maintained.
2. Separating business and personal assets has been implemented.
3. Balance sheets and notes to financial statements have not been prepared

Conclusion: Fourtoena's store MSME accounting practices partially comply with SAK EMKM for basic operational records, but are incomplete due to the absence of formal financial reports (balance sheets, notes). SAK EMKM training is needed to standardize reporting.

### Implementation of Financial Report Based on MSME SAK

Researchers compiled a complete financial report in accordance with SAK EMKM to evaluate the financial position of the Fourtoena Store MSME as of May 31, 2025.

**STATEMENT OF FINANCIAL POSITION  
FOURTOENA SHOP MSME  
Period 31 May 2025**

<b>Assets</b>	<b>Debit</b>	<b>Credit</b>
Cash in Bank	IDR 3,000,000	-

Merchandise Inventory	IDR 23,100,000	-
Store Supplies	IDR 1,000,000	-
Vehicles	IDR 5,000,000	-
Accumulated Depreciation of Vehicles	-	IDR (1,000,000)
Equipment at Cost	IDR 21,860,000	-
<b>TOTAL ASSETS</b>	<b>IDR 53,000,000</b>	
<b>LIABILITIES</b>		
Accounts Payable	-	-
<b>TOTAL LIABILITIES</b>		
<b>EQUITY</b>		
Capital	-	IDR 50,000,000
Retained Earnings (Deficit)	-	IDR 3,000,000
<b>TOTAL EQUITY</b>		<b>IDR 53,000,000</b>
<b>TOTAL EQUITY &amp; LIABILITIES</b>		<b>IDR 53,000,000</b>

*Table 4. Financial Position Report of Fourtoena Store MSME*

*(Source: Toko Fourtoena, processed by Researchers 2025)*

#### Statement of Financial Position Analysis:

1. Current Assets (cash + inventory + equipment): IDR 27,100,000 (50% of total assets)
2. Fixed Assets (vehicles + equipment – depreciation): IDR 25,860,000
3. Liabilities: IDR 0 (liquid financial position)
4. Equity: IDR 53,000,000 (capital IDR 50,000,000 + profit IDR 3,000,000)

Asset composition: Cash 5.6%, inventory 42.8%, fixed assets 47.9%. The absence of debt indicates high liquidity, but notes to the financial statements are needed to fully comply with the Indonesian Financial position prepared by the researcher complies with the Indonesian Financial Accounting Standards (SAK) for MSMEs.

Conclusion: The statement of financial position prepared by the researcher complies with the Indonesian Financial Accounting Standards (SAK) for MSMEs, but the original MSME only used simple records. Formal balance sheet preparation training is needed to standardize reporting.

#### Statement of Changes in Equity

The Equity Change Report aims to report capital developments from one period to the next in accordance with the provisions of the EMKM SAK.

**STATEMENT OF CHANGES IN EQUITY  
FOURTOENA SHOP MSME  
Period 31 May 2025**

Initial Capital	IDR 50,000,000
Profit for the year	IDR 3,000,000
<b>Ending Capital</b>	<b>IDR 53,000,000</b>

*Table 5. Report on Changes in Equity of Fourtoena Store MSMEs  
(Source: Toko Fourtoena, processed by Researchers 2025)*

Analysis Capital increased by IDR 3,000,000 (from IDR 50,000,000 to IDR 53,000,000) due to net profit for the May 2025 period. This report complies with the Indonesian MSME Financial Accounting Standards (SAK), which requires reporting changes in capital due to current period profit/loss.

Findings: The Fourtoena Store MSME demonstrated positive equity growth. However, the MSME's current practice is not to formally prepare this report, simply recording it in the cash book.

Conclusion: The report of changes in equity prepared by the researcher meets the Indonesian MSME Financial Accounting Standards (SAK) standards, indicating good business performance. Socialization of the formal report format is needed so that MSMEs can implement it independently.

**Notes to the Financial Statements**

The notes to financial statements are prepared based on the following accounting policies:

a. Basis of Preparation: The financial statements are prepared in accordance with the Financial cost principle and the accrual basis systematically.

b. Fixed Asset Valuation: Fixed assets are measured at cost less accumulated depreciation. Depreciation is calculated using the straight-line method based on the economic useful lives of each asset. Vehicle Depreciation Example :

1. Acquisition cost: IDR 5,000,000
2. Accumulated depreciation: IDR 1,000,000
3. Net book value: IDR 4,000,000

Conclusion: This accounting policy complies with SAK EMKM Paragraphs 25-29 on asset measurement and depreciation. Formal record-keeping is necessary for Fourtoena's Stote MSMEs to consistently apply this standard.

### **Presentation of Financial Reports Based on MSME SAK**

According to Article 5 of the MSME SAK, financial reports must include a statement of financial position, a profit and loss statement, and notes to the financial statements in a comprative, transparent, and easy-to-understand manner.

**ELEMENTS OF FINANCIAL STATEMENTS IN THE MSME FINANCIAL ACCOUNTING STANDARDS FOURTOENA SHOP MSME**  
Period 31 May 2025

No.	Elements of Financial Statements	Complete/Incomplete
1.	Statement of Financial Position	Incomplete
2.	Profit and Loss Statement	Complete
3.	Notes to the Financial Statements	Incomplete

*Table 6. Completeness of Financial Report Elements of EMKM SAK  
(Source: Toko Fourtoena, processed by Researchers 2025)*

#### **Presentation Analysis**

The Fourtoena Store MSME only prepares a simple income statement (revenue – expenses). The statement of financial position and notes to the financial statements have not been prepared, thus not fully complying with the requirements of the Indonesian Financial Accounting Standards (SAK) for MSMEs.

#### **Actual practice:**

1. Keep daily cash inflows/outflows.
2. Prearpes a simple monthly income statement.
3. Does not prepare a balance sheet or formal records.

#### **Inhibiting Factors**

1. Lack of literacy in MSME SAK (new owners only heard about it during interviews)
2. Lack of training in MSME accounting standards.
3. Limited knowledge of preparing formal reports

Conclusion: Fourtoena Store's MSME bookkeeping is functional for daily operations but does not yet comply with SAK EMKM standards. The income statement is in place, but the

balance sheet and mandatory notes are incomplete. Technical training in SAK EMKM is needed to standardize financial reporting.

### **Analysis Results of Implementation of EMKM SAK at the Fourtoena Store MSME**

Based on the research results, the application of accounting for the Fourtoena Store MSME can be concluded as follows:

#### **1. Aspects that comply with EMKM SAK**

1. Separation of business and personal assets has been implemented in accordance with SAK EMKM Paragraph 4.2.
2. A simple profit and loss report (revenue - expenses) has been prepared routinely

#### **2. Aspects that are not yet in accordance with the EMKM SAK**

1. The statement of financial position (balance sheet) has not been prepared.
2. Notes to the financial statements are missing.
3. The presentation format is not standardized (only a manual cash book).

#### **3. Compliance Level**

Of the three mandatory components of the Indonesian MSME Financial Accounting Standards (balance sheet, profit and loss statement, and notes), the Fourtoena Store MSME only prepared one component (profit and loss statement), representing 33% formal compliance.

Conclusion: The Fourtoena Store MSME's accounting practices partially comply with the Indonesian MSME Financial Accounting Standards (SAK EMKM) for basic operations, but do not yet meet the full reporting standards. Comprehensive SAK EMKM training is required to achieve 100% compliance.

## **CONCLUSION**

### **1. Summary of Key Findings**

The owner of the Fourtoena Shop MSME has implemented simplified profit and loss accounting and the separation of business and personal assets in accordance with the Indonesian MSME Financial Accounting Standards (SAK EMKM), but the statement of financial position and notes to the financial statements have not yet been prepared. Understanding of SAK EMKM remains low, despite having an accounting background.

## 2. Practical Implications

- a. For MSME owners: Technical training in SAK EMKM is needed for preparing balance sheets and formal records to improve access to financing.
- b. For policymakers: Massive socialization of SAK EMKM through the East Jakarta MSME Office and local business communities to improve accounting literacy.

## 3. Limitations and Future Research

This study is limited to one retail MSME in East Jakarta. Further research could compare MSMEs across multiple sectors (manufacturing, services) or measure the impact of SAK EMKM training on financial performance.

### **Suggestion**

It is recommended that Fourtoena Store, a MSME, fully implement SAK EMKM to improve the quality of its financial reports and support business development. The use of the SIAPIK application can facilitate structured record-keeping in accordance with SAK EMKM standards. Financial training and digital mentoring will improve sound financial management. Marketing strategies through social media and digital platforms are recommended to reach a wider customer base. The researcher hopes Fourtoena Store can prepare formal financial reports based on SAK EMKM to support sustainable growth. Research Limitations: The case study was limited to one retail MSME with a five-month observation period (January-May 2025).

### **REFERENCE**

- Al Kindy, A. R., & Susilowati, E. (2024). Penerapan SAK EMKM dalam Penyusunan Laporan Laba Rugi pada UMKM. *Ilmiah Ekonomi Dan Manajemen*, 2(8), 160–167.
- Istinasari, C., Ngago, E. G., & Aprillianti, D. (2021). PENERAPAN LAPORAN KEUANGAN BERBASIS SAK EMKM SEBAGAI SISTEM PENGEMBANGAN KINERJA KEUANGAN (Studi Kasus UMKM Fedcacare). *Media Mahardhika*, 19(3), 599–607. <https://doi.org/10.29062/mahardika.v19i3.284>
- Ikatan Akuntansi Indonesia (2025). Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah. <https://web.iaiglobal.or.id/SAK-IAI/Tentang%20SAK%20EMKM>

Jakpreneur. (2024). Laporan Utama: UMKM Jakarta Merambah Bisnis Berbasis Digital.

*Jakita.Jakarta.Go.Id*, 25. [https://jakita.jakarta.go.id/media/download/ind/edisi\\_4\\_2024.pdf](https://jakita.jakarta.go.id/media/download/ind/edisi_4_2024.pdf)

Lesmana, H. (2021). Penerapan Laporan Keuangan Berbasis SAK EMKM Pada UMKM Telur Asin Mujijaya Di Desa Sigambir Brebes. *Jurnal Sistem Informasi Akuntansi (JASIKA)*, 1(2), 105–112. <https://doi.org/10.31294/jasika.v1i2.654>

Maak, A. Y., Kerihi, A. S. Y., & Pau, S. P. N. (2023). Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah Sebagai Dasar Penyusunan Laporan Keuangan Usaha Mikro Kecil Dan Menengah (Studi Kasus Pada Umkm Ud. Sanggadolu, Kota Soe). *Jurnal Akuntansi : Transparansi Dan Akuntabilitas*, 11(2), 133–142. <https://doi.org/10.35508/jak.v11i2.13790>

Maulana, R. F., Apriliawati, Y., & Ishak, J. faroud. (2022). Penyusunan Laporan Keuangan Berdasarkan SAK EMKM Pada Toko Grosir Hasanah. *Indonesian Accounting Literacy Journal*, 3(01), 761–772. <https://doi.org/10.35313/ialj.v2i04.3312>

Mutiah, R. A. (2019). Penerapan Penyusunan Laporan Keuangan Neraca Berbasis SAK-ETAP Pada UMKMAriesta, C., & Nurhidayah, F. (2020). Penerapan Penyusunan Laporan Keuangan Neraca Berbasis SAK-ETAP Pada UMKM. *Jurnal Akuntansi*, 9(2), 194–203. <https://doi.org/10.37932/ja.v9i2.142>. *Jurnal Akuntansi*, 9(2), 194–203.

Ndururu, Y. M., Sulasmi, Khairunisa, N., & Novita. (2024). Pemahaman UMKM Mengenai Penerapan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM). *Proceeding Auditing and Accounting Conference*, 54–66.

Widi, H., & Ratnawati, T. (2024). *Jurnal Pengabdian Kepada Masyarakat*. 3(5), 406–413.

Yolanda, C., & Hasanah, U. (2024). Peran Usaha Mikro, Kecil Dan Menengah (UMKM) Dalam Pengembangan Ekonomi Indonesia. *Jurnal Manajemen Dan Bisnis*, 2(3), 170–186. <https://doi.org/10.36490/jmdb.v2i3.1147>