

OPTIMIZING ACCOUNTING FOR AMPLANG MSMEs IN KETAPANG THROUGH THE IMPLEMENTATION OF MSME FINANCIAL ACCOUNTING STANDARDS USING GOOGLE SPREADSHEET

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Abstract

This article explores the optimization of accounting practices for Amplang Micro, Small, and Medium Enterprises (MSMEs) in Ketapang through the implementation of MSME Financial Accounting Standards (SAK EMKM). Leveraging the capabilities of Google Spreadsheet as a versatile application, this study focuses on streamlining financial reporting processes for MSMEs. The application of Google Spreadsheet allows for the automated input of journal transactions and initial balances, ensuring the validity of financial information. The results demonstrate that the utilization of spreadsheet applications enhances the practicality and ease of financial report preparation, particularly tailored for small and medium-sized enterprises like Amplang MSMEs. This research contributes valuable insights into the efficient integration of technology in accounting practices, fostering financial management improvements for businesses at the micro, small, and medium scales.

Keywords: *Small, and Medium Enterprises (MSMEs), Financial report, SAK EMKM, Google Spreadsheet*

1. INTRODUCTION

The Development of Micro, Small, and Medium Enterprises (MSMEs) has the potential to enhance the economic base and make a significant contribution, especially to regional economies and national economic resilience. The growth of MSMEs is a priority and holds vital importance for any region. Table I illustrates the number of micro and small enterprises in West Kalimantan.

Tabel 1. Number of Micro and Small Enterprises by Regency / Municipality, 2019

<i>Regency/Municipality</i>	<i>Number of Micro and Small Enterprises</i>	<i>%</i>
Kabupaten Sambas	5.483	12,74%
Kabupaten Bengkayang	1.433	3,33%
Kabupaten Landak	1.269	2,95%
Kabupaten Mempawah	3.053	7,10%
Kabupaten Sanggau	2.059	4,79%
<i>Kabupaten Ketapang</i>	<i>2.207</i>	<i>5,13%</i>
Kabupaten Sintang	1.586	3,69%
Kabupaten Kapuas Hulu	3.092	7,19%

Kabupaten Sekadau	3.133	7,28%
Kabupaten Melawi	2.611	6,07%
Kabupaten Kayong Utara	2.178	5,06%
Kabupaten Kubu Raya	8.986	20,89%
Kota Pontianak	3.062	7,12%
Kota Singkawang	2.872	6,68%
Kalimantan Barat	43.024	

Source: BPS (2019)

Based on the table, the significant development of Micro, Small, and Medium Enterprises (MSMEs) indicates a substantial potential for domestic strength. This could become a robust economic force if managed and developed correctly. Table I shows that Ketapang Regency contributes 5.13%. When compared to Kubu Raya Regency, which has reached 20.89%, Ketapang Regency has the potential to grow, particularly in its MSME sector. Ketapang Regency has immense potential in the fisheries sector, with large rivers and extensive coastal areas. MSMEs in the fisheries sector can cover fish production, processed fish, and crafts related to coastal life. One famous processed fish in Ketapang Regency is Amplang, a cracker made from processed mackerel.

The development of MSMEs can be influenced by various factors, including government support, infrastructure, and market access. Therefore, it is crucial to continually monitor economic developments and policies that can impact the MSME sector in Ketapang Regency. Some obstacles hindering the development of MSMEs, as reported by detik.finance, include underdeveloped resources, low technological capabilities, limited and challenging access to financing, and manual financial recording. Proper financial recording, particularly through accounting, is crucial, yet some MSME owners may perceive it as unimportant, leading to inadequate accounting practices despite the inseparable connection between business and accounting.

According to (Syaipudin, 2023) the preparation of financial statements follows a set of rules that must be adhered to according to applicable procedures. The process is not carried out arbitrarily but adheres to principles and regulations. In line with the principles recommended by the Indonesian government, the application of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) is implemented. The presence of SAK EMKM is expected to improve the quality of financial statements, contributing to increased credibility, as expressed by Mutiah (2019). Financial positions also play a crucial role in providing an overview of the structure and sources of a company's wealth. In addition, financial positions can reflect a company's development, profit and loss data, and management outcomes, according to research by (Susilowati, M., Marina, A., & Rusmawati, 2021)

The application of SAK EMKM in Indonesia is recommended in the context of preparing financial statements for Micro, Small, and Medium Enterprises (MSMEs). This is due to the significant number of MSMEs in Indonesia that play a role in absorbing labor, as stated by (Syaipudin, L., & Awwalin, 2022). SAK EMKM provides clear guidelines for EMKM entities, and according to (Purba, 2019), MSMEs play a significant role in supporting the economy of the middle to lower classes and can create new job opportunities. Alongside the rapid development of MSMEs in Indonesia today.

Considering the substantial contribution provided by MSMEs, it is necessary to pay more attention to maintaining the existence of MSMEs in Indonesia. One aspect is financial recording based on SAK EMKM in Indonesia. Clear and understandable standards help

MSMEs meet the requirements needed by financial institutions to obtain financial support, such as loans. This can increase the chances of MSMEs obtaining the necessary financial support. In supporting good accounting records, a user-friendly medium for MSMEs is required. By using Google Spreadsheets that still adhere to accounting principles, it is hoped that MSMEs can minimize manual recording practices.

Amplang MSME owners in Ketapang Regency face challenges in financial recording, which is still done manually using books. This is considered ineffective and inefficient, leading to transaction identification errors, poor financial documentation, and slow profit or loss calculations. Therefore, this research focuses on supporting the preparation of financial statements for Amplang MSMEs in Ketapang by utilizing the Google Spreadsheet application. This application includes opening balances, general journals, ledgers, trial balances, balance sheets, profit and loss statements, equity change statements, and cash flow statements. Thus, it can provide faster, more accurate, easy, and SAK EMKM-compliant financial reports.

The application of Google Spreadsheets as a solution for preparing financial statements for MSMEs in Ketapang is expected to improve efficiency and accuracy in recording financial transactions. The advantages of this application lie in its ease of use and flexibility, allowing adjustments to the conditions of the respective companies. Furthermore, Google Spreadsheets can provide a more detailed overview of the financial performance of a company through features such as opening balances, general journals, ledgers, trial balances, balance sheets, profit and loss statements, equity change statements, and cash flow statements.

Through this research, it is hoped that Amplang MSMEs and other MSMEs facing financial and technical limitations can utilize the Google Spreadsheet application as an effective alternative in preparing financial statements. Thus, the financial reporting process can be carried out more quickly, accurately, providing business owners with better insights into their company's financial performance.

It is essential to remember that financial statements are not just the end result of recording transactions but also a strategic tool for understanding a company's financial health. With the adoption of technology such as the Google Spreadsheet application, MSMEs can optimize the benefits of these financial statements, such as monitoring growth, identifying opportunities and risks, and making more informed decisions.

2. RESEARCH METHOD

The research method used is an experimental method related to the implementation of various data processing formulas available in Google Spreadsheet to prepare financial statements. This research process is divided into three main groups:

1. Designing the Accounting Cycle for Financial Statement Preparation with Google Spreadsheet

The accounting cycle for preparing financial statements for a company using spreadsheet applications is not different from the accounting cycle in manually preparing financial statements. However, adjustments are made to the design of the journal, general ledger, and subsidiary ledger to facilitate the recording and classification of company transactions. Adjustments to the form and format of the journal and general ledger are made to facilitate the preparation of financial statements while still following generally accepted accounting principles.

2. Preparation of Financial Statements with the Google Spreadsheet Application

The preparation of financial statements using the Google Spreadsheet application is planned by integrating various formulas to follow the applicable accounting cycle. The result of preparing a company's financial statements using a spreadsheet application aims to facilitate the company in preparing financial statements. The process involves entering transaction data into the general journal, which is automatically linked to the general ledger, trial balance, so that all information is presented in the financial statements.

3. Trial of Financial Statement Preparation with the Google Spreadsheet Program

The research includes a trial of preparing a company's financial statements using the Google Spreadsheet program. The purpose of this trial is to facilitate the company in creating financial statements processed with the Google Spreadsheet application, whether prepared manually or computerized through an accounting system program.

The data collection process is carried out through three methods explained as follows:

a. Interview Method

This method involves direct interaction between the researcher and one of the MSMEs, specifically Amplang. Questions are asked directly to obtain relevant and necessary information in the research context.

b. Observation Method

In this method, the researcher directly observes the activities and processes that occur in MSME Amplang. Observation is conducted comprehensively to understand work processes, financial practices, and other relevant elements.

c. Literature Study Method

This method involves searching for information from various reference books and data provided by MSME Amplang. The researcher collects the required data from literature relevant to the research topic to support analysis and discussion.

The combination of these three methods is expected to provide comprehensive and in-depth data, allowing the researcher to gain a thorough understanding of the conditions, practices, and needs of MSME Amplang in the context of preparing financial statements using the Google Spreadsheet application.

3. RESULT AND DISCUSSION

In this study, the amplang MSMEs in Ketapang generally maintain only simple financial records. This is due to the limited human resources (HR) of the amplang managers, who lack the skills in financial recording or report preparation. When the author developed a spreadsheet-based financial application for the MSMEs, they found it very helpful. However, further evaluation is needed regarding the dissemination and implementation of this spreadsheet application.

Referring to PSAK 01 from the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia), financial statements are a structured presentation of the financial position and performance of an entity. The purpose is to provide information about the balance sheet and income statement of the entity to stakeholders, which can be used in economic decision-making.

The preparation of financial statements for a trading company using a spreadsheet application involves inputting transactions into the general journal to record the company's day-to-day transactions. Consequently, the general ledger per account, the balance sheet, and the income statement will be automatically generated. In general, the preparation of financial statements for a company using a spreadsheet application consists of several stages:

1. Recording Stage

a. **Chart of Accounts (CoA):** According to www.jurnal.id, the Chart of Accounts (CoA) is a list of company accounts used to identify and facilitate the process of recording transactions, both income and expenses. The CoA allows each company to organize or modify the flow and order of accounting according to their needs, and all transactions are recorded in the general journal.

b. **Opening Balance:** The opening balance refers to the numerical amount that the company possesses at the beginning of its business activities, serving as the foundation for recording. Determining the opening balance affects the reports generated through the accounting information system, and the opening balance value is input once with a nominal amount corresponding to the company's condition.

c. **General Journal:** Quoting www.jurnal.id, the General Journal is a record that documents a series of financial transactions in a specific period, listing the transaction name, account type, and nominal balance in the debit or credit column. The general journal records transactions based on the chronological order of dates.

AMPLANG MAKARIN						
DAFTAR KODE AKUN						
Oktober 2023						
KODE AKUN	NAMA AKUN	TABEL BANTUAN	POS SALDO	POS LAPORAN	SALDO AWAL	
					DEBIT	KREDIT
110	ASET LANCAR	110	-	-		
111	Bank BSI	111	DEBIT	NERACA	25,000,000	
112	Bank BRI	112	DEBIT	NERACA		
113	Bank BNI	113	DEBIT	NERACA		
114	Bank Mandiri	114	DEBIT	NERACA		
115	Bank Kalbar	115	DEBIT	NERACA		
116	Kas Kecil	116	DEBIT	NERACA	2,250,000	
117	Piutang Dagang	117	DEBIT	NERACA		
118	Piutang Direksi	118	DEBIT	NERACA		
119	Piutang Lain-lain	119	DEBIT	NERACA		
120	Persediaan Bahan Baku	120	DEBIT	NERACA	450,000	
121	Persediaan Bahan Bumbu	121	DEBIT	NERACA	200,000	
122	Persediaan Ikan	122	DEBIT	NERACA	1,125,000	
123	Persediaan Kemasan	123	DEBIT	NERACA	300,000	
150	ASET TETAP	150	-	-		
151	Tanah	151	DEBIT	NERACA	35,000,000	
152	Bangunan	152	DEBIT	NERACA	120,000,000	
153	Mesin	153	DEBIT	NERACA	7,000,000	
154	Freezer	154	DEBIT	NERACA	6,000,000	
155	Inventory Kantor	155	DEBIT	NERACA		
158	Akum. Peny. Bangunan	158	DEBIT	NERACA		
159	Akum. Peny. Mesin	159	DEBIT	NERACA		
160	Akum. Peny. Freezer	160	DEBIT	NERACA		
161	Akum. Peny. Inventory Kantor	161	DEBIT	NERACA		
200	KEWAJIBAN LANCAR	200	-	-		
210	Utang Dagang	210	KREDIT	NERACA		
211	Utang Lain-lain	211	KREDIT	NERACA		
212	Uang Muka Penjualan	212	KREDIT	NERACA		

270	KEWAJIBAN JANGKA PANJANG	270	-	-		
271	Utang Kepada Perusahaan Saham	271	KREDIT	NERACA		
272	Utang Bank	272	KREDIT	NERACA		
273	Utang Leasing	273	KREDIT	NERACA		
300	EKUITAS	300	-	-		
310	Modal	310	KREDIT	NERACA		197,325,000
311	Laba Ditahan	311	KREDIT	NERACA		
312	Dividen	312	KREDIT	NERACA		
313	Laba Tahun Berjalan	313	KREDIT	NERACA		3,398,500
400	PENDAPATAN	400	-	-		
410	Pendapatan Amplang	410	KREDIT	LABA RUGI		
510	HARGA POKOK PRODUKSI AMPLANG					
511	Persediaan Awal Bahan Produksi	511	DEBET	LABA RUGI		
512	Persediaan Bahan Produksi	512	DEBET	LABA RUGI		
513	Beban Overhead Produksi	513	DEBET	LABA RUGI		
514	Di transfer ke harga pokok produksi Amplang	514	DEBET	LABA RUGI		
515	Persediaan Akhir Bahan Produksi	515	DEBET	LABA RUGI		
530	HARGA POKOK PENJUALAN AMPLANG					
531	Persediaan Awal Amplang	531	DEBET	LABA RUGI		
532	Diperoleh dari harga pokok produksi amplang	532	DEBET	LABA RUGI		
533	Beban persediaan	533	DEBET	LABA RUGI		
534	Persediaan Akhir Amplang	534	DEBET	LABA RUGI		
600	BEBAN ADMINISTRASI DAN UMUM	600	-	-		
610	Beban Gaji & Tunjangan Karyawan	610	DEBET	LABA RUGI		
611	Beban Upah Harian	611	DEBET	LABA RUGI		
612	Beban Insentif Karyawan	612	DEBET	LABA RUGI		
613	Beban Konsumsi	613	DEBET	LABA RUGI		
614	Beban BBM dan Parkir	614	DEBET	LABA RUGI		

615	Beban Perbaikan & Pemeliharaan	615	DEBET	LABA RUGI		
616	Beban Kebutuhan Rumah	616	DEBET	LABA RUGI		
617	Beban Perengkapan & ATK	617	DEBET	LABA RUGI		
618	Beban Suapangan & Partisi	618	DEBET	LABA RUGI		
619	Beban Perawatan Jalan	619	DEBET	LABA RUGI		
620	Beban Perawatan Bangunan	620	DEBET	LABA RUGI		
621	Beban Perawatan Meja	621	DEBET	LABA RUGI		
622	Beban Perawatan Freezer	622	DEBET	LABA RUGI		
623	Beban Perawatan Inventaris Kantor	623	DEBET	LABA RUGI		
624	Beban Lain-lain	624	DEBET	LABA RUGI		
700	PENDAPATAN DILUAR USAHA	700	-	-		
710	Pendapatan Bunga Bank	710	KREDIT	LABA RUGI		
711	Pendapatan Lain-lain	711	KREDIT	LABA RUGI		
800	BEBAN DILUAR USAHA	800	-	-		
810	Beban Administrasi Bank	810	DEBET	LABA RUGI		
811	Beban Pajak Bunga Bank	811	DEBET	LABA RUGI		
812	Beban Bunga Dibayar Bank	812	DEBET	LABA RUGI		
900	PAJAK PENGHASILAN	900	-	-		
910	Pajak Penghasilan	910	DEBET	LABA RUGI		
911		911				
			JUMLAH		197,325,000	200,723,500

AMPLANG MAKARIN								
JURNAL UMUM								
PERIODE : OKTOBER 2023								
TANGGAL	BUKTI TRANSAKSI	KETERANGAN	POS AKUN		KODE BANTU		DEBET	KREDIT
			NAMA AKUN	KODE	NAMA	KODE		
02-10-23		Setoran uang uang beli bahan	Kas Kecil	116			5,000,000	
02-10-23		Setoran ke kas kecil	Bank BSI	111				5,000,000
02-10-23		Pembelian minyak dan tajir	Pembelian Bahan Produksi	512			1,665,000	
02-10-23		Pembelian minyak dan tajir	Kas Kecil	116				1,665,000
02-10-23		Pembelian 9 karung kanji	Pembelian Bahan Produksi	512			2,160,000	
02-10-23		Pembelian 9 karung kanji	Kas Kecil	116				2,160,000
03-10-23		Pembelian gas tabung	Beban Overhead Produksi	513			220,000	
03-10-23		Pembelian gas tabung	Kas Kecil	116				220,000
03-10-23		Pembelian upah harian	Beban Upah Harian	611			75,000	
03-10-23		Pembelian upah harian	Kas Kecil	116				75,000
03-10-23		Pembelian gelas mug, ekop, tasak	Beban Kerajinan Rumah Tangga	616			130,000	
03-10-23		Pembelian gelas mug, ekop, tasak	Kas Kecil	116				130,000
03-10-23		upah harian	Beban Upah Harian	611			150,000	
03-10-23		upah harian	Kas Kecil	116				150,000
04-10-23		Pembelian Amplang	Bank BSI	111			1,950,000	

2. Summarization Stage

a. **General Ledger:** The General Ledger is a collection of accounts that summarize transactions recorded in the journal. According to www.jurnal.id, the general ledger is the final stage of accounting records, which compiles summarized data that has been grouped or classified from the journal.

b. **Trial Balance:** The Trial Balance, as explained by www.jurnal.id, is a report that contains all types of account names along with the total balance of each account at a specific period. The trial balance lists all accounts from the general ledger at the end of the accounting period and is used as a benchmark to prevent errors in journal entries.

AMPLANG MAKARIN							
BUKU BESAR							
PERIODE: OKTOBER 2023							
					KODE AKUN	512	
NAMA AKUN		Pembelian Bahan Produksi			POS SALDO		DEBET
NO	TANGGAL	BUKTI TRANSAKSI	KETERANGAN	DEBET	KREDIT	SALDO	
			Saldo awal	-	-	-	
1	02-10-23		Pembelian minyak dan telur	1,665,000		1,665,000	
2	02-10-23		Pembelian 9 kg kang kanji	2,160,000		3,825,000	
3	05-10-23		Pembelian telur	428,000		4,253,000	
4	11-10-23		Pembelian minyak	420,000		4,673,000	
5	12-10-23		Pembelian ikan 25kg	1,250,000		5,923,000	
6	13-10-23		Pembelian bahan	230,000		6,153,000	
7							
8							

3. Financial Reporting Stage

a. **Balance Sheet:** The Balance Sheet is a systematic report on the assets, liabilities, and equity of the company at a specific period. This information can help stakeholders understand the company's financial position.

AMPLANG MAKARIN			
NERACA			
PERIODE : OKTOBER 2023			
KODE AKUN	NAMA AKUN	BULAN INI	S.D BULAN INI
110	ASET LANCAR		
111	Bank BSI		29,605,000
112	Bank BRI		-
113	Bank BNI		-
114	Bank Mandiri		-
115	Bank Kalbar		-
116	Kas Kecil		1,043,500
117	Piutang Dagang		-
118	Piutang Direksi		-
119	Piutang Lain-lain		-
120	Persediaan Bahan Pelempang		450,000
121	Persediaan Bahan Bumbu		200,000
122	Persediaan Ikan		1,125,000
123	Persediaan Kerupuk		300,000
JUMLAH ASET LANCAR			- 32,723,500
150	ASET TETAP		
151	Tanah		35,000,000
152	Bangunan		120,000,000
153	Mesin		7,000,000
154	Freezer		6,000,000
155	inventaris Kantor		-
158	Akum. Peny. Bangunan		-

159	Akum. Peny. Mesin		-
160	Akum. Peny. Freezer		-
161	Akum. Peny. Inventaris Kantor		-
JUMLAH ASET TETAP		-	168,000,000
TOTAL ASET			200,723,500
200	KEWAJIBAN LANCAR		
210	Utang Dagang		-
211	Utang Lain-lain		-
212	Uang Muka Penjualan		-
Jumlah Kewajiban Lancar		-	-
270	KEWAJIBAN JANGKA PANJANG		
271	Utang Kepada Pemegang Saham		-
272	Utang Bank		-
273	Utang Leasing		-
Jumlah Kewajiban Jangka Panjang		-	-
300	EKUITAS		
310	Modal		197,325,000
311	Laba Ditahan		-
312	Dividen		-
313	Laba Tahun Berjalan		3,398,500
Jumlah Ekuitas			200,723,500
TOTAL KEWAJIBAN DAN EKUITAS			200,723,500

b. **Income Statement:** The Income Statement includes the company's income and expenses, providing information about net profit or loss during the accounting period. This statement is also known as the income statement or profit and loss statement.

AMPLANG MAKARIN		
LAPORAN LABA RUGI		
PERIODE : OKTOBER 2023		
KODE AKUN	NAMA AKUN	S.D BULAN INI
400	PENDAPATAN	
410	Pendapatan Amplang	18,905,000
JUMLAH PENDAPATAN		18,905,000
510	HARGA POKOK PRODUKSI AMPLANG	
511	Persediaan Awal Bahan Produksi	-
512	Pembelian Bahan Produksi	6,283,000
513	Beban Overhead Produksi	2,398,500
514	Di transfer ke harga pokok penjualan amplang	-
515	Persediaan Akhir Bahan Produksi	-
530	HARGA POKOK PENJUALAN AMPLANG	
531	Persediaan Awal Amplang	-
532	Diterima dari harga pokok produksi amplang	-
533	Beban penangkahan	-
534	Persediaan Akhir Amplang	-
JUMLAH HARGA POKOK PENJUALAN		8,681,500
LABA (RUGI) USAHA KOTOR		10,223,500
600	BEBAN ADMINISTRASI DAN UMUM	
610	Beban Gaji & Tunjangan Karyawan	4,300,000
611	Beban Upah Harian	1,425,000

612	Beban Insentif Karyawan	-
613	Beban Konsumsi	920,000
614	Beban BBM dan Parkir	50,000
615	Beban Perbaikan & Pemeliharaan	-
616	Beban Keseharian Rumah Tangga	130,000
617	Beban Perlengkapan & ATK	-
618	Beban Sumbangan & Partisipasi	-
619	Beban Perawatan Jalan	-
620	Beban Perawatan Bangunan	-
621	Beban Perawatan Mesin	-
622	Beban Perawatan Freezer	-
623	Beban Perawatan Inventaris Kantor	-
624	Beban Lain-lain	-
JUMLAH BEBAN USAHA		6,825,000
LABA USAHA		3,398,500
700	PENDAPATAN DILUAR USAHA	
710	Pendapatan Bunga Bank	-
711	Pendapatan Lain-lain	-
JUMLAH PENDAPATAN DILUAR USAHA		-
800	BEBAN DILUAR USAHA	
810	Beban Administrasi Bank	-
811	Beban Pajak Bunga Bank	-
812	Beban Bunga Pinjaman Bank	-
JUMLAH BEBAN DILUAR USAHA		-
JUMLAH PENDAPATAN (BEBAN) DILUAR USAHA		-
900	PAJAK PENGHASILAN	
910	Pajak Penghasilan	-
LABA BERSIH USAHA		3,398,500

4. CONCLUSION

MSMEs in the Ketapang region have significant potential for development, particularly in terms of business financial record-keeping. Google Spreadsheet is an application program within Google that can serve as an alternative for processing financial reports for MSMEs. This application can be automated by inputting journal transactions and initial balances with accurate financial information for the company. The preparation of financial reports using the generated spreadsheet application is more practical and easily applicable to small and medium-sized businesses, such as SMEs.

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