

Research Article

Strategic Use of Accounting Information and Its Impact on MSMEs' Understanding of SAK EMKM Based on Firm Size

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy. However, many MSMEs have difficulty implementing accounting standards due to limited accounting knowledge and limited information. This study aims to analyze the effect of information provision and socialization, accounting understanding, and business size on MSMEs' understanding of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Using a quantitative approach, data were collected from 36 MSMEs in Bekasi. The results show that information provision, socialization, and accounting understanding have a positive and significant effect on MSMEs' understanding of SAK EMKM. However, business size does not have a significant effect. This finding emphasizes the importance of accounting socialization and training to improve the quality of MSME financial reports. To improve MSMEs' understanding of SAK EMKM, management should prioritize implementing structured accounting training and socialization. This program can involve a practice-based approach, such as simple financial recording simulations, direct training, and technical assistance. In addition, strategic policies are needed that support the accessibility of information through digital media to reach more MSME actors.

Keywords: MSMEs, Financial Reports, Information Provision and Socialization, Accounting Understanding, Business Size

JEL Classification: M41, M18, D83

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1. Introduction

The rapid development of the era demands that economic actors, especially Micro, Small and Medium Enterprises (MSMEs), have a strong strategy so that the products or services they sell are in demand and consumed by the community. This requires empowerment of Micro, Small and Medium Enterprises (MSMEs), so that Micro, Small and Medium Enterprises (MSMEs) in Indonesia can produce superior products that can compete with large industrial companies, both in Indonesia and abroad, such as increasing product and service innovation, quality and service by utilizing materials that are easily obtained at a relatively low cost, developing human resources by conducting training for Micro, Small and Medium Enterprises (MSMEs) who can increase creativity, learn technology and make sales manually or through online media.

The Indonesian Institute of Accountants (2018) stated that MSMEs have been proven to contribute to sustainable national economic growth. MSMEs contribute greatly to job creation, labor absorption, and economic crisis management. According to the Ministry of Cooperatives and Small and Medium Enterprises (2023), there were 64.19 million MSMEs in Indonesia at the end of 2018. MSME business units increased by 2.02% from 2017 to 2018, and MSMEs contributed 97% to labor absorption. This increase is expected to contribute to efforts to overcome Indonesia's economic and social problems. The growing interest of the community is driving the growth of MSMEs in Indonesia (Windusancono, 2022), especially in East Java Province, as people establish independent businesses.

Micro, small and medium enterprises (MSMEs) are productive businesses owned by individuals or business entities that meet the criteria of businesses with a relatively small number of employees (Hasanah et al., 2020), business scale, and turnover and are generally established with limited capital. MSMEs have an important role in Indonesia's economic activities, especially in creating jobs and empowering households that support income. MSMEs played a significant role in advancing Indonesia's economy after the 1997 financial crisis. The role of MSMEs in the national economy is significant, both in absorbing labor and contributing to foreign exchange and GDP. MSMEs account for 99% of all business units in Indonesia. The contribution of MSMEs to GDP reaches 60.5%, and to labor absorption, 96.9% of the total employment of the national workforce (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2022).

Most Micro, Small and Medium Enterprises (MSMEs) rely solely on personal funds or capital to run their businesses, with no separation between personal and company funds. In fact, to develop a business effectively, it requires a significant amount of capital and a clear separation between personal and company funds. Therefore, not only is personal capital needed to develop a business, but also funds from third parties, such as banks and other financial institutions, that provide credit. The obstacle often faced by Micro, Small and Medium Enterprises (MSMEs) in obtaining credit loans is the complicated requirements given by the credit provider, where one of the requirements is the financial report of Micro, Small and Medium Enterprises (MSMEs) that reflects the actual condition of the company.

In order to fulfill the information needs of Micro, Small and Medium Enterprises (MSMEs), the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) in 2009 prepared and ratified a Standard adopted from the simpler International Financial Reporting Standard for Small Medium Enterprises (IFRS for SMEs), namely the Financial Accounting Standard for Entities Without Public Accountability (SAK-ETAP).

However, since it was ratified, it still shows that the implementation of Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP) by business actors remains suboptimal. This is caused by limited knowledge and insufficient information, resulting in low motivation to implement reporting in accordance with accounting standards. Related to this, to help EMKM to be able to present financial reports, the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) on 24 October 2016 prepared and ratified the exposure draft of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which contains concepts that are not too complicated or can be said to be simple compared to Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP).

Small business owners sometimes feel that managing the company's financial reports is sufficient because they believe the accounting process is not too important (Muljanto, 2020). This will later affect the success of business management, making the business unfocused and possibly making it more difficult to control its accounting information. In addition, MSMEs will not know their assets, which may lead to employee fraud, as they may not know whether fraud, theft, or corruption is occurring (Yolanda, 2024). This is a common problem in MSMEs today, especially in the financial and banking sectors.

In addition to capital, management, and marketing, financial management is very important in building a business. MSMEs must begin implementing various business strategies, including decision-making strategies, to ensure their operations continue (Farisi et al., 2022). The financial aspect is one of the analysis tools used in decision-making. Financial reports can be useful as a benchmark for business growth. However, if the financial report is not directed, strategic decisions will also be undirected, which means the business cannot develop to reach a wider target market or may go bankrupt. In addition, MSMEs will have difficulty obtaining bank loans because the banks' assessments also affect the quality of financial reports from MSME-owned businesses.

Based on research conducted by Erawati and Lisna (2021), in addition to the lack of accounting knowledge, there is also a lack of dedicated employees to record financial transactions. This shows that MSME actors still lack knowledge of financial management. Most MSMEs only record capital turnover, expenses or income, their own income, the amount of debt/receivables, and personal needs and business needs. Most MSME actors with high business scale in the industrial and trade sectors only produce simple financial reports.

Preparation of financial reporting that is carried out correctly and in accordance with financial accounting principles will run smoothly, thereby increasing public trust. Micro, Small and Medium Enterprises (MSMEs) are businesses that comply with Indonesian legal standards for MSMEs but have little or no public responsibility. With the implementation of SAK EMKM, it is necessary to provide socialization to MSME actors. The purpose of conducting training and socialization activities on accounting records and the introduction of SAK EMKM is to support MSMEs in producing precise, accurate financial information. Because it facilitates the policy-making process for businesses, good bookkeeping is very important for everyone involved in the MSME world in building their businesses (Astiyah & Budiantara, 2023).

Although SAK EMKM has been specifically designed to simplify financial reporting for MSMEs, its understanding and implementation remain uneven. Prior studies predominantly discuss accounting knowledge, training, or financial literacy in general, but limited research examines how accounting information utilization and firm size simultaneously influence MSMEs' understanding of SAK EMKM. In fact, firm size may determine resource availability, access to information, and administrative capacity, while accounting information practices reflect managerial awareness and decision-making orientation.

Therefore, this study seeks to fill this gap by analyzing the roles of accounting information and company size in enhancing MSME understanding of SAK EMKM and providing empirical evidence on key determinants that support the successful implementation of MSME financial reporting standards.

2. Literature Review and Hypothesis

Financial statements

According to Juminang (2014), financial reports reflect the many transactions that occur within a company. This report plays an important role in achieving success in running a business. Quality financial reports can be considered when making economic decisions in managing MSMEs (Farisi et al., 2022). Financial reports reflect the transactions of a company. Events that are financial in nature are then recorded, classified, and summarized in financial units, and their many expectations are interpreted (Juminang, 2014). Several components of complex financial reports include financial position, profit and loss statements, balance sheets, other notes, and other reports that contain material describing the integration of financial reporting.

Provision of Information and Socialization

In presenting and explaining accounting information and socialization as a form of effort carried out by the Indonesian Institute of Accountants, where several parties concerned and certain institutions have a goal of introducing themselves in providing information and also the competencies they have to MSMEs regarding the contents of all regulations contained in SAK (Dewi & Purwatiningsih, 2021). Information and socialization convey the importance of

bookkeeping in helping MSME actors better understand how to properly and accurately prepare a financial report (Nurkholik & Amalia, 2019).

Understanding Accounting

Accounting understanding is the knowledge of accounting, including bookkeeping and recording, such as journals, ledgers, trial balances, profit and loss, and financial reporting. According to Mujianti's research, Lisa (2022) concluded that the accounting understanding factor has a positive and significant effect on the quality of financial reports. This means that the greater the accounting understanding of MSME actors, the higher the quality of MSME financial reports.

Business Size

Business scale is a company's size, determined by various factors such as total assets, total income, and number of employees. According to research by Arisandi et al. (2022), business scale is difficult to separate from MSME actors. Therefore, the larger the business scale, the more it can encourage MSME actors to consider how to address financial transaction problems. The business scale factor positively affects the quality of financial reports. The more MSME actors there are, the greater the need for financial reports that meet standards.

Research Concept Framework

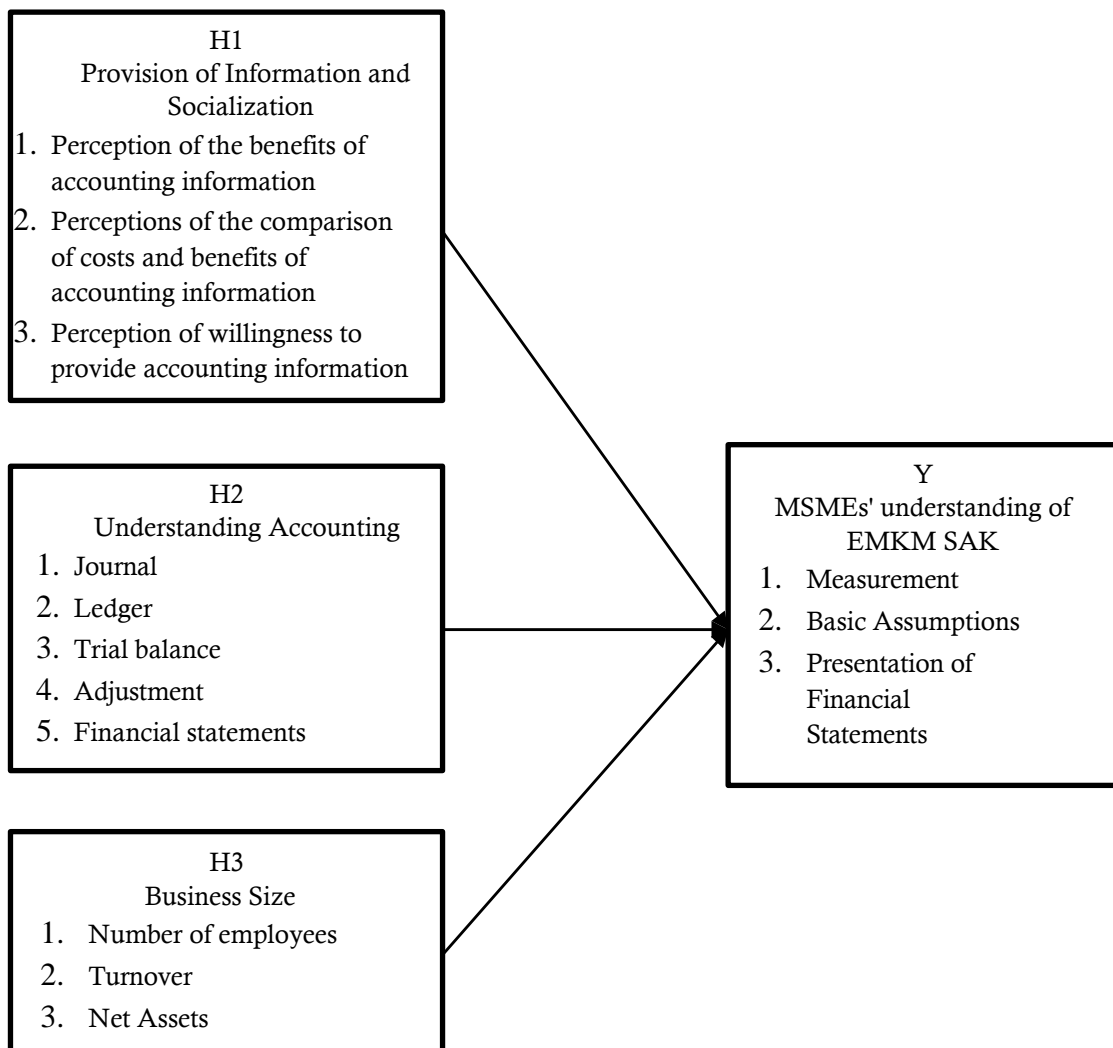


Figure 1. Research Concept Framework

Research Hypothesis

The Influence of Information Provision and Socialization on the Understanding of Micro, Small and Medium Enterprises

Socialization is a learning process in which people acquire the values, norms, and ways of life of their society. People learn patterns of values, behaviors, attitudes, and ideas, as well as the steps for complying with behavioral expectations. Socialization is carried out by the Cooperative Service (DinKop) to MSME actors. Through socialization, a person learns and develops knowledge, skills, and attitudes that indicate maturity and active community membership (Dewi et al., 2017). Financial information is used to evaluate financial conditions, so all business actors must possess it to provide it. The findings of this study indicate that socialization and knowledge provision affect MSMEs' use of SAK EMKM (E Janros, 2018). The findings of Larasati & Farida (2021) and Susilowati et al. (2021) state that socialization has a positive effect on the implementation of SAK EMKM. The findings show that socialization is essential to increase MSME actors' understanding of financial reports based on SAK EMKM.

H1: Provision of Information and Socialization Influences Understanding of Micro, Small and Medium Enterprises

The Influence of Accounting Understanding on the Understanding of Micro, Small and Medium Enterprises

Accounting understanding is the knowledge of accounting, including bookkeeping and recording, such as journals, ledgers, trial balances, profit and loss, and financial statement preparation. According to research by Mujianti, Lisa (2022), and Dawam, Aulia (2020), the accounting understanding factor has a positive and significant effect on the quality of financial reports. This means that the greater the accounting understanding of MSME actors, the higher the quality of MSME financial reports.

H2: Understanding Accounting Influences Understanding of Micro, Small and Medium Enterprises

The Influence of Business Size on Understanding Micro, Small and Medium Enterprises

Erawati and Lisna (2021) in their research concluded that the length of the business has a significant effect on the quality of financial reports. The length of time in business in MSMEs can affect their views of financial reports. MSME actors with relatively young businesses are likely to lack an understanding of financial reports. So that MSME actors cannot prepare high-quality financial reports. If the length of business increases, the quality of financial reports also increases. The longer a business has been established, the more MSME actors understand financial reporting. According to research by Erawati and Setyoningrum (2020), the length of time the business has been established shapes MSMEs' awareness that they need high-quality financial reports, as having such reports enables them to maintain business continuity and even increase the scale of their operations. Research conducted by Annisa et al. (2020) and Sholeh et al. (2020) indicates that business size has a positive effect on understanding in the preparation of financial reports under SAK-EMKM.

H3: Business Size Influences Understanding of Micro, Small and Medium Enterprises

3. Data and Method

Types of research

This study employs a quantitative research approach with an associative (causal) design to examine the influence of accounting information and firm size on MSMEs' understanding of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The object of this research consists of Micro, Small, and Medium Enterprises (MSMEs) registered in Jati Cempaka Sub-district, Pondok Gede District, Bekasi City.

The research was conducted over five months, from June to October 2019, encompassing instrument preparation, data collection, data processing, and statistical analysis.

Population and Sample

The population in this study comprised 60 MSMEs operating in Jati Cempaka, Pondok Gede,

Bekasi. Given the relatively small population and the need for respondents who met specific research criteria, this study employed purposive sampling.

Sampling criteria included:

1. MSMEs actively operating during the research period.
2. MSMEs have basic financial recording practices.
3. Business owners or financial managers are willing to fill out the questionnaire.
4. MSMEs are classified as micro, small, or medium according to Indonesian regulatory criteria.

Based on these criteria, **36 MSMEs** were selected as research samples. The reduction from 60 to 36 units occurred because several MSMEs did not meet the criteria, were inactive, or did not return the questionnaire.

Method of collecting data

In this study, the data collection method used to reveal the variables that influence the understanding of Micro, Small and Medium Enterprises (MSMEs) on the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) so that the information and data obtained can be used as a complete and accurate research reference, the data collection used by the researcher is by using a questionnaire (survey) distributed to the objects studied.

4. Results

Multicollinearity Test

Table 1. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics		
	B	Std. Error	Beta	T		Tolerance	VIF	
1	(Constant)	5,887	2.354		2,501	.018		
	X1	.353	.149	.330	2.365	.024	.434	2.305
	X2	.603	.152	.561	3.959	.000	.422	2,372
	X3	-.141	.149	-.089	-.946	.351	.953	1,049

Source: Processed Data (2020)

Based on Table 1 above, the results of the multicollinearity test indicate that all variables have tolerances above 0.01 and VIFs below 10. It can be concluded that there is no correlation among the independent variables and that there are no symptoms of multicollinearity in this study, indicating that the independent variables are not related to each other.

Autocorrelation Test

Table 2. Autocorrelation Test Results

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
1	.854a	.729	.704	1,446	1,998

Source: Processed Data (2020)

Based on Table 2 above, the DW indicates that there is no autocorrelation problem in this study. Because the value is between -2 and +2, so that there is no autocorrelation, the resulting value is: $-2 < 1.998 < +2$

Heteroscedasticity Test

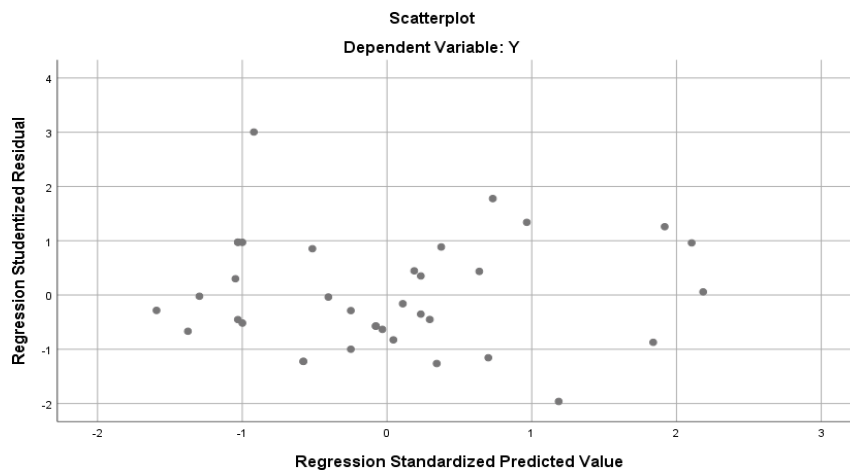


Figure 2. Scatter Plot Graph

Based on Figure 2 above, the heteroscedasticity test results indicate no heteroscedasticity, as the data distribution does not form a straight line or exhibit a clear pattern, and the points are spread above zero on the Y axis.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,887	2.354		2,501	.018
	X1	.353	.149	.330	2.365	.024
	X2	.603	.152	.561	3.959	.000
	X3	-.141	.149	-.089	-.946	.351

Source: Processed Data (2020)

The analysis results show a constant of 5.887, indicating that, in the absence of independent variables, MSMEs' Understanding of SAK EMKM remains the same. The regression coefficient of Information and Socialization of 0.353 and Accounting Understanding of 0.603 indicates a positive influence, while Business Size (-0.141) indicates a negative influence on MSMEs' Understanding of SAK EMKM.

Hypothesis Testing Partial Test (t-Test)

Table 5. Partial Test (t-Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,543	2.473		3,050	.004
	X1	.805	.120	.754	6,690	.000
	X2	.885	.105	.824	8,466	.000
	X3	-.319	.265	-.202	-1.202	.238

Source: Processed Data (2020)

The results of the t-test show that the provision of information and socialization (significance 0.000, tcount 6.690 > ttable 2.035) and accounting understanding (significance 0.000, tcount

8.466 > t-table 2.035) have a significant influence on MSMEs' understanding of SAK EMKM. On the other hand, business size (p-value 0.238, t-value -1.202 < t-table 2.035) does not have a significant effect on this understanding.

5. Discussion

The Influence of Partial Information Provision and Socialization on the Understanding of Micro, Small, and Medium Enterprises on Financial Accounting Standards for Entities, Micro, Small, and Medium Enterprises

Based on Table 5, it can also be seen that partial Provision of Information and Socialization have a significant effect on the Understanding of Micro, Small and Medium Enterprises (MSMEs) regarding the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). Through socialization, awareness and understanding of accounting standards relevant to their business scale can increase among business actors. The process of providing information enables MSMEs to understand correct financial recording in accordance with SAK EMKM, while socialization helps bring the concept of accounting standards closer to everyday practice. Socialization also provides opportunities for direct interaction through training, seminars, or group discussions, making it easier for MSMEs to understand and apply accounting principles in practice.

From a behavioral perspective, socialization functions as a cognitive activation mechanism. Through training sessions, seminars, workshops, and group discussions, MSME actors are exposed not only to regulatory obligations but also to practical demonstrations of financial recording aligned with SAK EMKM. This process reduces perceived complexity and increases perceived usefulness, two factors widely recognized in technology and knowledge adoption frameworks.

Meanwhile, the provision of information whether through manuals, guidelines, counseling, or digital media serves as a channel for knowledge enrichment. MSMEs gain access to structured insights on transaction recording, financial statement preparation, and reporting standards. Repeated exposure to such information fosters familiarity, which gradually transforms into comprehension and application.

In institutional terms, socialization also strengthens the intent to comply. When MSMEs interact directly with regulators, academics, or facilitators, they develop normative awareness of the importance of standardized reporting for tax compliance, access to financing, and business credibility.

Based on research conducted by Susilowati (2021), it was found that, to some extent, the provision of information and socialization significantly influenced the understanding of Micro, Small, and Medium Enterprises (MSMEs) regarding the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This is also in line with the research results of Parhusip and Tuban (2020) and Kusuma and Lutfiany (2018), which stated that accounting understanding has a significant positive effect on the implementation of SAK EMKM.

The Influence of Partial Accounting Understanding on Micro, Small, and Medium Enterprises' Understanding of Financial Accounting Standards for Entities, Micro, Small, and Medium Enterprises

Based on Table 5 above, it can also be seen that partial Accounting Understanding has a significant effect on the Understanding of Micro, Small and Medium Enterprises (MSMEs) on SAK EMKM. This shows that the better MSME actors understand accounting concepts and principles, the easier it is for them to adopt and apply SAK EMKM in their financial recording activities. A good understanding of accounting includes the ability to recognize basic elements, such as recording transactions, grouping costs, preparing financial statements, and interpreting financial results. With a deeper understanding, MSMEs can be more confident and skilled in

preparing financial reports in accordance with standards, thereby facilitating reporting to relevant agencies, increasing transparency, and supporting access to formal funding.

The results of this study are consistent with Susilowati's (2021) findings, which indicated that partial accounting understanding has a positive and significant effect on the implementation of EMKM SAK in MSMEs in Surabaya. This is also in line with the findings of Parhusip and Tuban (2020) and Kusuma and Lutfiany (2018), who found that accounting understanding has a significant positive effect on the implementation of EMKM SAK.

The Influence of Business Size on the Understanding of Micro, Small, and Medium Enterprises on Financial Accounting Standards for Entities, Micro, Small, and Medium Enterprises

Based on Table 5 above, partially Accounting Understanding does not have a significant effect on the Understanding of Micro, Small and Medium Enterprises (MSMEs) on the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). This indicates that the level of accounting understanding possessed by MSME actors has not been the main factor influencing the implementation of SAK EMKM. Possible causes include limited access to information, insufficient in-depth training, or minimal technical support in integrating accounting principles into their business activities. Therefore, additional approaches are needed, such as more intensive mentoring or socialization, to strengthen the relationship between accounting understanding and the implementation of accounting standards in MSMEs.

This result is in line with research conducted by Rejeki & Julyanda (2018) and Adino Intan (2019). Business size does not affect understanding in preparing financial reports based on SAK-EMKM.

6. Conclusion

Based on the analysis of the research above, the variables of providing information and socialization partially exert a positive and significant influence on MSMEs' understanding of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). partially shows that the variable of accounting understanding has a positive and significant influence on the understanding of Micro, Small and Medium Enterprises (MSMEs) of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). partially shows that the variable of business size does not have a significant influence on Micro, Small and Medium Enterprises' (MSMEs) understanding of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). Simultaneously, it shows that the variables of providing information and socialization, accounting understanding, and business size have a positive and significant influence on Micro, Small and Medium Enterprises' (MSMEs) understanding of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM).

The managerial implication is that managers should adopt an adaptive, empowering leadership style tailored to their team's needs. Leaders who are communicative, supportive, and able to motivate employees tend to create a positive work atmosphere, which ultimately increases job satisfaction. In addition, a conducive work environment, such as a comfortable workspace, an inclusive work culture, and adequate supporting facilities, can significantly affect employee productivity and engagement. Therefore, management needs to regularly evaluate leadership styles and work environment policies to ensure that both are aligned with organizational goals and employee needs. This will not only increase job satisfaction but also improve employee retention and overall organizational performance.

Recommendation

This study examines the determinants of MSMEs' understanding of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), focusing on information provision and socialization, accounting understanding, and business size. The results show that

information provision and socialization significantly improve MSMEs' understanding through training, workshops, and counseling, thereby enhancing awareness and reducing the complexity of financial reporting standards. Accounting understanding also has a positive and significant effect, indicating that MSMEs with better accounting knowledge are more ready to adopt SAK EMKM. Conversely, business size does not have a significant influence, suggesting that a larger scale does not automatically ensure better accounting comprehension. Simultaneously, all variables significantly influence MSME understanding, confirming that accounting standards adoption is shaped by external exposure, internal capability, and organizational characteristics.

Limitations and avenues for future research

For owners of Micro, Small and Medium Enterprises (MSMEs) to maintain good, sustainable financial records to understand the business's future development. It is expected that owners of Micro, Small and Medium Enterprises (MSMEs) will increase their participation in accounting training to understand better how to present financial reports in accordance with the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). MSME owners will be able to understand more deeply about Micro, Small and Medium Enterprises (MSMEs), because with a better understanding, it will encourage the development and advancement of Micro, Small and Medium Enterprises (MSMEs).

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