
Assessing the Implementation of SAK EMKM in the Accounting Practices of Tahu Bulat Baraya MSME in Pematang

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Abstract

This study aims to analyze the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) at Tahu Bulat Baraya MSME in Pematang Regency. A qualitative field study approach was employed to gain an in-depth understanding of financial recording practices, accounting literacy, and challenges in applying SAK EMKM. Data were collected through direct observation and semi-structured interviews with the business owner as the main informant. The findings reveal that the entrepreneur has little knowledge of SAK EMKM and still maintains simple bookkeeping limited to daily income and expenses without account classification or formal financial statements. Major obstacles include low accounting literacy, time constraints, and the absence of adequate recording tools. The study highlights the importance of providing basic accounting training and introducing simple digital bookkeeping applications to help MSMEs produce accurate, accountable, and sustainable financial information for business growth.

Keywords: SAK EMKM, MSMEs, Accounting Records, Financial Statements, Accounting Literacy.

Abstrak

Penelitian ini bertujuan untuk menganalisis penerapan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) pada UMKM Tahu Bulat Baraya di Kabupaten Pematang. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi lapangan untuk memperoleh pemahaman mendalam mengenai praktik pencatatan keuangan, tingkat literasi akuntansi, serta kendala dalam penerapan SAK EMKM. Data diperoleh melalui observasi langsung dan wawancara semi-terstruktur dengan pemilik usaha sebagai informan utama. Hasil penelitian menunjukkan bahwa pelaku usaha belum memahami SAK EMKM dan masih menggunakan pencatatan sederhana berupa catatan harian pemasukan dan pengeluaran tanpa klasifikasi akun atau laporan keuangan formal. Kendala utama meliputi rendahnya literasi akuntansi, keterbatasan waktu, serta belum tersedianya alat pencatatan yang memadai. Penelitian ini menegaskan perlunya pelatihan akuntansi dasar dan penggunaan aplikasi pembukuan digital sederhana untuk meningkatkan kualitas laporan keuangan UMKM secara berkelanjutan.

Kata Kunci: SAK EMKM, UMKM, Pencatatan Akuntansi, Laporan Keuangan, Literasi Akuntansi.

INTRODUCTION

Tahu Bulat, a popular Indonesian snack, has become a symbol of affordable street food innovation across major regions such as Central Java, West Java, East Java, and the Greater Jakarta area.¹ Its unique concept—freshly fried tofu balls served directly from mobile trucks—has attracted a diverse customer base, ranging from students to office workers. The snack’s savory taste, catchy marketing jingle, and low price have helped it gain significant traction in the informal food sector. This trend has encouraged many small-scale entrepreneurs to enter the market, often with limited initial capital but high adaptability. The simplicity of production and high daily turnover make *tabu bulat* an accessible business opportunity for micro-entrepreneurs seeking quick income and flexibility in managing their operations.

Low levels of financial and accounting literacy remain one of the most persistent barriers to implementing SAK EMKM among micro-entrepreneurs such as *Tabu Bulat Baraya*. This condition reflects a wider national trend, where Indonesia’s financial inclusion rate (76.19%) far exceeds its financial literacy rate (38.03%), indicating that many business owners can access financial services but still lack the competence to manage them effectively.² Such knowledge gaps cause MSMEs to underestimate the importance of structured financial reporting. Comparative studies show that enterprises with higher financial literacy and digital readiness are significantly more capable of adopting accounting standards and ensuring transparency.³ Therefore, improving financial literacy is not only an educational challenge but also a strategic priority to strengthen MSME governance and sustainability.

Savitri highlighted the still low level of accounting record-keeping among MSMEs. She stated that UMKM Mr. Pelangi Semarang has not yet carried out optimal accounting practices.⁴ The bookkeeping process remains limited and simple—recording only raw material purchases and some expenses—causing business owners to face difficulties in determining overall production costs and profit levels. This condition reflects the generally low application of accounting practices, even though proper financial records are essential as a basis for business decision-making and as a requirement for loan applications to obtain additional capital.

Nurwahyuni et al. also noted that MSMEs in the automotive sector, particularly car repair shops in East Karawang District, have not prepared their financial statements in accordance with SAK EMKM standards.⁵ Similarly, Elisabeth et al. concluded that accounting record-keeping and reporting practices in MSMEs remain simple and are primarily used for internal management

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- 1 Agus Hendar, Yaya Sunarya, and D Yadi Heryadi, “Analisis Strategi Pengembangan Agroindustri Tahu Bulat Di Dusun Buniasih Desa Muktisari Kecamatan Cipaku Kabupaten Ciamis : (Studi Kasus Pada Agroindustri Tahu Bulat Putra Mandiri Di Dusun Buniasih Desa Muktisari Kecamatan Cipaku Kabupaten Ciamis),” *Mikroba : Jurnal Ilmu Tanaman, Sains Dan Teknologi Pertanian* 1, no. 3 SE-Articles (December 15, 2024): 101–10, <https://doi.org/10.62951/mikroba.v1i3.160>.
 - 2 Ajsatria Suleiman, Thomas Dewaranu, and Noor Anjani, “Creating Informed Consumers: Tracking Financial Literacy Programs in Indonesia” (Jakarta, Indonesia, 2022), <https://doi.org/10.35497/358319>.
 - 3 Ed Weenk, *Mastering the Supply Chain: Principles, Practice and Real-Life Applications* (Kogan Page Publishers, 2019).
 - 4 Rosita Vega Savitri, “Pencatatan Akuntansi pada Usaha Mikro Kecil dan Menengah (Studi pada UMKM Mr . Pelangi Semarang) Keywords : Accounting Records , UMKM Kata Kunci : Pencatatan Akuntansi , UMKM Corresponding Author :” 5, no. 2 (2022): 117–25.
 - 5 Nurwahyuni, Sujana Fista A, and Meliana Puspitasari, “Analisis Penerapan Akuntansi Berdasarkan SAK-” 07, no. 02 (2023): 123–29.

purposes.⁶ These conditions are influenced by several obstacles, including low educational backgrounds among business owners, lack of exposure to accounting training, and limited understanding of the importance of maintaining financial records that comply with accounting standards.

Studies on the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) have been widely conducted to evaluate its effectiveness in improving the quality of financial reporting. Aliah Ghina (2025) highlighted the importance of accounting understanding and bookkeeping readiness in financial report preparation among culinary MSMEs in Palembang, yet did not address its application in snack-producing sectors such as *Tahu Bulat*.⁷ Afrilia Kamalaheng (2025) examined SAK EMKM implementation at C2 Mart and found discrepancies in asset depreciation but did not explore digital accounting solutions.⁸ Fitri Yani (2025) pointed out the low accounting literacy among MSMEs in Pekanbaru but did not link it to business experience factors.⁹ Wistiani Zebua (2025) emphasized the role of digital transformation in enhancing financial transparency but did not investigate its correlation with SAK EMKM compliance.¹⁰

Based on these research gaps, this study aims to analyze the implementation of SAK EMKM in the accounting records of UMKM Tahu Bulat Baraya in Pematang. It seeks to assess the extent to which the enterprise has applied SAK EMKM principles in preparing its financial statements, covering aspects of recognition, measurement, presentation, and disclosure. Furthermore, this research intends to identify the challenges and supporting factors influencing the implementation, such as accounting literacy, technological utilization, and administrative readiness. The findings are expected to provide empirical insights into the effectiveness of SAK EMKM adoption within traditional food-based MSMEs, particularly those operating in local regions like Pematang.

Method

This study employed a qualitative research method with a field study approach aimed at gaining an in-depth understanding of accounting practices and the implementation of SAK EMKM at Tahu Bulat Baraya MSME in Pematang.¹¹ The qualitative design was chosen because it allows the researcher to explore the behavior, perceptions, and experiences of small business

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- 6 Elisabeth, Paskah Ika, and Chandra Arifin, "Penerapan Akuntansi Pada Usaha Mikro Kecil Dan Menengah (Umkh)" 10, no. 2 (2021).
 - 7 Aliah Ghina, Reny Aziatul Pebriani, and Nova Yanti Maleha, "Pengaruh Pemahaman Akuntansi dan Kesiapan Pembukuan Terhadap Penyusunan Laporan Keuangan Umkm Dengan Penerapan Sak Emkm Sektor Kuliner Kota Palembang," *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 9, no. 3 (September 25, 2025): 523–37, <https://doi.org/10.31955/mea.v9i3.6217>.
 - 8 Afrilia Kamalaheng, Lidia M. Mawikere, and Djeni Maradesa, "Analisis Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil Dan Menengah (SAK EMKM) Pada Usaha Mikro Di Toko C2 Mart5," *Manajemen Bisnis Dan Keuangan Korporat* 3, no. 2 (September 15, 2025): 479–97, <https://doi.org/10.58784/mbkk.357>.
 - 9 Fitri Yani and Zikri Aidilla Syarli, "Studi Pemahaman UMKM Atas Pembuatan Laporan Keuangan Berbasis Sak Emkm: UMKM Kecamatan Rumbai Pekanbaru," *Jurnal Impresi Indonesia* 4, no. 8 (August 23, 2025): 3202–19, <https://doi.org/10.58344/jii.v4i8.6960>.
 - 10 Wistiani Zebua, "The Role Of Digital Transformation In Accounting Systems For The Transparency And Accountability Of Msme Financial Statements," *Interdisciplinary Social Studies* 4, no. 4 (September 13, 2025): 590–98, <https://doi.org/10.55324/iss.v4i4.916>.
 - 11 John W Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th ed. (Thousand Oaks, CA: Sage Publications, 2014).

owners in their natural context. Data were collected through direct observation of business activities and semi-structured interviews with the owner as the main informant. Supporting information was also obtained from notes, sales records, and informal discussions. This approach provided a holistic picture of how financial recording was conducted and what challenges were encountered in applying the accounting standards.

The data obtained from observations and interviews were then analyzed using a descriptive interpretative technique. The analysis focused on identifying patterns, themes, and relationships between the owner's accounting behavior, level of literacy, and the practical implementation of SAK EMKM. The process included data reduction, data presentation, and conclusion drawing, ensuring that interpretations remained consistent with the actual field conditions. The results were validated through cross-checking between observational findings and interview statements to maintain credibility. This method was chosen not to generalize results, but to describe the reality of micro-entrepreneurship practices and provide insights that could guide similar MSMEs in improving their financial reporting systems.

RESULTS AND DISCUSSION

Accounting Practices and Compliance with SAK EMKM at Tahu Bulat Baraya MSME

The accounting practices implemented by Tahu Bulat Baraya MSME in Pematang remain simple and have not yet aligned with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Based on field observations and interviews, the business owner focuses primarily on production and sales activities rather than financial administration. Recordkeeping is limited to tracking the daily difference between cash inflows and outflows.¹² While there is a basic awareness of the need to record financial transactions, the owner lacks understanding of how to classify and structure them according to accounting principles required by the standards.

The owner admitted to never having received any information or training about SAK EMKM. Since the business began, financial activities have been recorded manually without any formal format or guidance. The bookkeeping consists merely of notes written in a small notebook, which also contains other operational details. The owner believes that as long as the business runs smoothly and sales cover expenses, such simple records are sufficient. This perception reflects a view that financial statements are not yet considered important tools for decision-making but merely serve as personal reminders.¹³

“I've never heard of SAK EMKM before. Usually, I just record my expenses and income in a small notebook. As long as I know the daily profit or loss, that's enough for me.”¹⁴

12 Ryoki Motai et al., “Practical Experiment of Predicting Cash Flows with LSTM and Double-Entry Bookkeeping Data,” in *2024 IEEE International Conference on Big Data (BigData)* (IEEE, 2024), 2360–64, <https://doi.org/10.1109/BigData62323.2024.10825077>.

13 Paul D Kimmel, Jerry J Weygandt, and Donald E Kieso, *Financial Accounting: Tools for Business Decision Making* (John Wiley & Sons, 2020).

14 Interview with TB (owner of Tahu Bulat Baraya MSME), conducted in Purwosari Village, Comal District, Pematang Regency, 10 December 2025

The bookkeeping system employed uses a cash-based approach, where every transaction is recorded at the time it occurs, without considering the accrual concept. Income is derived from daily tofu sales, while expenses include the purchase of raw materials, cooking oil, gas, seasonings, and employees' meals. However, there is no classification of transactions into categories such as assets, liabilities, capital, income, or expenses.¹⁵ Consequently, the financial information produced cannot accurately reflect the business's financial position or performance over time.

Furthermore, no formal financial statements are prepared. The owner has never compiled an income statement, a statement of financial position, or notes to the financial statements. The available records merely serve as personal documentation of money received and spent. This lack of structured documentation prevents the data from being used to analyze profitability, cost efficiency, or capital needs.¹⁶ As a result, the owner's business decisions are made based on intuition and experience rather than reliable financial information.

The basic accounting principle of separating personal and business finances is also not applied. In practice, daily sales proceeds are often used for household expenses, while some business purchases are funded with personal money. This lack of distinction makes it difficult to determine which transactions are purely business-related.¹⁷ Over time, such financial intermingling can distort assessments of business performance and hinder the enterprise's professional development, particularly when external financing or investment is needed.

“Sometimes my business money and household money get mixed up. If I need to buy groceries for home, I just take it from the day's sales. I'll replace it later if there's any extra.”¹⁸

In terms of assets, the business owns several pieces of equipment such as large frying pans, gas cylinders, cooking tools, and a modified pickup truck for mobile sales. However, none of these are recorded as fixed assets in the books. There are no depreciation calculations or estimates of economic value for the equipment. The owner only considers the physical usability of the items—if they still function, they are deemed valuable. This approach makes it impossible to measure the enterprise's actual wealth or financial position accurately, as required by standardized financial reporting.

The manual bookkeeping method also increases the risk of data loss. The notebook used has no standardized format and is sometimes not updated daily due to time constraints. If the records are lost or damaged, there are no backups available. This situation highlights weak administrative discipline and the need for a more structured and reliable accounting system that is

15 A.V. Shchepot'ev and T.A. Fedorova, “Inseparable Assets as a Special Category of Assets Allocated During Considerable Transformations of a Company,” in *Proceedings of the Russian Conference on Digital Economy and Knowledge Management (RuDEcK 2020)* (Paris, France: Atlantis Press, 2020), <https://doi.org/10.2991/aebmr.k.200730.107>.

16 Muhammad Bilal et al., “Investigating Profitability Performance of Construction Projects Using Big Data: A Project Analytics Approach,” *Journal of Building Engineering* 26 (November 2019): 100850, <https://doi.org/10.1016/j.job.2019.100850>.

17 Joseph Lee, Jae-Hyeon Ahn, and Jaeho Myeong, “The Behavioral Impact of 5G Adoption: Evidence from Individual-Level Transaction Data,” *Telecommunications Policy*, November 2025, 103112, <https://doi.org/10.1016/j.telpol.2025.103112>.

18 Interview with TB (owner of Tahu Bulat Baraya MSME), conducted in Purwosari Village, Comal District, Pematang Regency, 10 December 2025

easy to operate for small business owners like Tahu Bulat Baraya.¹⁹ A digital bookkeeping tool could significantly reduce this vulnerability.

Overall, the accounting practices at this MSME are short-term and operationally driven rather than focused on sustainable financial management. Although daily cash records help the owner monitor cash availability, they fail to present a comprehensive picture of the enterprise's financial health. Without financial statements that comply with SAK EMKM principles, the owner lacks accurate information to evaluate performance, plan growth, or secure external funding. This illustrates the critical role of proper accounting as a foundation for business continuity and decision-making.

These findings indicate that the implementation of SAK EMKM at Tahu Bulat Baraya MSME has not yet been achieved effectively. While there is an effort to record transactions, the lack of knowledge, time, and proper tools hinders compliance with the standard. Therefore, external support such as basic accounting training and the introduction of simple bookkeeping applications is necessary. Through gradual adoption and consistent assistance, small enterprises like this one can begin to implement SAK EMKM principles and produce reliable, accountable financial information for future development.

Factors Hindering and Strategies to Improve the Implementation of SAK EMKM

The implementation of SAK EMKM at Tahu Bulat Baraya MSME faces a combination of internal and external challenges that hinder the establishment of proper accounting practices. Internally, limited knowledge, lack of time, and minimal human resources reduce the owner's ability to maintain consistent bookkeeping. Externally, there is a lack of structured support, training, and accessible accounting tools for small entrepreneurs. These two dimensions are interconnected, resulting in a cycle where low accounting literacy leads to poor practices, which in turn prevents the business from recognizing the importance of financial standardization.

One of the main internal challenges lies in the owner's limited understanding of accounting concepts. For the business owner, accounting is perceived as a complex and unnecessary activity for small-scale operations. He associates financial recording with administrative burdens that consume time and offer little immediate benefit. As a result, the motivation to learn or apply accounting standards is very low. This mindset is common among microenterprises that rely on daily cash flow and informal recordkeeping, where business success is judged primarily by short-term sales performance rather than structured financial data.²⁰

“I think accounting is more for big businesses. For me, as long as the sales are good and I can buy the ingredients again, I don't really think about reports or books.”²¹

19 Ludivine Perray-Redslob and Jeremy Morales, “Resisting Accounting in the Name of Discipline,” *Accounting, Auditing & Accountability Journal* 36, no. 1 (January 10, 2023): 378–402, <https://doi.org/10.1108/AAAJ-01-2021-5092>.

20 Umar Nawaz Kayani et al., “Is Short-Term Firm Performance an Indicator of a Sustainable Financial Performance? Empirical Evidence,” *Studies in Economics and Finance* 41, no. 3 (June 4, 2024): 619–37, <https://doi.org/10.1108/SEF-03-2023-0136>.

21 Interview with TB (owner of Tahu Bulat Baraya MSME), conducted in Purwosari Village, Comal District, Pemalang Regency, 10 December 2025

The second major challenge concerns time and labor limitations. The owner handles almost every aspect of the business—from preparing ingredients, frying, and selling, to managing cash flow. The workload leaves little room for detailed recordkeeping. During busy sales periods, financial recording is often postponed or forgotten entirely. Without a dedicated staff member or simple digital tool to assist, bookkeeping becomes a secondary priority. This explains why many small business owners fail to maintain consistent accounting practices, even when they acknowledge its importance.²²

A third barrier involves the lack of adequate recording systems and tools. The business relies solely on handwritten notes without any use of accounting applications or spreadsheets. This manual method is not only time-consuming but also prone to errors and data loss. In today's context, various free or low-cost digital tools—such as simple mobile bookkeeping apps—could assist micro-entrepreneurs in automatically generating income statements or balance sheets. However, unfamiliarity with digital tools and a lack of training opportunities prevent adoption.²³ Consequently, the business remains dependent on inefficient traditional methods.

Another issue is the absence of separation between personal and business finances. The owner often uses business earnings for household expenses and vice versa. This lack of boundary violates the fundamental accounting principle of entity separation, leading to financial confusion. When personal and business expenses intertwine, it becomes impossible to evaluate the enterprise's actual performance or identify profit margins accurately. Moreover, such practices hinder transparency, especially if the business later seeks loans or external investment.

“Sometimes I take money from sales if there's something needed at home. Later, if the business makes more, I'll replace it. I've never really thought about separating it.”²⁴

Limited access to training and mentoring also contributes to the weak implementation of SAK EMKM. There have been no community-based programs or workshops specifically aimed at introducing accounting standards to local MSMEs. Without external guidance, small entrepreneurs are left to manage finances through self-learning or imitation from peers. Many lack exposure to even the simplest accounting formats, such as classifying expenses or creating a monthly recap. The absence of institutional support underscores a gap in the regional empowerment ecosystem that should bridge policy and practice for micro-entrepreneurs.

Despite these barriers, several strategies could help improve the adoption of SAK EMKM among micro businesses like Tahu Bulat Baraya. The most immediate step is to provide basic accounting and financial literacy training tailored to small entrepreneurs. Such programs should use practical examples relevant to local business contexts—simple cash books, visual templates, and real-life case simulations.²⁵ When presented in an easy-to-understand way, accounting ceases

22 Viviana Fang He et al., “Keep Calm and Carry On: Emotion Regulation in Entrepreneurs' Learning from Failure,” *Entrepreneurship Theory and Practice* 42, no. 4 (July 13, 2018): 605–30, <https://doi.org/10.1177/1042258718783428>.

23 Burim Mexhuani, “Adopting Digital Tools in Higher Education: Opportunities, Challenges and Theoretical Insights,” *European Journal of Education* 60, no. 1 (March 27, 2025), <https://doi.org/10.1111/ejed.12819>.

24 Interview with TB (owner of Tahu Bulat Baraya MSME), conducted in Purwosari Village, Comal District, Pemalang Regency, 10 December 2025

25 Weenk, *Mastering the Supply Chain: Principles, Practice and Real-Life Applications*.

to feel intimidating and becomes an accessible tool for better financial control and decision-making.

Another effective approach is to integrate technology-based bookkeeping into daily operations. The use of simple digital applications can automate financial calculations, minimize human error, and generate basic reports that align with SAK EMKM requirements. Local government agencies, cooperatives, or universities could collaborate to introduce these tools through free training sessions. Pairing technology with mentorship programs ensures not only that entrepreneurs learn but also that they continue using the systems consistently in the long term.²⁶

Lastly, institutional collaboration is essential. Universities, accounting associations, and government offices could establish ongoing partnerships to assist MSMEs in adopting financial standards. This collaboration can include mentorship, monitoring, and evaluation to ensure sustained compliance. For microenterprises like Tahu Bulat Baraya, such support would transform accounting from a burdensome task into a meaningful practice that enhances transparency, accountability, and growth. Over time, adherence to SAK EMKM can empower local businesses to scale up, gain investor confidence, and contribute more effectively to regional economic resilience.

CONCLUSION

This study concludes that the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) at Tahu Bulat Baraya MSME in Pematang Laha has not yet been carried out effectively. The business's financial records are still limited to simple daily cash inflows and outflows without proper classification of accounts or preparation of standard financial statements. The owner's lack of understanding of SAK EMKM, combined with minimal accounting literacy, time constraints, and the absence of supporting tools, has resulted in unstructured bookkeeping. Despite these limitations, there is a growing awareness of the importance of recording financial transactions. Therefore, continuous education, mentorship, and the introduction of simple digital bookkeeping systems are essential to improve financial reporting quality and strengthen MSME accountability in the long term.

This research was limited by its focus on a single MSME case, which may not fully represent the diverse conditions of microenterprises in other regions or sectors. The findings are descriptive and context-specific, reflecting the situation of one traditional food business. Future research is encouraged to involve a broader sample across various industries and to include quantitative analysis that measures the impact of accounting literacy and digital adoption on SAK EMKM compliance. In addition, future studies could explore the role of local government and community-based financial education in promoting standard-based bookkeeping. By expanding both scope and methodology, further research can provide stronger empirical evidence and practical recommendations to enhance SAK EMKM implementation among MSMEs across Indonesia.

26 Silviu Nate et al., "Fostering Entrepreneurial Ecosystems through the Stimulation and Mentorship of New Entrepreneurs," *Sustainability* 14, no. 13 (June 30, 2022): 7985, <https://doi.org/10.3390/su14137985>.

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