



# Literature Study on the Application of Financial Accounting Standards for Micro, Small and Medium-Sized Entities (Sak EMKM) to Assess the Fairness of UMKM Financial Statements

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**Abstract:** The implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in Indonesia aims to enhance the transparency and accountability of MSME financial statements. Despite its design to cater to MSME characteristics, many businesses struggle with full implementation. This study highlights several challenges, including a lack of understanding of accounting principles, insufficient skilled personnel, and inadequate socialization and training. Consequently, many MSMEs rely on simplistic recording methods that fail to comply with SAK EMKM, leading to less informative financial statements. To foster better adherence to these standards, collaboration among accounting institutions, the government, and MSMEs is essential for education and training initiatives. By improving their understanding of SAK EMKM, MSMEs can enhance the quality of their financial reporting, thereby facilitating better access to financing and strengthening their contributions to the national economy.

**Keywords:** SAK EMKM, MSME, Financial Statements, Transparency

## Introduction

Introduction The progress of the business world in the current era of globalization shows significant progress, marked by increasing business activities and competition between organizations and companies, both at the local and global levels. This phenomenon demands the alignment of globalized accounting standards, to make it easier for us as users of financial statements when compiling, presenting, and deciphering financial information effectively. Thus, this standardization is the key to ensuring transparency and consistency in the presentation of financial statements around the world (Meitasari et al., 2021).

Every company that is established with a profit orientation includes a defined target key, namely maximizing profits from its operational activities. This includes Micro, Small, and Medium Enterprises (MSMEs), which play a crucial role in economic finance in Indonesia (Goel, 2018). Currently, the fundamental foundation of the Indonesian economy raises the government on sustainable aspects to realize a solid economic structure, through

consideration of the existence of MSMEs. Bukri Micro Sector has actually created more than millions of jobs, as well as realizing opportunities for MSMEs to grow and develop around us. Given that they have proven their ability to survive and become the main driver of the economy, especially after the long economic crisis that has occurred since 1998.(Umami et al., 2022)

Along with MSMEs that continue to advance the preparation of financial statements, the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) have been issued. The implementation of this accounting standard is expected to provide a clear picture of the past managerial performance of MSMEs and their future prospects, so that the information can be trusted and used by the management, members of MSMEs, and external parties who have related interests (Klun, 2024). Since the implementation of SAK EMKM, various responses have emerged regarding the effectiveness, efficiency, convenience, and usefulness of this new standard. Entities in the application of this Standard apply to entities that do not have significant public accountability, that is, entities that do not have public accountability responsibilities and prepare financial statements for external parties. With the implementation of SAK EMKM, it is hoped that MSMEs can carry out better accounting records, so that they can present more transparent financial reports and make it easier for investors to provide financing support to MSME actors.(Handayani, 2018)

Nonetheless, challenges in the implementation of SAK EMKM, such as lack of understanding and training among MSME players, need to be addressed for the benefits of this standard to be optimized. As a result, further research is needed to assess the extent to which SAK EMKM is applied in MSME accounting practices and to identify factors that influence its success (Tarjo, 2024).

According to Cashmere (2019) "Financial statements are reports that show the company's financial condition at this time or within a certain period"

According to Werner R. Murhadi (2019) "Financial reports are the language of business. The financial statements contain information about the company's financial condition to the user. By understanding the financial statements of a company, various interested parties can see the condition of the financial health of a company "

According to Raymond Budiman (2020), financial statements are documents that describe the financial condition and performance of a company in a certain period.

Meanwhile, according to Sutrisno (2012), financial statements are the final result of accounting process which consists of two main reports, namely the balance sheet and income statement. Financial reports are prepared to provide information about the company's financial condition to interested parties, as a consideration in decision making.

The Indonesian Institute of Accountants (IAI) has issued the Financial Accounting Standard for Micro, Small and Medium Entities (SAK EMKM) with the aim of supporting MSMEs in Indonesia to be more transparent, efficient and accountable. So far, these aspects have been a major challenge (Ribeiro, 2020). The main challenge for MSMEs in Indonesia is the difficulty in accessing financing from financial institutions, which in turn hinders the growth and role of MSMEs as the main pillar of the Indonesian economy in the

future. (Ikatan Akuntansi Indonesia, 2020)

MSMEs have demonstrated their essential role in fostering sustainable economic growth at the national level. Data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop and UKM) in 2017 indicated that approximately 97% of jobs were generated by MSMEs, making a significant impact on lowering the unemployment rate in Indonesia. Given their crucial importance, it is necessary for all stakeholders to collaborate in advancing the development of MSMEs, helping them become more sophisticated, self-sufficient, and contemporary. (Ikatan Akuntansi Indonesia, 2020)

The aim for the Statement of Financial Accounting Standards (PSAK) concerning accounting for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia is to offer guidance for preparing financial statements that align with the unique characteristics and requirements of these businesses. A key standard in this area is PSAK No. 57, titled "Financial Statements of Micro Enterprises." This standard was developed to enable MSMEs to create straightforward business budgets while still adhering to widely accepted accounting principles (Kumar, 2023).

PSAK for MSMEs provides flexibility in recording and valuing assets, liabilities, revenues, and costs, thus enabling small businesses to present more appropriate and understandable financial statements. Through the implementation of this standard, it is expected that MSMEs can increase the level of transparency and accountability, which in turn will encourage increased trust from various stakeholders, including investors, creditors, and customers. In addition, the implementation of PSAK is also expected to expand MSMEs' access to financing and expand their market share (Purwantono, 2021).

## **Problem Analysis**

This research focuses on solutions related to the implementation of SAK EMKM by assessing the fairness of financial statements prepared by MSMEs. In this study, a semiotic accounting theory approach is used. This research is expected to contribute to individuals, MSMEs, and related parties in making decisions about the appropriateness of financial statements based on SAK EMKM. Furthermore, the results of this decision-making process are expected to support MSMEs in preparing financial reports in accordance with applicable standards

## **Literature Review**

### **Semiotica Accounting Theory**

Semiotic accounting theory refers to an approach that outlines the role of symbols and signs in a linguistic context. In this regard, there is a close relationship between semiotics and linguistics, as semiotics examines various aspects of the structure and discipline of language, including Phonology, grammar, word structure, and the meaning of expressions. In addition, semiotics also identifies three non-linguistic types of signs, namely Semantics, which addresses the relationship between signs and observable objects; Syntactics, which explores the relationship between signs within a formal framework; and Pragmatics, which studies the relationship between signs and the agents who use them.

(Ayub, 2022)

### **SAK EMKM (Financial Accounting Standards for Micro, Small, Medium Entities)**

SAK EMKM is an independent financial accounting standard and can be used by entities that meet the criteria of entities without significant public accountability, as described in the provisions of SAK ETAP and Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs). In SAK EMKM, the concept of a business entity is explicitly explained as one of the basic assumptions. Therefore, to prepare financial statements in accordance with SAK EMKM, entities are required to separate the owner's personal wealth from the wealth and business results of the entity, and also separate one business / entity from another. (Ikatan Akuntansi Indonesia, 2020)

To facilitate the application of SAK EMKM regulations by MSMEs, the financial reporting requirements of such organizations differ from those of corporations. In particular, entities are exempted from submitting the Statement of changes in equity and cash flow statement. Micro, Small and Medium Enterprises (MSMEs). are required by SAK EMKM to submit the main financial statements which include balance sheets, income statements, and explanations of financial statements. (Habibah et al., 2023)

### **Feasibility of Financial Statements**

The following are the characteristics of the eligibility of financial statements according to Government Accounting Standards (SAP No. 71 of 2010) :

#### **1. Understandability**

Information in the financial statements is presented in a way that is easier for users to understand, using the same format and terms at their level of thinking. Thus, it is concluded that users have an adequate understanding of the activities and context of the reported entity's operations, as well as the willingness to explore the information with reasonable effort. (Ramly, 2020)

#### **2. Relevant**

Financial statements are categorized as relevant if the information in them can change the decisions made by users. This is achieved by helping them to assess events that have occurred or are currently taking place, predict future conditions, and strengthen or improve previous evaluations. Thus, the relevant information in the financial statements can be adjusted to the intended use. (Ramly, 2020)

#### **3. Reliability**

The information in the financial statements should be clear and should not give rise to misunderstanding and the information in the financial statements should be free from material error and presented fairly and accountably. Although the information is relevant, if the nature or manner of presentation is not reliable, users may misinterpret the information. Reliable information has the following characteristics :

- a. Fair presentation: Information should accurately reflect Transactions and other events that should be reported or expected to be reported.
- b. Verifiable: The information in the financial statements can be verified, and if

tested by various parties, the results will still produce the same conclusion.

- c. Appropriate and neutral: Information is designed to meet general needs and does not favor the interests of certain parties.(Ramly, 2020)

#### 4. Comparability

Financial statements are more valuable when they can be compared with those from prior periods or with reports from other organizations. Such comparisons can be conducted internally or externally. Internal comparisons occur when an organization maintains consistent accounting practices over time. In contrast, external comparisons take place when the entity being compared employs superior accounting policies, with any adjustments noted in the period they happen.(Ramly, 2020)

### Financial Statement Analysis

The purpose of financial statement analysis is to assess the appropriateness of the financial statements prepared by an entity. The benefits of this analysis include:

1. Provides in-depth information on financial statements.
2. Identify any inconsistencies that may exist in the report.
3. Provide relevant information for decision makers.
4. Become a comparison tool with other companies.
5. Understand the situation and conditions faced by a company.
6. Predict the future performance of the company.

The methods used in financial statement analysis include: data spreading, common size analysis, ratio analysis, and cash flow analysis.(Meitasari et al., 2021)

### Research Methodology

In this study, the approach used is descriptive qualitative research. The descriptive qualitative method serves to describe phenomena based on interpretations that are relevant to current conditions. The qualitative method itself is based on theory and emphasizes more on understanding meaning. Meanwhile, descriptive methods are used to describe and investigate ongoing phenomena. (Safitri et al., 2024)

The process undertaken to analyze the data includes :

- a) Selecting data to ensure that the information obtained is in accordance with the research focus.
- b) Clarify the data obtained based on the topic that has been determined.
- c) Compile data to organize each topic in a systematic order.

## **Result and Discussion**

### **Data Analysis**

#### **Application of SAK-EMKM as the Basis for Preparing MSME Financial Statements (Case Study at UD Dua Putri Solehah Probolinggo)**

Research conducted by Tatik Amani (2018) shows that UD Dua Putri Solehah MSMEs in Probolinggo have not fully implemented, compiled, and presented financial reports correctly. This is not in accordance with the regulations set by DSAK, namely SAK EMKM which came into effect on January 1, 2018. The financial statements presented are still simple and not in accordance with the accounting principles listed in SAK EMKM. In addition, these MSMEs have also not recorded profit and loss in accordance with the provisions of SAK EMKM. Nevertheless, UD Dua Putri Solehah MSMEs show the intention to make financial reports in accordance with SAK EMKM if there are parties willing to provide guidance for the progress of their business. In conclusion, these MSMEs have not yet met the standards set out in SAK EMKM. (Amani, 2018)

#### **Implementation of SAK EMKM in MSMEs in Pringgabaya District**

This research was conducted by Hakmal Arip, Nina Karina Karim and Nungki Kartikasari (2023). In this study, it was found that of the 15 MSMEs studied, none had prepared financial reports in accordance with the provisions of SAK EMKM, which include the Balance Sheet, Income Statement, and Explanation of Financial Statements. The interviewees stated that they did not understand the form of financial statements in accordance with accounting principles, and the majority only recognized one type of report, which they referred to as bookkeeping. The reports that are commonly prepared by businesses include income and expense reports, so they experience difficulties in making the right decisions due to a lack of understanding of their financial condition. The conclusion is that none of the 15 MSMEs studied has been able to comply with the SAK-EMKM that has been enacted. (Arip et al., 2023)

#### **Analysis of the Application of SAK EMKM in Micro, Small and Medium Enterprises in North Luwu Regency (Case Study of Farhan Cake'S UMKM)**

This research was conducted by Rizki Asrinda Handayani (2018). It was found that the financial statements of UMKM Farhan Cake's only contained a record of receipts and expenses from business activities. In UMKM Farhan Cake's, bookkeeping has not separated income and expenses, even though SAK EMKM regulates three important things related to this. report components that must exist, namely the statement of financial position, income statement, and notes to financial statements. The owner of Farhan Cake's MSME conducts financial recording with the main objective of knowing the amount of business income. From this income, part of it will be allocated to production costs and payment of employee salaries. So it can be concluded that UMKM Farhan Cake's failed to comply with the SAK-EMKM that has been determined. (Handayani, 2018)

#### **Analysis of the Application of SAK EMKM in the Preparation of MSME Financial**

### **Statements in Batam City**

This research was conducted by Mortigor Afrizal Purba (2019). In this study, it was found that the MSME bookkeeping system was only limited to the understanding of those who recorded financial reports such as revenue and expenditure records. The reason why MSME actors only use this recording method is because this method is much simpler and easier for people who do not have an accounting background to understand. The preparation of financial statements is done in a mixed way, without any separation between company assets and personal assets. Monitoring of profits and losses is carried out by observing the calculation of cash inflows and outflows in a certain period, even so, these MSMEs have used transaction evidence that can be accounted for. The MSMEs also stated that there were obstacles in taking the time to learn this and also the lack of qualified human resources to study SAK EMKM. The conclusion of this research is that MSMEs in Tanjung Riau Village, Batam do not fulfill the regulations set out in SAK EMKM. (Purba, 2019)

### **Readiness of MSMEs towards the Implementation of SAK EMKM (Study of MSMEs in Blora Regency)**

This research was made by Ahmad Sholikin and Ade Setiawan (2018). In this study, it was found that there were two MSMEs that were used as research targets, namely Rumah Mode Een Productions and Kanaya Konveksi, these two MSMEs still used simple records such as cash receipts and disbursements. For Rumah Mode Een Productions, MSME actors do not record special financial reports for their business due to a lack of human resources who understand the correct financial report recording system, while for Kanaya Konveksi, although MSME actors have separated personal and business finances, and realize the importance of financial reports, they still do not have human resources who understand how to prepare financial reports in accordance with applicable accounting standards. Both MSMEs are also completely unfamiliar with SAK EMKM regulations, so these two MSMEs do not fulfill SAK EMKM regulations (Sholikin & Setiawan, 2018)

### **Revealing the Obstacles to the Implementation of SAK EMKM in MSMEs in Sandubaya District**

This research was conducted by Miftahatul Khairani Ulfa and Hery Astika Putra (2024). In this study, it was found that most MSME actors did not have adequate accounting knowledge. MSME actors do not understand the basic concepts of accounting, which results in poor financial management. Many MSME players think that financial recording is considered a complex process and requires a lot of time. They prefer simple recording methods, such as recording orders without financial details. The absence of socialization regarding SAK EMKM and government regulations that require financial records also makes MSME players reluctant to implement it. MSME players feel there is no need to change old habits. MSME actors also have a fear that good financial records will attract tax attention, so they tend to avoid more formal records. So in conclusion, MSMEs in Sandubaya District do not fulfill the SAK EMKM that has been enacted. (Khairani Ulfa & Astika Putra, 2024)

### **Analysis of SAK EMKM Implementation Applications to Increase MSME Development in Bogor City MSMEs**

This research was conducted by Iis Wahyuni, Hadi Sutomo and Agus Nugroho (2019). This study shows that the knowledge of MSME entrepreneurs in Bogor City regarding SAK EMKM is still relatively low. Many respondents did not have adequate knowledge of this standard and claimed not to have received sufficient socialization from related agencies. Of the three MSMEs studied, only Cap Warung conducted very limited financial records. The other two MSMEs do not apply systematic record keeping. Although Cap Warung prepares an income statement, the recording method used is still cash-based and does not meet more comprehensive accounting standards. This study also concluded that many MSME entrepreneurs still mix personal and business finances, which hinders them from accurately measuring business performance. The recording practices carried out do not provide appropriate and important information to support decision making. So in conclusion, MSMEs in Bogor City have not succeeded in implementing SAK EMKM effectively. (Wahyuni et al., 2019)

### **Analysis of Accounting Implementation Based on SAK EMKM in MSMEs Dwi Laundry**

This study was conducted by Amrizal Imawan, Ninik Mas'adah, Maya Safitri, and Faiz Abdillah Fadhil (2023). The research findings show that Dwi Laundry has implemented an accounting system, but the recording of financial statements is still done manually and simply. The financial statements prepared only include an income statement, while the statement of financial position and notes to the financial statements are not available. This MSME relies on manual recording based on daily transaction notes. The owner considers this method sufficient to monitor profit or loss. Only an income statement is prepared, and the absence of a statement of financial position results in a lack of a comprehensive picture of the financial condition of the business. It can be concluded that Dwi Laundry has not fully implemented SAK EMKM. Although there are efforts to record transactions, many important elements of SAK EMKM have not been implemented, such as the preparation of balance sheets and explanations related to financial statements. (Imawan et al., 2023)

### **Exploring the Challenges of Small and Medium Business Actors in Implementing SAK-EMKM (Case Study on Putikasari Rottan Gresik MSMEs)**

This research was conducted by Binti Habibah, Nufaisa, Ratna Anggraini Aripriatiwi and Selvia Eka Aristantia (2023). The results showed that Putikasari Rottan MSMEs faced a number of significant challenges in using the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). The main obstacles identified include the perception that the accounting process is complex, lack of understanding of financial management, and low educational background among owners and employees. Furthermore, there is a shortage of manpower with an understanding of SAK EMKM, as well as uncertainty regarding profits earned, all of which contribute to confusion in accounting records. Although these MSMEs are aware of the importance of accounting, they



have yet to implement SAK EMKM effectively, largely due to the lack of adequate socialization and training. Therefore, to improve the quality of financial statements and support business sustainability, more comprehensive education and training efforts on SAK EMKM are needed. So in conclusion, Putikasari Rottan Gresik MSMEs fail to comply with the applicable SAK EMKM. (Habibah et al., 2023)

### **Challenges in Improving the Implementation of SAK EMKM in MSMEs in Banyuwangi**

This research was conducted by Novilia Kareja, Nurul Alfiyah and Shinta Setiadevi (2019). The results showed that MSMEs in Banyuwangi face significant challenges in implementing SAK EMKM. Some of the main obstacles include time and labor limitations, where MSME players are often directly involved in all aspects of operations, so they do not have time to learn and implement proper financial records. In addition, a lack of understanding of accounting principles, coupled with a lack of information on SAK EMKM, is a limiting factor. Despite training from relevant agencies, many actors do not fully understand the importance and benefits of implementing SAK EMKM. The mindset that considers accounting as complicated and unnecessary also exacerbates this situation. Of the six MSMEs interviewed, not a single one has kept financial records in accordance with SAK EMKM, indicating that while there is awareness of the importance of accounting, implementation is still severely lacking. Therefore, collaborative efforts from various parties, including accounting institutions and the government, are needed to provide adequate education and support so that MSMEs can understand and implement SAK EMKM effectively.

### **Discussion**

The implementation of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) in Indonesian MSMEs faces considerable obstacles. Based on various studies, it was found that many MSME entrepreneurs do not fully understand the accounting concepts that meet this standard. As a result, the resulting financial statements often do not meet the set criteria, reducing their financial transparency and accountability. One of the main factors that make it difficult to implement SAK EMKM is the lack of understanding of accounting principles. Many MSME players are only familiar with simple recording, such as recording income and expenses without separating personal and business assets. Research by Hakmal Arip, et al. showed that of the 15 MSMEs studied, none had designed financial reports in accordance with SAK EMKM, because they did not understand the required report format. (Arip et al., 2023)

In addition, constraints in terms of human resources (HR) are also a problem. Many MSMEs lack labor that has adequate accounting knowledge and skills. Research by Miftahatul Khairani Ulfa et al. revealed that MSME actors often feel that financial recording is considered a complex process, so they prefer simpler methods, which results in less efficient financial management. (Khairani Ulfa & Astika Putra, 2024)

In terms of external support, although there is training from related agencies, MSME

founders do not get sufficient socialization regarding SAK EMKM. Research by Iis Wahyuni et al. shows that the lack of information and understanding of SAK EMKM among MSME entrepreneurs in Bogor City hinders the implementation of better accounting standards. (Wahyuni et al., 2019) This indicates the need for collaborative efforts from various parties, including accounting institutions and the government, to provide more comprehensive education and support.

In the face of these challenges, it is important for MSMEs to be proactive in seeking information and training on the implementation of SAK EMKM. By understanding and implementing this standard, it is expected that MSMEs can improve the quality of their financial statements, which in turn can support their access to financing and increase trust from stakeholders.

### Conclusions

The implementation of the Financial Accounting Standards for Micro, Small and Medium Enterprises (SAK EMKM) in Indonesia faces significant challenges for Micro, Small and Medium Enterprises (MSMEs). Although SAK EMKM is designed to improve transparency and accountability in financial reporting, research shows that many MSMEs have not fully complied with the standards. This is due to several factors, such as lack of understanding of accounting principles, limited skilled manpower, and lack of adequate socialization and training related to the implementation of SAK EMKM.

Most MSME players still apply simple recording methods that are not in accordance with the provisions of SAK EMKM, resulting in the resulting financial statements being less informative and not reflecting the actual financial condition. Therefore, collaborative efforts are needed from various parties, including accounting institutions, government, and educational institutions, to provide better support in the form of education and training. Thus, it is expected that MSMEs can understand and implement SAK EMKM effectively, which in turn will improve the quality of their financial statements and support better access to financing and strengthen the role of MSMEs in the national economy

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