



Application of SAK EMKM in the Food Stall Business “Bu Dina”

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Abstract: This study aims to analyze the implementation of Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) at Warung Makan Bu Dina, as well as the business owner's understanding of this standard and the challenges faced in its implementation. The method used was a descriptive qualitative approach with data collection through semi-structured interviews. The results showed that the level of awareness and understanding of business owners of SAK EMKM is still low. Some of the main obstacles identified include lack of education, lack of socialization regarding SAK EMKM, and resistance to changes in existing accounting practices. Nonetheless, the implementation of standardized financial statements can improve transparency and access to funding. The study concludes that to improve accounting practices among MSMEs, strategic interventions such as training and mentoring are needed. This is important so that MSMEs can utilize SAK EMKM as a tool to improve financial performance and competitiveness in the market. Thus, this study contributes to the understanding of accounting in the micro and small enterprise sector and offers a pathway for improved financial management in Indonesia.

Keywords: MSME (Micro, Small, Medium Enterprise); SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities); Financial Reporting; Accounting Practices; Transparency

Introduction

The growth of Micro, Small and Medium Enterprises (MSMEs) in Indonesia is progressing rapidly. MSMEs have served as the main foundation in the country's economy, making a significant contribution to economic growth, labor management, and improving people's welfare (Pebrianti Putri & Vina Merliana, 2024). The application of accounting is not only important for large companies, but also indispensable for small and medium-sized enterprises. Whether in the manufacturing, trading, or service sectors, the application of the right accounting system is expected to help entrepreneurs make good decisions and produce accurate information about the development of their business. In terms of financial records, the government has established guidelines for preparing financial statements for MSMEs, namely SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities). Based on SAK EMKM, financial statements aim to provide information about performance that is useful in the decision-making process (Yanti, 2024).

Micro, small and medium enterprises (MSMEs) play a crucial role in Indonesia's economy as a developing country, contributing to the acceleration of economic growth and positive development. (Purnomo & Adyaksana, 2021)

One of the significant contributions of MSMEs is their ability to create many jobs, especially given the limitations of the government. MSMEs play a very vital role in the Indonesian economy. In many situations, people choose MSMEs as a solution to various social and economic challenges. This is due to several factors, including the limited capital, skills, and market access that some people have (Syah et al., 2023).

With the advancement of Micro, Small, and Medium Enterprises (MSMEs) in developing their financial statements, the Financial Accounting Standards for Micro, Small, AND Medium Entities (SAK EMKM) have been introduced. The implementation of this accounting standard aims to offer a transparent view of the managerial performance of MSMEs in the past and their future potential. This ensures that the information generated is trustworthy and can be utilized by management, MSME members and external stakeholders (N. Yolanda et al., 2024).

Every MSME actor should have financial reports to analyze financial performance, which can provide information about financial position, performance, and cash flow. This information is very useful for identifying the success or failure of a business, which in turn can be the basis for making future economic decisions and showing management accountability for the use of resources that have been utilized. Financial reports are one of the important information methods in economic life, especially in the financial sector, and in line with the development of MSMEs in preparing their financial reports (Martha & Haryati, 2023).

Micro, Small, and Medium Enterprises (MSMEs) are prevalent activities among the Indonesian population. They play a crucial role in generating employment opportunities and assist the government in lowering the current unemployment rate (Sastri Ayu Lestari & Andi Mulyono, 2023).

Since the implementation of SAK EMKM, various opinions have emerged regarding the effectiveness, efficiency, convenience, and benefits of this new standard. The implementation of this standard is intended for entities that do not have significant public accountability, i.e. entities that are not publicly accountable and prepare financial statements for external parties. With the existence of SAK EMKM, it is expected 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 financial support to MSME players (N. Yolanda et al., 2024).

Accounting information can be a strong foundation for obtaining credit from banks, fulfilling tax reporting obligations, as well as for internal corporate purposes such as economic decision making in business management, market development, pricing, and others. Therefore, it is expected that SAK EMKM can increase profitability or profits for MSME players, so its implementation must be carried out optimally. However, the lack of socialization is the main factor that causes SAK EMKM to be less known among MSMEs, so that its implementation has not run optimally (Matheus Yandris et al., 2023).

The Indonesian Institute of Accountants (IAI) has introduced the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to enhance transparency, efficiency, and accountability among MSMEs in Indonesia. These factors have

historically posed significant challenges for Indonesian MSMEs in securing funding from financial institutions, ultimately impeding their growth and diminishing their potential as key contributors to the Indonesian economy in the future. (Ikatan Akuntansi Indonesia, 2020) These standards support MSMEs in obtaining capital loans, facilitate interactions between businesses and financial institutions, and assist in assessing performance and making decisions (Vira Adilla & Vina Merliana, 2024).

In practice, not all MSME players have the ability or realize the importance of preparing standardized financial reports. In fact, the preparation of standardized financial statements can have a significant impact, especially in terms of access to funding. Difficulties in presenting clear and accurate financial statements can prevent MSMEs from obtaining financial support from financial institutions or potential investors. Therefore, it is crucial to realize that standardized accounting reports are not just an administrative tool, but also a key to unlocking wider funding opportunities (Nurjanah et al., 2023).

MSME players often assume that the success of their business is only measured by the increase in revenue compared to the previous period. However, the indicator of achievement should not only be seen from the amount of revenue, but also requires measurement, grouping of transactions, and a summary of existing transactions. To assist MSMEs in implementing accounting records, the Indonesian Institute of Accountants (IAI) has released a simple standard specifically aimed at MSMEs, namely SAK EMKM (Sianipar et al., 2024). The obstacles faced by MSMEs in applying SAK EMKM to their financial statements can be influenced by the level of education of MSME actors, which is generally still relatively low. If MSME actors have a low level of education, they will experience difficulties in understanding and implementing SAK EMKM. Conversely, if MSME actors have a higher level of education, they will find it easier to implement SAK EMKM in their business. Basically, the level of education achieved by a person is an effort that can be made to achieve better performance (Rositasari et al., 2020).

Problem Formulation

The problem formulation in this study focuses on the application of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) at Warung Makan Bu Dina. This study aims to identify shop owners' understanding of SAK EMKM and the benefits that can be obtained, analyze the challenges faced during the implementation process, and evaluate the extent to which the application of SAK EMKM can improve business financial performance. In addition, this study will also examine the impact of SAK EMKM implementation on managerial decision-making and identify perceived benefits, including increased transparency of financial statements and more efficient business management. Thus, it is expected that this research can make a significant contribution to the understanding and practice of accounting in the micro and small business sector.

Literature Review

New Institutional Theory

New institutionalism theory is an approach that expands the understanding of institutions, not only as formal structures such as legal regulations and government organizations, but also as systems of values, norms, informal practices, and narratives that develop in society (Sobari, 2024). In this context, institutions are seen as elements that are integrated into social life and influence the way individuals and organizations behave and make decisions.

In relation to the application of SAK EMKM in food stalls, this theory can explain why the standard has not been widely adopted. Despite the existence of formal regulations, the financial recording practices commonly practiced by small businesses are often simple and do not follow official accounting standards. In addition, the narrative that develops among MSME actors may reflect the view that standards such as SAK EMKM are more relevant for large businesses, so they are considered unnecessary to follow.

Thus, the new institutionalism theory provides an appropriate conceptual framework to understand how norms, values and social context influence food stalls' decision to (not) adopt SAK EMKM. This approach is particularly appropriate for use in qualitative research that emphasizes contextual and interpretive understanding of the behaviour of small organizations within their institutional environment.

UMKM (Micro, Small, and Medium Enterprises)

According to Law No. 20/2008 of the Republic of Indonesia, Micro, Small, and Medium Enterprises (MSMEs) are classified based on specific criteria related to asset value and turnover. Micro enterprises are defined as those with assets not exceeding IDR 50 million and an annual turnover of up to IDR 300 million. Small businesses are characterized by maximum assets of IDR 500 million and an annual turnover of no more than IDR 2.5 billion. In contrast, medium-sized enterprises have maximum assets of IDR 10 billion and an annual turnover capped at IDR 50 billion. The Central Bureau of Statistics (BPS) further refines the definition of Small and Medium Enterprises (SMEs) by considering the number of employees. According to BPS, a Small Business employs between 5 and 19 individuals, while a Medium Business employs between 20 and 99 individuals (C. Yolanda, 2024).

SAK EMKM

SAK EMKM is an independent financial accounting standard that can be applied by entities that meet the criteria as entities without significant public accountability, in accordance with the provisions in SAK ETAP and the characteristics regulated in Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs). SAK EMKM clearly explains the concept of a business entity as one of its basic assumptions. Therefore, to prepare financial statements based on SAK EMKM, the entity must be able to separate the owner's personal assets from the entity's wealth and business results, as well as separate one business/entity from another business/entity (Ikatan Akuntansi Indonesia, 2020).

In comparison to other Financial Accounting Standards (SAK), SAK EMKM is

designed to be more straightforward, concentrating on the typical transactions carried out by Micro, Small, and Medium Entities (MSMEs). The measurement approach is solely based on historical cost, meaning that EMKM only requires the recording of assets and liabilities at their acquisition costs. While eligible entities can adopt SAK EMKM, they must ensure that the provisions within this standard are suitable and align with their financial reporting requirements. Consequently, it is essential for entities to evaluate the financial reporting framework they will utilize, whether it be SAK EMKM or other SAKs, considering the ease of use provided by SAK EMKM alongside the informational needs of the users of the entity's financial statements (Ikatan Akuntansi Indonesia, 2020).

Financial Statement Eligibility

Government Accounting Standard (SAP) Number 71 of 2010 serves as a guide for preparing and presenting accrual-based financial statements for government entities in Indonesia. This standard was established through Government Regulation of the Republic of Indonesia Number 71 of 2010 and became an important step in the reform of the financial reporting system in the public sector, with the aim of increasing transparency and accountability in governance.

According to SAP No. 71 of 2010, the appropriateness of financial statements is determined by the fulfillment of four main qualitative characteristics, namely:

1. **Relevant** Relevant: The information contained in the financial statements must have a value that can be used to predict and confirm and be able to influence the decisions of users.
2. **Reliable: Information** should be free from material error and bias and can be trusted to represent reality.
3. **Comparability:** Financial statements need to be prepared in such a way that users can compare performance between different periods and between entities.
4. **Understandable:** Information should be presented in a clear manner and terms, so that it is easily understood by users who have basic knowledge of accounting.

In its implementation, SAP No. 71 Year 2010 requires government entities to prepare financial statements that include the Budget Realization Report, Balance Sheet, Operational Report, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements.

These principles are also reflected in SAK EMKM, which is intended for micro, small, and medium entities. Although structured more simply, SAK EMKM still emphasizes the importance of preparing accrual-based financial statements that are feasible and useful, especially in describing business performance and attracting the attention of external parties such as financial institutions.

However, in practice, many small businesses, such as food stalls, have not prepared financial reports in accordance with SAK EMKM. This results in the low feasibility of the resulting financial statements, especially in terms of relevance and comparability. Therefore, although SAP and SAK EMKM have differences in scope, both are in line in emphasizing the importance of information quality as the basis for good financial governance.

Research Method

The methodology applied in this study is a descriptive qualitative approach, which aims to provide an in-depth description of the conditions of small business actors, especially food stalls, related to the preparation of financial statements in accordance with the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). Data is collected through semi-structured interviews with owners or managers of food stalls, to explore information about financial recording practices, their understanding of accounting standards, and the challenges faced in preparing financial statements. Furthermore, researchers will compile the financial statements of these businesses based on the data that has been collected, by referring to the format and principles contained in SAK EMKM, which includes the Statement of Financial Position, Income Statement, and Notes to Financial Statements. The results of this process will be analyzed descriptively to assess the extent to which the prepared financial statements meet the principles of relevance, reliability, comparability, and understandability in accordance with applicable standards.

Result and Discussion

a) Previous Case Studies

Previous case study research is very important to provide a comprehensive picture of the reactions and behavior of MSME business actors to the implementation of SAK EMKM. In a journal written by (Khairani Ulfa & Astika Putra, 2024) With the title **“Revealing the Obstacles to the Implementation of SAK EMKM in MSMEs in Sandubaya District”**, it was found that the reaction of business actors to the implementation of SAK EMKM faced various challenges that hindered the adoption process of these standards. Many MSME players in Sandubaya Subdistrict do not understand the basic concepts of accounting or the contents of SAK EMKM, so there are concerns that the application of this standard will be an additional burden that makes it difficult. They consider recording financial statements as complicated and time-consuming, so they tend to avoid it. In addition, there is a negative view of accounting, where businesses are concerned that financial recording will result in burdensome tax obligations. As a result, most of them choose to stick with the old method of managing business finances. This tendency to stick to old habits also reflects resistance to change, especially since they feel that the informal system, they have been using is sufficient to fulfill their daily needs.

The lack of socialization on the benefits and application of SAK EMKM also reinforces this situation. Generally, businesses do not see the importance of switching to a more formalized reporting system because they have never received sufficient explanation or education. They revealed that training and assistance from the government or related institutions are needed so that they can understand and apply the accounting standards.

Overall, businesses' reactions to SAK EMKM are still dominated by ignorance, fear of financial impact, and comfort with existing practices. Therefore, education efforts and technical support are important factors in encouraging a shift towards a

more structured and accountable financial system.

Based on the contents of a journal written by (Ramadhani et al., 2023) with the title **“Application of SAK-EMKM as the Basis for Preparing EMKM Financial Statements (Case Study on Semilyar Coffee in Surabaya)”**, the reaction of business actors to the application of SAK EMKM shows that there are quite fundamental obstacles in the implementation process. The owner of Kopi Semilyar openly admits that he does not understand the concepts and techniques of preparing financial statements in accordance with SAK EMKM, due to an educational background that is not related to economics or accounting. As a result, the financial records are still simple and only based on personal understanding, without following a standardized accounting standard structure. In addition, limited human resources (HR) is also a major factor hindering the implementation of this standard, as all records are done by the owners themselves without the help of professionals.

Although the owner had consulted with a colleague with an accounting background, the advice given was limited to general recording of expenses, costs, and income. This shows that while there is an awareness of the importance of financial records, the implementation of SAK EMKM has not been prioritized as it is perceived to be complicated and has not provided direct benefits to businesses. Thus, the reactions shown by Kopi Semilyar business owners reflect the common challenges faced by many EMKMs, namely low accounting literacy and limited resources, which are the main barriers to full adoption of SAK EMKM.

Based on the results of the previous case studies discussed, it can be concluded that the implementation of SAK EMKM among MSME players, including food stalls, still faces various challenges that are quite complex. The reaction of business actors to this standard shows resistance caused by a lack of understanding, limited human resources, and lack of education and socialization from the authorities. Most businesses tend to rely on simple financial recording systems based on old habits and feel that the implementation of accounting standards is a burden, both technically and psychologically, especially because it is related to tax obligations. Under these conditions, concrete support in the form of training, mentoring, and practical understanding is needed so that MSMEs can directly benefit from preparing financial statements in accordance with SAK EMKM. The implementation of this standard is not just an administrative obligation, but also an important step towards healthier, more transparent business management, and ready to compete in an increasingly formalized and integrated economy

b) Data Analysis

In this research, the data analysis used is descriptive analysis involving quantitative and qualitative data. This research relies on primary data obtained through interviews and direct observation by researchers. In addition, the secondary data used includes information on New Institutional theory relating to MSMEs.

Coercively, there is no obligation from external parties such as agencies, banks, or cooperatives to prepare financial statements, so Ibu Isma does not feel

compelled to record in accordance with the standards. Normatively, there is no socialization, training, or influence from the professional community that introduces the importance of SAK EMKM to small business owners. In fact, Ms. Isma admitted that she had never heard the term SAK EMKM before. From a mimetic point of view, since most of the surrounding businesses have also not implemented formal accounting standards, there is no impetus to emulate better record-keeping practices. This reinforces the view that accounting is considered complicated, burdensome and irrelevant for small businesses.

Furthermore, Ms. Isma's practice is also influenced by the informal narrative circulating, which states that if the business can generate daily profits and fulfill household needs, there is no need to prepare systematic financial reports. This narrative becomes a collective justification that reinforces informal practices that have existed for a long time.

However, there is a slight opportunity for change when Mrs. Isma expressed her willingness to receive assistance in preparing financial reports if there is a mentor. This suggests there is an opportunity to build new institutions through normative approaches, such as training or direct mentoring that can change perceptions and practices towards a more accountable recording system.

Thus, based on the New Institutional Theory, the failure in the implementation of SAK EMKM in Warung Makan "Bu Dina" is not only a technical problem, but also a result of the weak institutional construction that supports the practice. To improve the implementation of SAK EMKM, efforts need to be made that strengthen the three forms of institutional pressure: clarifying regulations (coercive), increasing socialization and training (normative), and fostering examples of good practices among MSMEs (mimetic).

c) Financial Statements of Warung Makan "Bu Dina" based on SAK EMKM

To understand the extent to which the Financial Accounting Standards for Micro, Small and Medium Enterprises (SAK EMKM) can be applied in practice, this section will present a simulation of the financial statements of Warung Makan Bu Dina prepared based on the provisions of SAK EMKM. The preparation of this report was carried out using data from previously collected interviews, and the researcher also conducted a second interview in which the business owner re-detailed income and expenses according to their memory, and referred to the structure of standardized financial statements, namely the Statement of Financial Position, Income Statement, and Notes to Financial Statements. This presentation aims to provide a real picture of the form and benefits of systematically prepared financial statements, as well as a comparison between actual recording conditions and ideal financial statements according to SAK EMKM.

Statement of Financial Position

1. As of Januari 2024

Tabel 1. Statement of Financial Position

ASSETS		LIABILITIES	
Current Assets		Current Liabilities	
Cash	Rp. 10.000.000	Accounts Payable	-
Raw Material Inventory	Rp. 3.480.000	Bank Debt	-
Auxiliary Materials Inventory	Rp. 1.020.000	Total Current Liabilities	-
Equipment	Rp. 500.000	Owner's Equity	
Total Current Assets	Rp. 15.000.000	Capital	Rp. 12.000.000
Fixed Assets		Retained Earnings	Rp. 3.580.000
Equipment	Rp. 2.800.000	Prive	Rp. 1.660.000
Accum. Depreciation of Equipment	Rp. 560.000	Total Owner's Equity	Rp. 17.240.000
Total Fixed Assets	Rp. 2.240.000		
Total Assets	Rp. 17.240.000	Total Liabilities	Rp. 17.240.000

Income Statement

1. As of Januari - Desember 2024

Tabel 2. Income Statement

Sales		Rp. 108.000.000	
Inventory		Rp. 54.000.000	
Gross Profit			Rp. 54.000.000
Expenses			
Rent Expense	Rp. 7.200.000		
Water and Electricity Expense	Rp. 1.800.000		
Equipment Expense	Rp. 6.000.000		
Depreciation Expense	Rp. 560.000		
Total Expenses			Rp. 15.560.000
Profit for the Year			Rp. 38.440.000

Notes to Financial Stetemnts

As of Januari - Desember 2024

a. GENERAL

Warung Makan "Bu Dina" is a business founded by Mrs. Isma and is engaged

in the food business, this business was established in January 2024 and is located on Jl. Johar Sei Mencirim.

b. Basis For Preparation of Financial Statements

The financial statements are prepared based on simple cash or accrual accounting, in accordance with the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) and the financial reporting requirements for MSMEs. The currency used is Rupiah (IDR).

c. Significant Accounting Policies

- i. **Cash** is recognized when received and recorded as a current asset.
- ii. **Inventories** of raw and auxiliary materials are recorded at cost.
- iii. **Equipment** is recorded as fixed assets and depreciated using the straight-line method.
- iv. **Revenue** is recognized when sales transactions occur.
- v. **Expenses** are recognized when paid, including rent, electricity, supplies, and depreciation.
- vi. **Prive** are recorded as personal withdrawals of the owner that reduce capital.
- vii. **Equity** consists of the initial capital deposit and retained earnings from operating profits.

Explanation Of Posts in the Financial Report

1) Statement of Financial Position

As of January 31, 2024

- **Current Assets**
Cash: Rp. 10.000.000
Raw Material Inventort: Rp 3.480.000
Auxiliary Materials Inventory: Rp 1.020.000
Equipment: Rp 500.000
Total Current Assets: Rp 15.000.000
- **Fixed Assets**
Equipment: Rp 2.800.000
Accumulated Depreciation: Rp (560.000)
Total Fixed Assets: Rp 2.240.000
- **Total Assets: Rp 17.240.000**
- **Liabilities:** There is no short-term or long-term debt recorde
- **Equity**
Intial Capital: Rp 12.000.000
Raetained Earnings: Rp 3.580.000
Prive: Rp (1.660.000)
- **Total Equity: Rp 17.240.000**

2) Income Statement

As of Januari – Desember 2024

- **Sales:** Rp 108.000.000
- **Cost of Goods Sold (COGS):** Rp 54.000.000
- **Gross Profit:** Rp 54.000.000
- **Business Expenses**
 - Rent Expenses: Rp 7.200.000
 - Water & Electricity Expenses: Rp 1.800.000
 - Equipment Expenses: Rp 6.000.000
 - Equipment Depreciation Expenses: Rp 560.000
 - Total Expenses:** Rp 15.560.000
- **Profit for the Year:** Rp 38.440.000

3) Other Notes

- **Prive** amounting Rp 1.660.000 was personally taken by the business owner.
- This report is prepared based on interviews and notes by the business owner, without the use of specialized accounting software
- This report aims to describe the financial position and performance of the business during one period.

Conclusion

This study shows that the implementation of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) at Warung Makan “Bu Dina” still faces various challenges that are quite complicated. The results indicate that the low understanding of business owners regarding the concepts and technicalities of SAK EMKM, lack of encouragement from external parties, and the absence of assistance and training are the main obstacles in the implementation of these accounting standards.

Based on the new institutional theory framework, these barriers reflect weak coercive, normative and mimetic pressures in the institutional environment in which the enterprises operate. The absence of regulation or incentives from external authorities, lack of education from the professional community, and the absence of examples from other MSME actors who have successfully implemented accounting standards, further reinforce informal practices in business financial management.

Nevertheless, the results of the simulation of financial statements prepared based on SAK EMKM in this study show that the preparation of systematic and standardized financial statements can be done with a simple approach and in accordance with the context of MSMEs. The information presented in the financial statements is proven to be able to reflect the financial position and performance of the business in a transparent and accountable manner and has the potential to increase business credibility in the eyes of external parties such as financing institutions.

Therefore, strategic interventions from stakeholders are needed to encourage wider adoption of SAK EMKM among MSME players. This approach includes strengthening regulations (coercive pressure), providing continuous training and education (normative pressure), and spreading good practices (mimetic pressure) so that this accounting standard is not only seen as an administrative obligation, but also as an important tool in supporting

the growth and sustainability of micro and small enterprises in Indonesia.

Suggestions

Based on the findings and conclusions of this study, there are several strategic recommendations that can be proposed to improve the effectiveness of the implementation of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) in the MSME sector, especially for businesses such as Warung Makan “Bu Dina”:

1. **Local governments and related institutions** are expected to expand the reach of socialization and technical training on SAK EMKM to MSME actors in a systematic and sustainable manner. Practice-based education programs, with a simple and contextual approach, will be more effective in improving accounting understanding among micro business actors.
2. **The Indonesian Institute of Accounting (IAI)** and higher education institutions need to strengthen their role in community service by involving students and lecturers in mentoring programs for the preparation of MSME financial reports. This collaboration is not only beneficial for business actors, but also a means of practical learning for the academic community.
3. **Financing and banking institutions** are advised to integrate SAK EMKM-based financial reporting requirements in the microcredit application process as a form of coercive incentive that encourages MSME actors to implement more structured and transparent financial records.
4. **MSME players** are expected to start realizing that financial recording is not just an administrative obligation, but also a managerial control tool and a means of business communication that can increase business competitiveness. The adoption of SAK EMKM must be seen as a long-term investment for business sustainability.
5. Future research is recommended to develop a standardized and locally-based mentoring model or training module to overcome the limited understanding of business actors towards accounting. It is also important to conduct cross-regional comparative studies to get a broader picture of the dynamics of SAK EMKM implementation in various micro business contexts.

With the synergy between the government, academics, professional communities, and MSME players, the transformation of accounting practices towards a more accountable and professional system in the MSME environment in Indonesia can be realized more optimally.

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