

# Implementation of SAK-EMKM and Accounting Information Technology on Quality of Financial Report

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**Abstract**—This research aims to determine the effect of implementing SAK-EMKM and the use of accounting information technology on the quality of financial reports. The method used in this research is a purposive method, some criteria need to be met, namely, the Coffee Shop is classified as an MSME and not a coffee shop. The sample that met the criteria was 130 Coffee Shops. Data collection was carried out using a questionnaire, the data of which was then tested using validity and reliability tests. This research has shown that the result of SAK-EMKM shows a strong and beneficial influence concerning the standard of financial statements. It is proven by the t value of 12.159 with a significance value of 0.000, which means it is smaller than 0.05 ( $0.000 < 0.05$ ) and Accounting Information Technology has a positive and strong influence on the standard of financial statements. This is proven by the t value of 9.310 with a significance value of 0.000, which means it is smaller than 0.05 ( $0.000 < 0.05$ ).

**Keywords:** SAK-EMKM; Accounting Information Technology; Financial Report

## 1. INTRODUCTION

Year after year more and more business opportunities are created. If in the beginning humans only traded to make a profit, now humans are trying so that their businesses can develop, last longer and their businesses can get bigger. Entrepreneurship is an activity in creating value using an intelligent way of seeing a business opportunity, being brave in taking risks on a business opportunity using skilled managerial skills to obtain human resources or human resources, as well as capital and goods that are needed and capable of providing good results (Khamimah, 2021). Entrepreneurship is identified as a previously unexploited opportunity (Dr. Juliansyah Noor, 2020). The large number of business opportunities makes people more explorative in seeking profits.

As in the city of Surakarta, many business actors have started their businesses, especially in the world of coffee. In 2018, coffee shop businesses began to mushroom in the city of Surakarta. Sources from the Coffee Industry Community noted that 50 coffee shops have been opened in the city of Surakarta. This figure continues to increase until in 2022 there will be 300 coffee shops opened in the city of Surakarta. Among these 155 shops are coffee shops, 45 well-known and large Coffee Shops such as Starbucks, Kopi Kenangan, Janji Jiwa, Cold n Brew, and 130 Coffee Shops which are MSME businesses. In many UMKM Coffee Shop businesses, the author still finds several business owners who open their businesses just because they follow trends so that the preparation and operations in their business are less than optimal. In the business world, it is important for us to deepen the field we are going to work in. Not only regarding the products we sell, but other factors such as accounting must be properly understood. The function of understanding accounting in the business world is to understand the flow of money coming in and going out. In MSMEs, generally, the accounting standard used is SAK-EMKM. SAK-EMKM functions as a guide, the available information is listed on the financial position as well as the financial performance itself in a business which is definitely useful for its users (Rahayu, 2020). The application of SAK-EMKM can influence the presentation of financial reports. Research from (Ayu, 2023) states function of SAK-EMKM greatly impacts the quality of financial statements. Another factor that new business actors need to pay attention to is the use of accounting information technology. Software at processing accounting data will later help in presenting financial reports (Lama, 2008). Research from (Ayu, 2023) also states that the utilization of accounting information technology is useful and has an influence on the standard of financial statements. Quality of financial reports itself means the presentation of financial reports that contain various required financial information so that they can be understood and also meet the needs of users (Hery, 2018). Paying attention to the following factors will make it easier for business actors to monitor and understand their financial position, the financial condition of their business, and information related to their business finances.

Coffee shop business people in Surakarta City who only follow trends still do not understand these factors so in the future it will definitely have an impact on their business. Agency theory also explains that there is an asymmetry in the information obtained between the principal and the agent. In agency theory, it is related to accounting activities that are carried out by business actors, more specifically funding activities. Business actors act as agents and creditors act as principals. Creditors need the business actor's financial reports to ensure that the business actor's business has a liquidity ratio that can be said to be good. Therefore, business actors need to provide their financial reports with information that is trustworthy, accountable, reliable, and reliable, so that ultimately there is no asymmetry in the information which can ultimately be perceived by the principal and the agent, (Jensen, 1976).

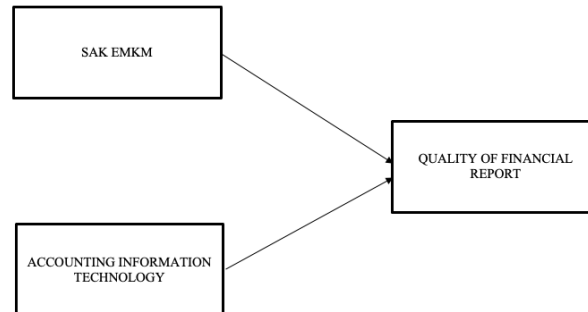
Based on the explanation above, the author wants to find out more about the influence of the implementation of SAK-EMKM as well as the utilization of accounting information technology on the standard of coffee shop business

financial statements in Surakarta City, which will be sampled in Surakarta City and the results will be given directly to the perpetrators.

Coffee Shop business located in Surakarta City. Research has its title: "The Effect of Implementing SAK-EMKM and Using Accounting Information Technology on the Quality of Financial Reports at Coffee Shops in Surakarta City".

## 2. RESEARCH METHODS

### 2.1 Research Framework



**Figure 1.** Research Framework

The definition of a dependent variable is a variable that is influenced by or results from an independent variable. In this study, the dependent variable is the quality of financial reports, referred to as variable Y. The definition of an independent variable is a variable that influences or causes the emergence of a dependent variable. The independent variables in this study are as follows: the application of SAK-EMKM, referred to as variable X1, and the use of accounting information technology, referred to as variable X2.

### 2.2 Literature Review

#### 2.2.1 Agency theory

Agency theory also explains that there is an asymmetry in the information obtained between the principal and the agent. In agency theory, it is related to accounting activities that are carried out by business actors, more specifically funding activities. Business actors act as agents and creditors act as principals. Creditors need the business actor's financial reports to ensure that the business actor's business has a liquidity ratio that can be said to be good. Therefore, business actors need to provide their financial reports with information that is trustworthy, accountable, reliable, and reliable, so that ultimately there is no asymmetry in the information which can ultimately be perceived by the principal and the agent, (Jensen, 1976).

#### 2.2.2 SAK-EMKM

SAK-EMKM is an accounting standard intended for use by micro, small, until medium enterprises. SAK-EMKM was formed more simply so that MSME players could apply and make it easier to present financial statements (Handayani, 2021). According to (Bahri, 2016) SAK-EMKM is an accounting standard that is not complicated when compared with SAK-ETAP so it records general transactions brought out by an EMKM. Based on measurement using historical costs, an EMKM only records assets and expenses at the cost of acquisition. SAK EMKM is a standard that does not coexist with others that can be used for entities that are in accordance with the meaning prepared and recorded in SAK ETAP as well as in Law Number 20 of 2008 concerning Micro, Small Enterprises, and Medium (MSME) is the financial report of an organization that does not have strong public accountability. SAK EMKM clearly explains the fundamentals of business entities which is the basic idea. In order to create financial reports following SAK EMKM, it is necessary for an entity to segregate the owner's personal assets from the assets and business outcomes of the enterprises as well as other entities/bodies, (IAI, 2018).

#### 2.2.3 Accounting information technology

Accounting information technology using software is intended to make it easier to process data and numbers in accounting activities so that users can load the information required into financial reports. This convenience will certainly benefit users, (Lama, 2008).

#### 2.2.4 Financial report quality

Presentation of financial reports that contain various required financial information so that they can be understood and also meet the needs of users, (Hery, 2018). Paying attention to the following factors will make it easier for business actors to monitor and understand the financial position of their business, the condition of their business finances, and information related to their business finances.

### **2.2.5 Micro, Small and Medium Enterprises (MSMEs)**

The meaning of Micro, Small, and Medium Enterprises (MSMEs) following to The Law of the Republic of Indonesia Number. 20/2008 which affects micro, small, and medium businesses is: Micro businesses are productive businesses owned by private individuals and/or individuals which are in line with the competency capabilities of micro businesses as written in the Law, (UU NO 20, 2003). Small businesses are economic businesses that work to produce independent goods or services that are run by individuals or business units that are not subsidiaries or branches of companies that are directly or indirectly owned, controlled, or have an interest in middle-class or large companies. Medium businesses are financial businesses that work to produce goods or services independently and are operated by business entities or individual that are not connected nor affiliates at companies or businesses that own, control, or play a role either indirectly or directly in small businesses as well as larger businesses.

## **2.3 Hypothesis Development**

### **2.3.1 The effect of implementing SAK-EMKM on the quality of financial reports**

SAK-EMKM functions as a guide, providing information on the financial position and financial performance of an entity which is definitely useful for its users, (Rahayu, 2020). SAK EMKM explicitly defines the concept of a business entity with one of its initial thoughts, therefore to be able to prepare a financial report using the basis of SAK EMKM, an entity needs to be able to set aside the personal assets of its owner with the assets and results of the entity's business, as well as between a company or an entity. entity with other business owners, (IAI, 2018). Ella Elfrida & Ningrum Pramudiaty (2020) Proving that SAK-EMKM has a positive effect on the quality of financial reports.

### **2.3.2 Utilization of accounting information technology on the quality of financial reports**

Utilization of software in processing accounting data which will later help in presenting financial reports (Lama, 2008). Research from (Ayu, 2023) also states that using accounting information technology is useful and influences the quality of financial reports. Febriana Hadis (2022) proves that accounting information technology has a strong influence on the quality of financial statements. So the following hypothesis is obtained:

H1: SAK-EMKM has a positive influence on the quality of financial reports

H2: Accounting Information Technology has a positive influence on Quality Financial statements

## **2.4 Research Methods**

### **2.4.1 Types of research**

In writing the simple research that has been written, the author uses quantitative methods. Information and data were obtained from people who received the prepared questionnaire, namely coffee shop owners located in the city of Surakarta.

### **2.4.1 Population and sample**

This research is intended to test the impact of implementing SAK-EMKM with the function of accounting information technology on the quality of financial statements in Coffee Shops in the City of Surakarta.

Population means an area consisting of objects and subjects that have predetermined characteristics. In this study, the population was 330 coffee shops in the city of Surakarta. The following data is sourced from Kopi Solo *Community* which exists on the Instagram, Facebook, and Whatsapp platforms.

The sampling method in this study eliminated samples that did not meet the requirements. This research used a purposive sampling technique and obtained 155 coffee shops that did not meet the requirements because they were only coffee shops and 45 coffee shops that were not classified as MSMEs, for example: Starbucks, Kopi Kenangan, Janji Jiwa, Cold n Brew.

## **2.5 Operational Definition of Variables**

### **2.5.1 Implementation of SAK EMKM (X1)**

The samples used in this research were coffee shops in the city of Surakarta which are classified as MSMEs and which meet the criteria of 130 coffee shops. The independent variables used in this research are the implementation of SAK EMKM and the use of accounting information technology and the dependent variable in this research is the quality of financial reports. The collection of data was brought out using questionnaire whose measurement used a Likert scale.

SAK-EMKM functions as a guide, providing information on the financial position also the financial performance of an entity which is beneficial for its users (Rahayu, 2020). The indicators in this variable are: Presents assets, liabilities and equity, Recording an income statement, Record notes on financial reports, Know about SAK EMKM, Record financial reports in accordance with SAK EMKM. This data collection was carried out using a questionnaire whose measurement used a Likert scale, namely: If the answer is strongly disagree or (sts) then the score is = 1, If the answer is disagree or (ts) then the score is = 2, If the answer is neutral or (n) then the score is = 3, If the answer is agreed or (s) then the score is = 4, If the answer is strongly agreed or (ss) then the score is = 5.

**2.5.2 Utilization of accounting information technology (X2)**

Utilization of software in processing accounting data which will later help in presenting financial reports(Old, 2008). Indicators of accounting information technology according to(Suyanto, 2011) that is: Hardware utilization, Utilization of software, Utilization of networks and communications, Database utilization, Internet use. This data collection was carried out using a questionnaire whose measurement used a Likert scale, namely: If the answer is strongly disagree or (sts) then the score is = 1, If the answer is disagree or (ts) then the score is = 2, If the answer is neutral or (n) then the score is = 3, If the answer is agreed or (s) then the score is = 4, If the answer is strongly agreed or (ss) then the score is = 5.

**2.5.3 Quality of financial reports (Y)**

The quality of financial reports itself means that the writing of financial reports contains various required financial information so that it can be understood and also meets the needs of its users(Hery, 2018). The quality of financial reports can be considered quality if the characteristics and qualitative indicators of financial reports are met (Andriani, Suarsa, and Yuniarti, 2019), namely: Relevant, Reliable, Comparable, Easy to understand. This data collection was carried out using a questionnaire whose measurement used a Likert scale, namely: If the answer is strongly disagree or (sts) then the score is = 1, If the answer is disagree or (ts) then the score is = 2, If the answer is neutral or (n) then the score is = 3, If the answer is agreed or (s) then the score is = 4, If the answer is strongly agreed or (ss) then the score is = 5.

**3. RESULTS AND DISCUSSION**

**3.1 Respondents Characteristic**

**Table 1.** Respondents Profile

Description	N	Percentage (%)
Gender:		
Men	72	55
Women	58	45
Total	130	100
Position:		
Accounting	16	12
Cashier	64	49
Owner	50	38
Total	130	100
Education:		
SMA/SMK	43	33
Diploma	28	22
Bachelor	46	35
Postgrad	9	7
S2	4	3
Total	130	100
Est Turnover:		
Less than IDR 50,000,000	90	69
IDR 50,000,000 to IDR 299,999,999	28	22
IDR 300,000,000 to IDR 499,999,999	10	8
IDR 500,000,000 to IDR 1,000,000,000	2	2
Total	130	100

The information provided in the table above suggests that are 130 respondents, 72 of whom were male and 58 female, and if the percentages were respectively 55% male and 45% female. The information provided in the table above suggests it was obtained that 130 respondents had positions in their business as business owners, 50 people and if presented, 38%, 16 people who had accounting positions and 12% if presented, and 64 people who held cashier positions if presented. as much as 49%. The information provided in the table above suggests it was found that 130 respondents had the characteristics of their last education being SMA/SMK as many as 43 people or 33%, respondents who had the

characteristics of their last education being a Diploma were 28 people or 22%, respondents who had the characteristics of their last education being a Bachelor were 46 people or 35 %, respondents who had the last educational characteristic as Postgraduate were 9 people or 7%, respondents who had the last educational characteristic as Masters were 4 people or 3%. The information provided in the table above suggests it was found that 130 respondents had an annual turnover characteristic of less than Rp. 50,000,000, 90 or 69%, an annual turnover characteristic of Rp. 50,000,000 to Rp. 299,999,999, 28 or 22%, an annual turnover characteristic of Rp. 300,000,000 to Rp. 499. 999,999 as much as 10 or 8%, characteristics Rp. 500,000,000 to Rp. 1,000,000,000 as much as 2 or 2%. This section describes the results of the study. Results should be presented clearly and concisely. Authors should explore the novelty or contribution of the research to the literature used. Present clearly the results of testing, analysis and discussion using primary, relevant and up-to-date references.

**3.2 Validity Test**

The validity test itself is a test that aims to test the ability of the instrument to measure research variables. The data is tested and can be continued if the data is said to be valid. That is, the value must be more than 0.5. The validations test using the KMO test which was processed using the SPSS version 26 application was obtained as follows:

**Table 2. KMO Test**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,972
Bartlett's Test of Sphericity	Approx. Chi-Square	3277.301
	df	136
	Sig.	,000

The KMO value shows 0.972, which means the value is greater than 0.5 and the significance value is smaller than 0.05, namely 0.000, so the data is suitable to be continued and processed for the next test because the data is valid.

**3.3 Reliability Test**

The purpose of the reliability test is to test whether the data can be trusted or not. If the data can be trusted then the data is categorized as good with the requirement that the data value is more than 0.6.

Wijaya Sujerwani (2014) said that the reliable data was more than 0.6 (Cronbach alpha > 0.6) and the data obtained was as follows:

**Table 3. Reliability Test**

Variable	Limit Normal	Cronbach's value	
		Alpha	Information
Implementation of SAK EMKM	>0.60	0.985	Reliable
Utilization of Accounting Information Technology	>0.60	0.985	Reliable
Quality of Financial Reports	>0.60	0.984	Reliable

The data shows that the value (Cronbach alpha > 0.6) of the three items has resulted in the data being reliable or meaning that the data can be trusted and has been categorized well in accordance with the requirements.

**3.4 Hypothesis Testing**

This test is intended to test the influence of the independent variable (x) on the independent variable (y).

**Table 4. Regression Test**

Model	Coefficients <sup>a</sup>			Conclusion
	t	Sig.		
Implementation Of SAK EMKM	12,159	,000		Significant
Use Of Accounting Information Technology	9,310	,000		Significant

Dependent Variable: Quality Of Financial Reports

Hypothesis testing which was processed using the SPSS version 26 application through the t-test on the Implementation of SAK-EMKM variable had a t value of 12.159 with a significance value of 0.000 which means it was smaller than 0.05 (0.000<0.05) so the hypothesis stated (H1) "SAK-EMKM has a positive influence on the quality of financial reports" (accepted).

Hypothesis testing via the t-test on variable Influence of the Used of Accounting Information Technology has a t-value of 9.310 with a significance value is 0.000, that means smaller than 0.05 (0.000<0.05), so the hypothesis states (H2) "Accounting Information Technology has positive influence on the Quality of Financial Reports" (accepted).

### 3.5 Normality Test

Normality test is a test to find out the level of normality of data. Data will be considered normal if the data significance value is more than 0.05 or at least the same. The following are the results of data processing obtained from respondents:

**Table 5.** Normality Test

Variable	significance	information
Implementation of SAK EMKM	0.238	Normal
Utilization of accounting information technology	0.244	Normal
Quality of Financial Reports	0.255	Normal

The information provided in the table above suggests the significance value of the variable (X1) Application of SAK-EMKM is 0.238, which means the value is more than 0.05 ( $\text{sig} > 0.05$ ) so that the data (X1) is normally distributed. The variable (X2) Utilization of accounting information technology has a significance value of 0.244, which means the value is greater than 0.05 ( $\text{sig} > 0.05$ ) so the data for (X2) is normally distributed. The variable (X3) in financial reports has a significance value of 0.255, which means the value is greater than 0.05 ( $\text{sig} > 0.05$ ) so that the data from (X3) is normally distributed.

### 3.6 Linearity Test

The linearity test is a test to find out whether the relationship between variables is linear or not. If the significance value is more than 0.05 or the same, then the data is said to be linear. The following are the results of data processing obtained from respondents:

**Table 6.** Normality Test

Variable	significance	information
Implementation of SAK EMKM	0.740	Linear
Utilization of accounting information technology	0.430	Linear

The information provided in the table above suggests it can be concluded that all data is above 0.05 ( $\text{sig} > 0.05$ ) so the data is categorized as linear or the data is interconnected with each other.

### 3.7 Multicollinearity Test

Multicollinearity testing is intended to find out whether multicollinearity occurs in the data. Data can be said to be safe or without multicollinearity if the data is more than 0.1 and the VIF value is smaller than 10. The following are the results of data processing obtained from respondents:

**Table 7.** Multicollinearity Test

Variable	Tolerance	VIF	information
Implementation of SAK EMKM	0.199	5,030	non-multicollinearity
Utilization of accounting information technology	0.199	5,030	non-multicollinearity

Based on the results of data processing in the table, it means that the values of the two variables are above the tolerance value of 0.1 ( $\text{tolerance} > 0.10$ ), and the VIF value is smaller than 10 ( $\text{VIF} < 10$ ), so it can be concluded that the two data do not have multicollinearity or data neither near perfect nor perfect.

### 3.8 Heteroscedasticity Test

The test intended to test the data meets the requirements for homoscedasticity provided that the significance value is greater than 0.05.

**Table 8.** Heteroscedasticity Test

Variable	significance	information
Implementation of SAK EMKM	0.74	Non heteroscedasticity
Utilization of accounting information technology	0.98	Non heteroscedasticity

Based on the data processing in the table, both variables have a significance value of more than 0.05 ( $\text{sig} > 0.05$ ) so there is no heteroscedasticity in the data or the regression model is categorized as accurate.

### 3.9 Discussion

#### 3.9.1 The effect of implementing SAK EMKM on the quality of financial reports

From the tests that have been carried out, the hypothesis states:

(H1) "SAK-EMKM has a positive influence on the quality of financial reports" (accepted).

The initial assumption regarding the result of SAK-EMKM shows a strong and beneficial influence concerning the standard of financial statements is correct. The more SAK EMKM is implemented, the better the quality of the financial reports will be. Coffee Shops in Surakarta City that have implemented SAK EMKM definitely have quality on their financial reports. The implementation of SAK EMKM has had a positive and significant influence on the quality of the Coffee Shop financial reports in Surakarta City.

SAK-EMKM functions as a guide, providing information on the financial position and financial performance of an entity which is definitely useful for its users. (Rahayu, 2020). The concept of a business entity with one of its initial thoughts is explicitly defined in SAK EMKM. Therefore, in order to prepare a financial report using the basis of SAK EMKM, an entity must be capable of segregating the personal assets of its owner from the assets and results of the entity's business, as well as from other business owners.

The results of this test are in line with Ella Elfrida & Ningrum Pramudiati (2020) Proving that the implementation of SAK-EMKM has a positive effect on the quality of financial reports. This is also relevant to Ni Gusti Ayu Tika Tiari (2023) that the implementation of SAK-EMKM has a positive effect on the quality of financial reports.

#### 3.9.2 The influence of the use of accounting information technology

From the tests that have been carried out, the hypothesis states:

(H2) "Accounting Information Technology has a positive influence on the Quality of Financial Reports" (accepted).

The quality of financial statements is positively influenced by the use of accounting information technology, as per the initial assumption. Increased utilization of accounting information technology leads to improved quality of financial statements. Coffee Shops in the City of Surakarta that have utilized accounting information technology definitely have quality financial reports. The use of accounting information technology has a positive and significant influence on the quality of Coffee Shop financial reports in Surakarta City.

Utilization of software in processing accounting data which will later help in presenting financial reports (Old, 2008). The results of this test are in line with research from (Ayu, 2023) which also states that the function of accounting information technology is useful and influences the quality of financial statements. This is also relevant to Febriana Hadis (2022) proving that accounting information technology has a strong influence on the quality of statements.

## 4. CONCLUSION

Analysis, calculations, and data processing have been carried out in discussing the implementation of SAK EMKM and the use of accounting information technology on the quality of financial reports at coffee shops in Surakarta City, so several conclusions have been obtained: The quality of financial reports is positively and significantly impacted by SAK-EMKM. This is proven by the t value of 12.159 with a significance value of 0.000, which means it is smaller than 0.05 ( $0.000 < 0.05$ ), Accounting Information Technology has a positive and significant influence on the Quality of Financial Reports. The evidence for this is supported by the t-value of 9.310 with a significance value of 0.000, which means smaller than 0.05 ( $0.000 < 0.05$ ). In this study, researchers only used two variables, namely the implementation of SAK EMKM and the use of accounting information technology. There are still a lot of coffee shops in the city of Surakarta and it is possible that there are still coffee shops that are not included in filling out the questionnaire. Based on the conclusions that have been presented, the suggestions from researchers are as follows: It is hoped that Coffee Shops in Surakarta City will implement SAK EMKM in recording their financial reports in order to produce quality financial reports. Based on data, there are still many Coffee Shops in Surakarta City that have not implemented SAK EMKM in recording their financial reports, so they cannot know the financial position of their business. It is hoped that Coffee Shops in Surakarta City will utilize accounting information technology in recording their financial reports to produce quality financial reports. Based on the data, there are still several coffee shops in the city of Surakarta that are still lacking in utilizing accounting information technology to improve the quality of their financial reports. This research can be used as a reference for further research which will certainly help and facilitate further research and it is hoped that further research will be able to find new findings so that this type of research can continue to develop and be useful for readers. The importance of application of SAK EMKM is as a guideline for recording financial reports so that it makes it easier for users to record and understand financial reports. It is important to use accounting information technology to improve the quality of financial reports because it can make it easier for users to record financial reports, with implementing those two elements could help the users to understand their financial reports, and could make them know the position of their business so they can make decision based on data they have. This awareness and desire needs to be generated among users. because if not then they will have bad financial reports.

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