



DOI: <https://doi.org/10.38035/dijefa.v4i6>

Received: 24 January 2024, Revised: 02 February 2024, Publish: 08 February 2024

<https://creativecommons.org/licenses/by/4.0/>

## The Influence of Perceptions of MSME Entrepreneurs, Accounting Understanding and Socialization of SAK EMKM on the Application of SAK EMKM

Taufik Hidayat<sup>1</sup>, Devyanthi Sjarif<sup>2</sup>, Astrin Kusumawardani<sup>3</sup>, Muhamad Rizki Pratama<sup>4</sup>

<sup>1</sup>Universitas Indonesia Membangun, Bandung, Indonesia, email: [taufikkeun21@student.inaba.ac.id](mailto:taufikkeun21@student.inaba.ac.id)

<sup>2</sup>Universitas Indonesia Membangun, Bandung, Indonesia, email: [devyanthi.syarif@inaba.ac.id](mailto:devyanthi.syarif@inaba.ac.id)

<sup>3</sup>Universitas Indonesia Membangun, Bandung, Indonesia, email: [astrin.kusumawardani@inaba.ac.id](mailto:astrin.kusumawardani@inaba.ac.id)

<sup>4</sup>Universitas Indonesia Membangun, Bandung, Indonesia, email: [rizki@student.inaba.ac.id](mailto:rizki@student.inaba.ac.id)

Corresponding Author: [taufikkeun21@student.inaba.ac.id](mailto:taufikkeun21@student.inaba.ac.id)<sup>1</sup>

**Abstract:** This research combines various previous research instruments with the aim of obtaining the best results in knowing the extent of the influence of the perceptions of MSME entrepreneurs, accounting understanding and socialization of sak emkm on the application of sak emkm in the bojongsoang area. In this research, quantitative techniques with descriptive and verification approaches are used to investigate the relationship between three independent variables and one dependent variable. The data for the study were separated into two categories: primary data from respondent questionnaires and secondary data from books, papers, and other relevant literature. Slovin's formula is used in determining the minimum sample size of a limited population, as well as avoiding sampling errors that may occur. In this instance, the sample was chosen using a purposive sampling strategy in conjunction with a non-probability sampling technique. 141 MSME entrepreneurs in Bojongloa Kidul sub-district were selected from a total population of 1,641 MSME entrepreneurs utilizing a purposive sampling strategy and non-probability sampling method. These entrepreneurs have met the criteria of implementing SAK EMKM which is considered to represent the entire population. The results show that the way MSME entrepreneurs perceive SAK EMKM, their accounting knowledge, and their familiarity with SAK EMKM through socialization greatly affect their ability to implement it well. Therefore, efforts to improve the application of SAK EMKM should concentrate on improving MSME entrepreneurs' understanding and awareness of the accounting principles and specific requirements of SAK EMKM.

**Keyword:** MSME, Perceptions of MSME Entrepreneurs, Accounting Understanding, Socialization of SAK EMKM, Application of SAK EMKM

## INTRODUCTION

MSMEs are lower-middle-class commercial enterprises with the potential to create jobs and provide significant financial services to society. MSMEs can also help to strengthen the equity system, increase people's income, slow the booming economy, and contribute to the formation of the country's overall balance, (Onibala et al., 2023).

Financial reports are very important for Micro, Small and Medium Enterprises (MSMEs) because they provide various benefits, (Suryanto et al., 2020). From financial reports, MSME entrepreneurs can control operational costs, know the profit and loss of the business, the amount of accounts payable and receivable, control assets, and calculate taxes. In addition, financial reports can also be used to convince investors, plan business growth, and advance MSMEs in terms of finance, (Erick Karunia et al., 2021).

The Ministry of Cooperatives and SMEs in Indonesia in 2021 recorded the number of Micro, Small and Medium Enterprises (MSMEs) reaching 64.2 million units spread across various sectors. It is recorded that 99.99% of business units in Indonesia are MSMEs. Where micro businesses are 63.4 million units, small businesses are 738.1 thousand units, and medium businesses are 60.7 thousand units. Meanwhile, large businesses are only 5.5 thousand units or 0.01% of the total business units in Indonesia, (Susanti et al., 2021; Utami, 2022).

Issuance of the Financial Accounting Standard for EMKM (SAK EMKM) which is simpler than SAK ETAP, the goal of the Indonesian Institute of Accountants is to support MSME entrepreneurs during the changeover from cash-based to accrual-based financial reporting. Thus, the issuance of SAK EMKM will help MSMEs in Indonesia to learn more about finance so that more people can gain access to accounting services, (Sarifah, 2012; Sugiarto & Budiantara, 2024).

Accounting allows MSMEs to obtain information about the finances of their business activities. If MSMEs find it difficult to prepare financial reports, it is understandable given the condition that most of these businesses are both owners and managers. However, this can actually be overcome by using an Accounting Services Office (Kantor Jasa Akuntan/KJA) or Public Accounting Firm (KAP) to prepare financial statements, (Mudrikah et al., 2024; Suryani et al., 2020).

The perception of MSME entrepreneurs about the use of accounting information systems in their business is also influenced by the length of time they spend fulfilling the management and accounting information needs required by their business. As companies become older and more developed, accounting information becomes more important, (Santiago & Estiningrum, 2021). The problem that is often experienced by MSME entrepreneurs when they want to make or compile a financial report is the lack of understanding of business entrepreneurs about the applicable financial report preparation standards and also have not separated assets, namely between personal assets and company assets, and this will make it difficult when preparing financial reports, (Setiyawati & Hermawan, 2018).

The lack of socialization of SAK EMKM can lead to unmet accounting information needs which have an impact on hampering the implementation of SAK EMKM. So that MSME entrepreneurs will experience difficulties in developing businesses or obtaining assistance from the government, (Darmasari & Wahyuni, 2020).

Research related to the perception and understanding of MSME entrepreneurs has been carried out by (Santiago & Estiningrum, 2021) in Tulungagung Regency, as well as by (Mutiah, 2020) at the Silky Parijatah company in Banyuwangi Regency with the conclusion that the limited understanding of business entrepreneurs about the preparation of accounting reports is caused by a lack of knowledge of applicable accounting standards. While research related to the socialization of SAK EMKM has been conducted by (Dharma et al., 2023) in Depok City and (Agus et al., 2019) in Gianyar Regency with the results showing that socialization has a significant impact on the application of SAK EMKM.

Based on data obtained from the Bojongloa Kidul District Office, it shows that as many as 141 MSMEs in Bojongloa Kidul District, Bandung City have implemented SAK EMKM. This research is based on the fact that MSMEs have not implemented it properly because they lack understanding and knowledge of the rules and benefits for their businesses.

Considering the current situation, research is definitely needed to analyze the factors that affect the SAK EMKM implementation, which is composed of the UMKM Persepsi Pelaku, the Akuntansi Pemahaman, and the SAK EMKM Socialization at the UMKM located in the Kidul Kota Bandung neighborhood. The relationship between the independent and dependent variables is then ascertained through a verifikatif analysis carried out with the SPSS version 26 software.

**METHOD**

For improved the results, a variety of earlier research instruments were combined to conduct the research. In this research, quantitative techniques with descriptive and verification approaches are used to investigate the relationship between three independent variables and one dependent variable. The data for the study were separated into two categories: primary data from respondent questionnaires and secondary data from books, papers, and other relevant literature, (Sugiyono, 2022).

**Table 1. Research Population**

No	Village	MSME Total
1	Cibaduyut	902
2	Cibaduyut wetan	18
3	Cibaduyut Kidul	632
4	Kebon Lega	60
5	Situsaur	20
6	Mekarwangi	18
<b>TOTAL</b>		<b>1.641</b>

Source: Data from the Bojongloa Kidul District Office that has been processed by researchers

Based on the data above, it is known that the total number of MSME entrepreneurs in the Bojongloa Kidul sub-district is 1,641 business entrepreneurs divided into five sub-districts with the order of the largest number coming from the Cibaduyut sub-district, Cibaduyut Kidul, Kebon Lega, Situsaur, Cibaduyut wetan, Mekarwangi.

**Table 2. Research Population Used**

No	Village	Line of Business										MSME Total
		Fashion	Culinary	Health	Beauty	Crafts	Services	Agriculture	Automotive	Technology	Trade	
1	Cibaduyut	7	3	-	-	-	2	-	-	-	15	27
2	Cibaduyut Wetan	7	14	2	-	4	3	-	1	-	17	48
3	Cibaduyut Kidul	1	6	-	-	-	-	-	1	1	4	13
4	Kebon Gede	-	4	-	-	-	-	-	-	1	3	8
5	Situsaur	1	7	-	-	-	2	-	1	-	11	22
6	Mekarwangi	3	6	-	2	-	3	-	3	-	6	23
<b>TOTAL</b>		<b>19</b>	<b>40</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>-</b>	<b>6</b>	<b>2</b>	<b>56</b>	<b>141</b>

Source: Processed by researchers based on the results of the slovin motede

Slovin's formula is used in determining the minimum sample size of a limited population, as well as avoiding sampling errors that may occur, (Siregar, 2017). In this instance, the sample was chosen using a purposive sampling strategy in conjunction with a non-probability sampling

technique. 141 MSME entrepreneurs in Bojongloa Kidul sub-district were selected from a total population of 1,641 MSME entrepreneurs utilizing a purposive sampling strategy and non-probability sampling method. These entrepreneurs have met the criteria of implementing SAK EMKM which is considered to represent the entire population, (Andrade, 2020; Septiani et al., 2020).

## RESULTS AND DISCUSSION

The credibility of a questionnaire is assessed through validity testing. Validity of the questionnaire can be determined by how well its questions express the metrics that are meant to be measured. When an instrument item's correlation is positive and  $r$  is greater than 0.3, it is considered valid according to another criterion for evaluating a questionnaire's validity. Unvalid question items are excluded from hypothesis testing, (Norawati et al., 2024).

**Table 3. Validity Test**

Variable	Item	r count	r table	Description
Application of SAK EMKM (Y)	Y.1	0,670	0,300	Valid
	Y.2	0,617	0,300	Valid
	Y.3	0,694	0,300	Valid
	Y.4	0,426	0,300	Valid
	Y.5	0,511	0,300	Valid
	Y.6	0,504	0,300	Valid
	Y.7	0,502	0,300	Valid
	Y.8	0,539	0,300	Valid
	Y.9	0,340	0,300	Valid
	Y.10	0,462	0,300	Valid
	Y.11	0,442	0,300	Valid
	Y.12	0,614	0,300	Valid
	Y.13	0,531	0,300	Valid
	Y.14	0,548	0,300	Valid
	Y.15	0,677	0,300	Valid
Perceptions of MSME Entrepreneurs (X <sub>1</sub> )	X1.16	0,567	0,300	Valid
	X1.17	0,492	0,300	Valid
	X1.18	0,522	0,300	Valid
	X1.19	0,470	0,300	Valid
	X1.20	0,445	0,300	Valid
	X1.21	0,472	0,300	Valid
	X1.22	0,505	0,300	Valid
	X1.23	0,349	0,300	Valid
	X1.24	0,449	0,300	Valid
	X1.25	0,466	0,300	Valid
	X1.26	0,531	0,300	Valid
	X1.27	0,417	0,300	Valid
	X1.28	0,478	0,300	Valid
Accounting Understanding (X <sub>2</sub> )	X2.29	0,543	0,300	Valid
	X2.30	0,664	0,300	Valid
	X2.31	0,645	0,300	Valid
	X2.32	0,363	0,300	Valid
	X2.33	0,613	0,300	Valid
	X2.34	0,500	0,300	Valid
	X2.35	0,568	0,300	Valid
	X2.36	0,610	0,300	Valid
	X2.37	0,669	0,300	Valid
	X2.38	0,680	0,300	Valid
	X2.39	0,768	0,300	Valid
Socialization of SAK EMKM (X <sub>3</sub> )	X3.40	0,574	0,300	Valid
	X3.41	0,566	0,300	Valid

X3.42	0,576	0,300	Valid
X3.43	0,605	0,300	Valid
X3.44	0,551	0,300	Valid
X3.45	0,556	0,300	Valid
X3.46	0,367	0,300	Valid
X3.47	0,597	0,300	Valid
X3.48	0,425	0,300	Valid

Source: Processed by researchers

According to table 3, because the corrected value of the total item correlation is higher than the critical value, the results of testing the validity of the instrument as a whole are deemed valid. Furthermore, reliability testing is carried out using the same object to measure the extent to which the instrument or test can produce consistent results at different times and how much the degree of the test measures consistently the target being measured. The degree of trustworthiness of the tool's measurement results is indicated by its reliability.

**Table 4. Reliability Test**

Variable	Cronbach's Alpha	Crisis Value	N of Item	Information
Y	0,825	0,70	15	Reliable
X1	0,711	0,70	13	Reliable
X2	0,823	0,70	11	Reliable
X3	0,688	0,70	9	Moderately Reliable

Source: Processed by researchers

According to table 4, reliability test results indicate that the variables sak emkm application (y), perception of msme accounting (x1), accounting understanding (x2), and sak emkm socialization (x3) are all deemed plausible. With each item having a value greater than 600, which signifies that all items meet the reliability test requirements, the results of the reliability test performed with SPSS have a value greater than the Croanbach Alpha value.

**Table 5. Normality Test**

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		104
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	6.11819220
Most Extreme Differences	Absolute	.067
	Positive	.067
	Negative	-.061
Test Statistic		.067
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Distribution of the test is normal.		
b. Determined using data.		
c. Correction of Lilliefors Significance.		
d. This represents a lower bound on the actual significance.		

Source: Processed by researchers

According to table 5, results of the research questionnaire measuring the Application of SAK EMKM (Y), Perceptions of MSME Entrepreneurs (X1), Accounting Understanding (X2), and Socialization of SAK EMKM (X3) demonstrate the normal distribution of all statements. The results of the normality test were obtained using the P-Plot graph technique from the Regression Standarized Residual and the Kolmogorov-Smirnov One Sample Test. The Kolmogrov Smirnov normality test result of 0.200 shows the data is distributed normally

with significance scores above 0.05. Furthermore, using the Regression Residual Standardized P-Plot graph approach, the results of the normality test are displayed. Data points are distributed in the direction of the diagonal line and around the regression line. This demonstrates that the study's data have a normal distribution.

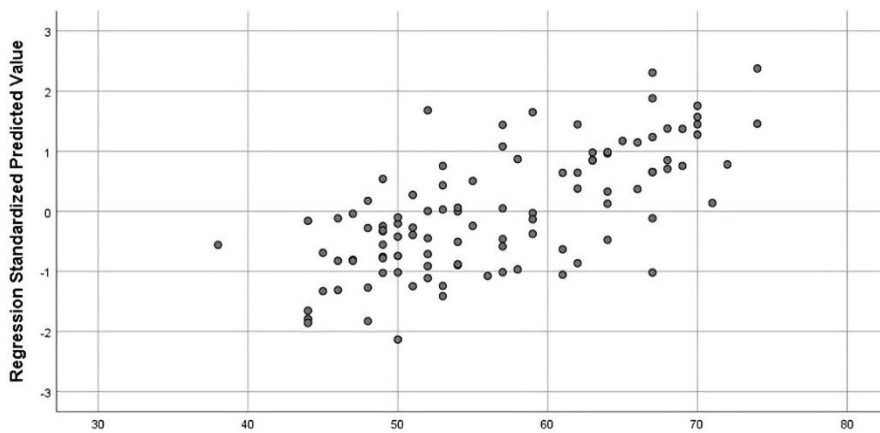
**Table 6. Normality Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	(Constant)	9.034	5.211				1.734
1 Perceptions of MSME Entrepreneurs	.396	.115	.295	3.432	.001	.713	1.402
1 Socialization of SAK EMKM	.266	.093	.231	2.851	.005	.806	1.241
1 Accounting Understanding	.581	.127	.369	4.573	.000	.812	1.231

a. Dependent Variable: Application SAK EMKM

Source: Processed by researchers

According to table 6, it can be seen that the tolerance value of the MSME Actor Perception variable (X1) is 0.713, Accounting Understanding (X2) is 0.806, and SAK EMKM Socialization (X3) is 0.812. In addition, the VIF value of the Perception of MSME Entrepreneurs (X1) is 1.402, Accounting Understanding (X2) is 1.241, and SAK EMKM Socialization (X3) is 1.231. There is no multicollinearity between the independent variables in the regression model, according to the calculation of the tolerance value and VIF value.



Source: Processed by researchers

**Figure 1. Heteroscedasticity Test (Scatterplot Graph)**

According to figure 1, data points can be observed scattered above, below, or around the number 0. The wavy pattern is formed from the spread of data points that widen, narrow, then widen again. The data point distribution shows no discernible pattern. This leads to the conclusion that there is no heteroscedasticity problem, so that a good and ideal regression model can be fulfilled.

**Table 7. Table T Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	9.034	5.211		

Perceptions of MSME Entrepreneurs	.396	.115	.295	3.432	.001
Socialization of SAK EMKM	.266	.093	.231	2.851	.005
Accounting Understanding	.581	.127	.369	4.573	.000

a. Dependent Variable: Application SAK EMKM

Source: Processed by researchers

The effect of Perceptions of MSME Entrepreneurs (X1), Accounting Understanding (X2), and Socialization of SAK EMKM (X3) on the Application of SAK EMKM (Y) is measured through a partial hypothesis test (t test). The calculated value and table value are compared with the error rate ( $\alpha = 0.05$ ).

- a) The perception value of MSME entrepreneurs is 3.432 which is outside the critical area (critical area) t table value (-1.984 and 1.984), and with a significant level of  $0.001 < 0.05$ , it can be stated that the perception of MSME entrepreneurs has a partial effect on the application of SAK EMKM.
- b) The value of Accounting Understanding is 2.851 which is outside the critical area (critical area) t table value (-1.984 and 1.984), and with a significant level of  $0.001 < 0.05$ , it can be stated that Accounting Understanding has a partial effect on the application of SAK EMKM.
- c) The value of SAK EMKM Socialization is 4.573 which is outside the critical area (critical area) t table value (-1.984 and 1.984), and with a significant level of  $0.001 < 0.05$ , it can be stated that SAK EMKM Socialization has a partial effect on the application of SAK EMKM.

**Table 8. Table F Test**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3452,235	3	1150,745	29,847	.000 <sup>b</sup>
	Residual	3855,524	100	38,555		
	Total	7307,760	103			

a. Dependent Variable: Application SAK

Source: Processed by researchers

Based on the assumption of  $\alpha = 0.05$ ,  $df1 = k-1 = 3$ , and  $df2 = n-k = 104-k = 4$ , it can be concluded that the calculated F value of 29.847 is greater than the F table value of 2.696 which indicates the acceptance of H4. This shows that, at a significance level of  $0.000 < 0.05$ , the views of MSME entrepreneurs, accounting knowledge, and socialization of SAK EMKM together have a significant influence on the application of SAK EMKM.

## CONCLUSION

In research it is important to ensure that the instruments used have undergone validity and reliability testing. This means that researchers have taken measures to ensure that the instrument accurately measures what it wants to measure and produces comparable results, so that the instrument is used accordingly in data collection. This study also emphasizes that many entrepreneurs influence the application of SAK EMKM such as the perception of MSME entrepreneurs, understanding of accounting principles, and socialization of SAK EMKM.

The results show that the way MSME entrepreneurs perceive SAK EMKM, their accounting knowledge, and their familiarity with SAK EMKM through socialization greatly

affect their ability to implement it well. Therefore, efforts to improve the implementation of SAK EMKM should concentrate on improving MSME entrepreneurs' understanding and awareness of the accounting principles and specific requirements of SAK EMKM.

The findings contribute in adding valuable insights for policy makers, researchers, and practitioners who seek to encourage the adoption and effective implementation of SAK EMKM in the MSME sector.

## REFERENCES

- Agus, cI W., Julianto, I. P., & Kurniawan, P. S. (2019). Pengaruh Tingkat Penerapan Sistem Pencatatan Akuntansi, Tingkat Pemahaman Akuntansi Dan Tingkat Kesiapan Pelaku MSME Terhadap Penerapan SAK EMKM Pada MSME Di Kabupaten Gianyar. *Jurnal Ilmiah Mahasiswa Akuntansi*, 10(3), 286–297.
- Andrade, C. (2020). The Inconvenient Truth About Convenience and Purposive Samples. *Sage Journals*, 43(1), 86–88. <https://doi.org/10.1177/0253717620977000>
- Darmasari, L. B., & Wahyuni, M. A. (2020). Pengaruh Sosialisasi SAK EMKM, Pemahaman Akuntansi, dan Tingkat Kesiapan Pelaku MSME Terhadap Implementasi SAK EMKM dalam Penyusunan Laporan Keuangan pada MSME di Kabupaten Buleleng. *JIMAT (Jurnal Mahasiswa Akuntansi) Universitas Pendidikan Ganesha e-ISSN: 2614-1930*, 11(2), 136–146.
- Dharma, D. A., Djunaidy, D., Damayanty, P., Sitianingsih, M., Putri, S. R., & Solehudin, T. (2023). Pendampingan Penyusunan Laporan Keuangan Pada MSME Di Kecamatan Tapos - Kota Depok. *ABDI MOESTOPO: Jurnal Pengabdian Pada Masyarakat*, 6(2), 216–223. <https://doi.org/10.32509/abdimoestopo.v6i2.3082>
- Erick Karunia, Ahmad Juliana, Syahrani, Ahmatang, Nurul Hidayat, Budi Hasyim, Muh. Irfandy Azis, & Shalahuddin. (2021). Digital Marketing Training for MSME of Tarakan City. *International Journal Of Community Service*, 1(2), 189–200. <https://doi.org/10.51601/ijcs.v1i2.3>
- Mudrikah, S., Aeni, I. N., Pitaloka, L. K., & Widiatami, A. K. (2024). Digitalisasi Pengelolaan Keuangan Pada Komunitas MSME Karya Mapan Kota Salatiga. *BERNAS: Jurnal Pengabdian Kepada Masyarakat*, 5(1), 104–114.
- Mutiah, R. A. (2020). Penerapan Penyusunan Laporan Keuangan Neraca Berbasis SAK-ETAP Pada MSME. *Jurnal Akuntansi*, 9(2), 194–203. <https://doi.org/10.37932/ja.v9i2.142>
- Norawati, S., Seprinaldi, S., & Rahmawati, R. (2024). Analysis of Budget Participation and Human Resource Competency and its Influence on Budget Absorption with Organizational Commitment as a Moderating Variable. *Dinasti International Journal of Economics, Finance & Accounting (DIJEFA)*, 4(6), 713–724. <https://doi.org/https://doi.org/10.38035/dijefa.v4i6>
- Onibala, N., Alhasni, R., & Assa, N. (2023). IMPLEMENTATION OF MSME EMPOWERMENT POLICY IN MANADO CITY (STUDY AT THE MANADO CITY COOPERATIVE AND SME OFFICE). *Technium Social Sciences Journal*, 47, 379–397. <https://doi.org/https://doi.org/10.47577/tssj.v52i1.10238>
- Santiago, M. D., & Estiningrum, S. D. (2021). Persepsi dan Pemahaman Pelaku Usaha Terhadap Pentingnya Laporan Keuangan pada MSME. *Ekuitas: Jurnal Pendidikan Ekonomi*, 9(1), 199. <https://doi.org/10.23887/ekuitas.v9i1.34373>
- Sarifah, H. (2012). Analisis Persepsi Sak Etap Terhadap Kinerja Usaha Pada MSME Se Kota Semarang. *Accounting Analysis Journal*, 1(2), 1–6. <https://doi.org/https://doi.org/10.15294/aaj.v1i2.704>
- Septiani, Y., Aribbe, E., & Diansyah, R. (2020). ANALISIS KUALITAS LAYANAN SISTEM INFORMASI AKADEMIK UNIVERSITAS ABDURRAB TERHADAP KEPUASAN PENGGUNA MENGGUNAKAN METODE SEVQUAL (Studi Kasus :



- Mahasiswa Universitas Abdurrah Pekanbaru). *Jurnal Teknologi Dan Open Source*, 3(1), 131–143. <https://doi.org/10.36378/jtos.v3i1.560>
- Setiyawati, Y., & Hermawan, S. (2018). Persepsi Pemilik Dan Pengetahuan Akuntansi Pelaku Usaha Mikro Kecil Dan Menengah (MSME) Atas Penyusunan Laporan Keuangan. *Riset Akuntansi Dan Keuangan Indonesia*, 3(2), 161–204. <https://doi.org/10.23917/reaksi.v3i2.6629>
- Siregar, S. (2017). *Metode penelitian merupakan dasar ilmiah untuk memperoleh data dan jawaban terhadap berbagai pertanyaan penting sebagai subjek riset. Pada sisi lain, metode penelitian kuantitatif dalam riset ilmiah terus berkembang serta mendapat posisi penting dalam dun* (1st ed.). Prenada Media.
- Sugiarto, G. R., & Budiantara, M. (2024). Pelatihan Pencatatan Keuangan pada Usaha Capcin Bu Putri dan Usaha Kue Kering PKK Dusun Klenggotan. *JURPIKAT(JurnalPengabdianKepadaMasyarakat)*, 5(1), 61–69.
- Sugiyono. (2022). *Metode penelitian pendidikan: Pendekatan kuantitatif, kualitatif, dan R&D* (2nd ed.).
- Suryani, Y., Siregar, M., & Ika, D. (2020). *Panduan Penyusunan Laporan Keuangan MSME* (1st ed.). Yayasan Kita Menulis.
- Suryanto, S., Rusdin, R., & Dai, R. M. (2020). Fintech As a Catalyst for Growth of Micro, Small and Medium Enterprises in Indonesia. *Academy of Strategic Management Journal*, 19(5), 1–12.
- Susanti, E., Khairul Azwar, Christine D. Nainggolan, Astuti, & Ernest Grace. (2021). Assistance In Preparing Financial Statements On MSME Sahabat In Nagori Karang Bangun Huta Iv, Siantar District, Simalungun Regency. *International Journal Of Community Service*, 1(2), 82–87. <https://doi.org/10.51601/ijcs.v1i2.21>
- Utami, K. S. (2022). Penguatan Strategi Pemasaran MSME di masa Pandemi Covid-19: Studi Kasus Pelaku Usaha Tenun di Kabupaten Kulon Progo. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 11(2), 284. <https://doi.org/10.30588/jmp.v11i2.879>