

ANALYSIS OF HUMAN RESOURCES COMPETENCE IN THE IMPLEMENTATION OF SAK EMKM ON THE QUALITY OF MSME FINANCIAL REPORTS: COMBINATION METHOD

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Abstract: This study aims to determine how the application of SAK EMKM in MSME financial reports, the factors that cause MSMEs not to apply SAK EMKM, and to determine the effect of human resource competence in implementing SAK EMKM on the quality of MSME financial reports. 45 MSMEs in Surade District, which is located on Jl. Raya Surade No. 26 Surade-Sukabumi. This study uses a combination method (quantitative and qualitative) with a mixed combination model (concurrent embedded), data collection techniques using questionnaires, interviews, observations and documentation studies, a population of 1250 MSME units with a sample of 45 MSMEs that already have a business license. The data analysis technique used is validity test, reliability test, normality test, classical assumption test (heteroscedasticity test), simple regression test, and hypothesis testing. As well as using qualitative data analysis techniques by conducting interviews with 45 sources who were previously respondents. This research was assisted by SPSS 26 software by generating the conclusion that the competence of human resources in the application of SAK EMKM has a positive effect on the quality of MSME financial reports. variable X (Human Resource Competence in the Application of SAK EMKM) has an effect on variable Y (MSME Financial Quality).

Keywords: Human Resource Competence, MSME Financial Reports, SAK EMKM.

INTRODUCTION

Law of the Republic of Indonesia Number 20 Year (2008), explains that Micro, Small, and Medium Enterprises are types of business activities owned by individuals or groups that are not part of subsidiaries or branches of other companies. Micro, Small, Medium Enterprises (MSMEs) consist of 3 business sections, namely micro, small and medium enterprises, each of which has differences in terms of capital or wealth and turnover or income. Large companies and MSMEs must of course have a financial report that can reflect the progress or decline of the company. A financial report can be said to be good if the financial report has the following characteristics, namely, the report can be understood, can be useful/useful or relevant, reliable, and can be compared with other financial statements.

In addition, the financial statements must also comply with applicable financial reporting standards. The standard for financial reports for Micro, Small, and Medium Enterprises or MSMEs is to use SAK EMKM. To compile financial reports by financial accounting standards (SAK EMKM), special skills are needed that must be possessed by human resources in these SMEs. These skills can be obtained by conducting education or by participating in various training to improve their competencies.

Wibowo Siswanti & Suryati, (2020), states that human resource competence is an ability to carry out or do a job based on skills and knowledge and supported by the work attitude demanded by a company. From this explanation, it can be concluded that the competence of human resources is the ability of a person, whether it is in the form of knowledge, skills, and attitudes, and behaviors needed to fulfill his job duties. By having good human resource competencies, the preparation of financial reports will be better and can help MSMEs in obtaining credit from financial institutions. According to a survey conducted by the Head of the FPEB UPI Management Study Program. Hendrayati (2020), there are still many MSME actors who have not been able to compile financial reports that are following standards. So that MSME actors only record the amount of income and expenditure which is certain this does not reflect the actual financial statements. This is certainly related to the existence of human resources who do not have competence in the field of financial accounting.

Several previous studies also revealed the same thing in line with this study. As research conducted by Lukas Murdihardjo, Yayuk Nurjanah, and Resti (2019) with the title "The Some Factors Influencing To Quality Of Financial Statements Based On The Accounting Standard Of Micro, Small And Medium Entities (SAK EMKM)" states that there is a significant influence positive and significant relationship between the quality of human resources and the quality of MSME financial reports. Then from the results of research conducted by Sri Ayem and Risma Prihatin (2020) with the title "The Effect of Application of Financial Accounting Standards for Micro, Small and Medium Entities and Tax Planning on the Quality of Financial Reports" states that the application of SAK EMKM has a positive effect on the quality of financial reports.

In contrast to the results of previous studies, research conducted by Animah, Adhitya Bayu Suryantara, & Astuti (2020) with the research title "The Influence of Human Resource Competence and Accounting Information Systems on the Quality of Financial Statements" states that human resource competence does not affect the quality of financial reports. This is due to the low understanding of SAK ETAP on human resources owned by MSMEs so that the financial statements produced are of doubtful relevance and reliability.

Furthermore, the results of research conducted by Widiastoeti & Sari (2020) with the title "Analysis of Factors Influencing the Application of Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) in the Preparation of Financial Statements"

which states that the dominant factors affect the application of SAK EMKM in the preparation of financial statements is the Competence of Human Resources and Company Size. The next researcher was carried out by Mutiah (2019) with the title "Implementation of Financial Statement Preparation in MSMEs Based on SAK EMKM" with the results of his research which stated that MSME actors had not been able to apply financial reports by SAK EMKM due to limited thinking about managing financial reports and limited Human Resources capable of compiling financial reports.

According to Marwansyah (2016), Competence is a combination of knowledge, skills, attitudes, and other personal characteristics needed to achieve success in a job that can be measured using agreed standards and which can be improved through training and development.

Dewi and Harjoto (2019), Human resources are all strengths or potentials or anything that humans have, such as reason, feelings of affection, desire to be free, social feelings, talent for communicating with other parties. Others, have creativity, taste, initiative, and work. Sutrisno (2017), that human resources can be interpreted as a source of strength that comes from humans that can be utilized by organizations. From many definitions above, it can be concluded that Human Resource Competence is everything that is owned by a person which is a combination of knowledge, skills, attitudes, and other personal characteristics needed to achieve success in a job that can be improved through training and development.

resource competence is something that must be considered to get the expected work effectiveness. The following are some indicators of human resource competence in this study, namely:

1. Having a level of educational background that is by the type of work

Basyit et al., (2020), states that the level of education is a person's activity in developing abilities, attitudes, and forms of behavior, both for life in the future where through certain organizations or not organized. The dimensions and indicators for the level of education include:

- a) Dimensions of formal education with the last education indicator completed by each worker which includes elementary, junior high, high school, and college.
- b) Dimensions of informal education with indicators of attitude and personality formed from family and environment.

2. Having training competence

Masram & Muah (2017), state that training or other terms training is a learning process that involves the acquisition of a skill, regulation, concept, or attitude to improve the performance of the workforce. In addition, training has also been regulated in the 2003 Law which states that job training is all activities to provide, obtain, improve and develop work competence,

productivity, discipline, attitude and work ethic at the level of certain skills and expertise by the level of competence. and job and position qualifications.

3. Having work experience by the type of work

Basyit et al., (2020), state "Work experience is the period or length of time a person works in an organization". Then Foster Basyit et al., (2020), states that the dimensions of work experience can be seen from the length of time or tenure, level of knowledge and skills possessed, and type of work.

Law of the Republic of Indonesia Number 20 Year (2008), explains that Micro, Small, and Medium Enterprises or commonly referred to as MSMEs are types of business activities owned by individuals or groups that are not part of the subsidiary or branch of the company. others as provided for in this law. Micro, Small, Medium Enterprises (MSMEs) consist of 3 business sections, namely micro, small and medium enterprises, each of which has differences in terms of capital or wealth and turnover or income.

According to Hendy (2020), there are three fields of micro, small and medium enterprises which can be explained as follows:

1. Service companies, namely companies whose products are non-physical whose activities are to provide services to customers.
2. Trading companies, namely companies that buy goods from other companies and sell them to parties who need consumers.
3. Manufacturing companies, namely companies that buy raw materials, then process them into finished products that are ready to be sold and used.

According to Siswanti & Suryat (2020), Financial Accounting Standards are concepts, principles, methods, techniques, and others that are deliberately selected based on a conceptual framework by a standard-setting body (or the competent authority) to be applied in an environment. or state and outlined in the form of an official document to achieve the objectives of the state's financial reporting.

Objectives of Financial Accounting Standards The

The purpose of establishing Financial Accounting Standards is to establish the basis for the presentation of financial statements so that they can be used in general. According to Siswanti & Suryati, (2020), the objectives of the financial accounting standards are:

1. For uniformity, relevant and reliable financial reports.
2. Facilitate the preparation of financial statements due to the existence of standard guidelines to minimize bias from the preparation.
3. Facilitate auditors in auditing.
4. Make it easy for readers of financial statements to interpret and compare the financial statements of different entities.
5. Users of financial statements have many parties so that the compiler cannot explain to each user.

Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) According to Siswanti & Suryati, (2020), SAK EMKM is an accounting standard aimed at meeting the financial reporting needs of micro, small and medium entities. Financial statements in SAK EMKM include income statements, statements of financial position, and notes to financial statements.

According to Martani (2016), financial statements are financial information generated by the accounting process. The accounting processes include the process of identifying transactions, recording transactions, classifying transactions, and summarizing transactions so that they become financial statements.

IAI (2016), explains that the purpose of financial statements is to provide information on the financial position and performance of an entity that is useful for a large number of users in making economic decisions. These users are like creditors and investors. Financial statements are also a form of management accountability for the resources entrusted to them. According to Sihite, (2017), Quality is defined as conformity with standards, measured based on the level of non-conformance, and achieved through inspection. Meanwhile, according to him, the quality of financial reports is a form of accountability for state/regional financial management for a period in the form of a summary of a process of recording and financial transactions.

METHODS

The research method used in this study is to use a combination research method with a concurrent embedded strategy model. Sugiyono (2017), states that the combination research method is a research method that combines or combines quantitative methods and qualitative methods to be used together in one research activity, to obtain more comprehensive, varied, reliable and objective data. A mixed combination model (*Concurrent Embedded Strategy*) is a research method that combines qualitative research methods and quantitative research methods by mixing the two methods unbalanced. In its implementation, perhaps 70% use quantitative research methods and 30% use qualitative methods or vice versa according to what is needed by the researcher. These methods are used together, at the same time independently to answer similar problems. In this method, there are two models of combining methods, namely qualitative and QUANTITATIVE, as well as quantitative and QUALITATIVE. Those written in capital letters mean that the method is a primary method (which has a higher weight) and those written in lowercase are secondary (complementary) methods.

The population in this study are all MSMEs in the Surade sub-district, which amounts to 1250 MSME units. The sample used is 45 units of MSMEs that already have a business license consisting of 20 units of trading MSMEs, 15 units of service MSMEs, and 10 units of manufacturing MSMEs. The sampling technique in this study is using a technique *non-probability sampling* with approach *purposive sampling* (sampling considerations). Non-

probability sampling is a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. Purposive sampling is a sampling technique with certain considerations.

In this study, researchers will research the quality of MSME financial reports, so the sample data sources are people or employees of the financial statements section. The data analysis technique used for quantitative methods is statistically using *software* SPSS 26, then for qualitative methods using qualitative analysis, quantitative research data is then combined with qualitative research data. Data analysis techniques in quantitative research methods are using Validity Test, Reliability, Normality Test, Classical Assumption Test (Heteroscedasticity Test) Simple Regression Test, Hypothesis Testing (t-Test, F Test, and Coefficient of Determination Test). Then to support the quantitative method, the researcher uses qualitative methods as a complement by conducting interviews, observations, and documentation studies, then giving meaning and meaning to the data found for further decisions to be made. The purpose of this study is to find out how the implementation of SAK EMKM in the preparation of MSME financial statements, then to find out the factors that cause MSME actors not to prepare financial reports according to SAK EMKM and to find out how the influence of human resource competence in implementing SAK EMKM on the quality of MSME financial reports, Therefore, the researchers determined the following hypothesis:

- H0: There is no significant influence of human resource competence in the application of SAK EMKM on the quality of MSME financial reports
- H1: There is a significant influence of human resource competence in the application of SAK EMKM on the quality of financial reports

RESULTS AND DISCUSSION

Research Instrument Test

The tests carried out are to measure the level of validity and reliability of the research instrument. The results of the validity test show that the calculated r-value of the human resource competence variable in the application of SAK EMKM (X) and the variable quality of MSME financial reports (Y) which is above 0.415 is greater than the t table value of 0.294 and the sig value of these two variables is 0.003 less than 0, 05 so it can be concluded that the data is declared valid. The results of the reliability test of the two variables obtained the results of Cronbach Alpha with a value of 0.764, meaning that the value is more than 0.06 for each variable tested. So from all the descriptions, it can be concluded that all data variables are valid and reliable.

Normality test

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		45
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	12.31184145
Most Extreme Differences	Absolute	.070
	Positive	.041
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS 26 2021 Data Processing Results

The table above shows the Asymp Sig (2-tailed) of 0.200 > from 0.05. So it can be said that the data is normally distributed. Then it is supported by the PP Plot histogram graphic image which can be seen in the following figure:

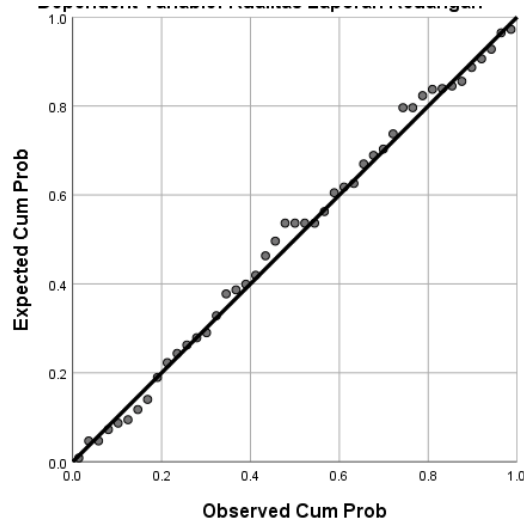


Figure 1. P-Plot Normality Test

Source: SPSS 26 2021 Data Processing Results

From the picture above, it can be seen that the data or points spread around the diagonal line and follow the diagonal direction and it can be said that the data is normally distributed.

Heteroscedasticity Test

Table 2. Heteroscedasticity Test Results

Coefficients		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	7.439	11.779		.632	.531
	Competence of Human Resources in the Implementation of SAK EMKM	.026	.127	.032	.208	.836

a. Dependent Variable: Quality of MSME Financial Reports

Source: SPSS 26 2021 Data Processing Results

Based on the output results above, it shows that the sig value of the X variable is more than the significance value of 0.05. The sig value on the X variable is 0.836, then the variable is greater than 0.05. Therefore, it can be concluded that there is no heteroscedasticity. Then it is supported by the scatterplot graph below.

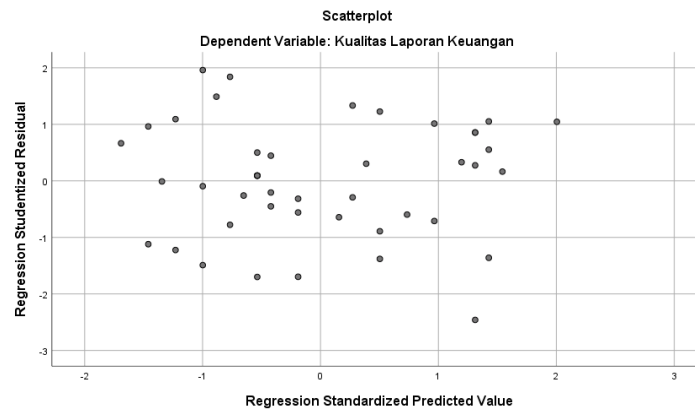


Figure 1. Heteroscedasticity Test Results

Source: SPSS 26 2021 Data Processing Results

From the graphic above it can be seen that the dots spread randomly, and do not form a clear pattern, and appear to spread well above the number 0 (zero) and also below the number 0 (zero) on the axis Y. Then it can be stated that there is no heteroscedasticity in the regression model, so this regression model can be used to predict the Y variable.

Simple Linear Regression Analysis

Table 4. Simple Linear Regression Analysis Test Results

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	43.307	20.176		2.146	.038
	Competence of Human Resources in the Implementation of SAK EMKM	.677	.217	.430	3.121	.003

a. Dependent Variable: Quality of MSME Financial Reports

Source: Results of SPSS 26 2021 Data Processing

Based on data analysis using SPSS 26, the results of the regression equation are as follows:

$$Y = 43.307 + 0.677X + e$$

The regression equation above shows the relationship between the independent variable and the dependent variable partially, from the equation it can be concluded that:

1. The constant value is 43.307, meaning that if there is no change in the competency variable of human resources in the application of SAK EMKM (value $X = 0$) then the quality of human resources is equal to 0.677.
2. The regression coefficient value of human resource competence in the application of SAK EMKM is 0.677, meaning that if the variable competence of human resources in the application of SAK EMKM (X) increases by 1% and the constant (a) is 0 (zero), then the quality of MSME financial reports will increase by 0.677. This shows that the competency variable of human resources in the application of SAK EMKM contributes positively to the quality of MSME financial reports, so that the better the competence of human resources in the application of SAK EMKM, the better the quality of MSME financial reports.

Hypothesis

Testing T-test (partial)

Table 5. T Hasil Test Test Results

Coefficients		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	43.307	20.176		2.146
	Competence of Human Resources in the Implementation of SAK EMKM	.677	.217	.430	3.121
					Sig.
					.038
					.003

a. Dependent Variable: Quality of MSME Financial Reports

Source: SPSS 26 2021 Data Processing Results

Based on the data above, it can be seen that the significance value of 0.003 is less than or less than 0.05. Then from the results of the table above, it shows that the value of t count is 3.121 and t table ($Df = nk$) is 2.015, which means t count is greater than t table. So it can be concluded that H_0 is rejected and H_1 is accepted which indicates that there is a significant influence of the human resource competence variable in the application of SAK EMKM (X) on the financial report quality variable (Y).

Coefficient of determination test

Table 6. Coefficient of Determination Test Results

Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.430 ^a	.185	.166		12.454

a. Predictors: (Constant), Competence of Human Resources in the Implementation of SAK EMKM

b. Dependent Variable: Quality of MSME Financial Reports

Source: SPSS 26 2021 Data Processing Results

Based on the table above, it can be seen that the R Square value is 0.185 or (18.5%). So this shows that the percentage value of variable X (Human Resource Competence in the Application of SAK EMKM) to variable Y (Quality of MSME Financial Reports) influences 18.5%, while the remaining 81.5% is influenced by other variables that are not included. into this research. To answer other variables that are not included in this study, researchers have collected some data obtained through qualitative data analysis by conducting interviews with MSME actors. Interviews were conducted with 45 MSME employees who work in the field of preparing financial reports. Several questions were asked by the researcher to the informants with two categories of questions.

How to Apply SAK EMKM in the Preparation of Financial Reports for Micro, Small, and Medium Enterprises.

The results of the study through interviews conducted with 45 MSME employees revealed that 80% of MSME actors had not prepared financial reports by SAK EMKM. In the field of MSME trade, most MSME actors only record the number of purchases and sales of goods. Most MSME actors in the service sector only record income and rarely record the amount of expenditure that has been used during the work process. Then in the field of manufacturing MSMEs, data obtained from research results, most MSME actors only record the number of purchases of raw materials or supplies which then becomes a deduction after the sales of finished materials are obtained.

The results of this qualitative study also obtained data that 20% of MSME actors in the trade sector using the *software* have prepared financial statements or other financial applications so that MSME actors can be said to have compiled two financial reports in SAK EMKM, namely the statement of financial position and the income statement. Meanwhile, about 5% of MSME actors who use *software* or financial report applications do not make notes on financial statements. This is because MSME actors are satisfied with the preparation of the financial statements they make.

Factors That Cause MSMEs Not to Prepare Financial Statements By SAK EMKM.

The research data suggests that 80% of MSMEs in the Surade sub-district have not prepared financial reports. After conducting in-depth interviews, it can be seen that the main factor that causes MSME actors not to compile financial reports is the lack of knowledge and understanding of MSME actors in preparing financial reports. In addition, other factors influence it, namely, there are no special bookkeeping employees so that the recording of financial statements is carried out by the MSME owners themselves. The unavailability of an accounting information system for SMEs. The low interest of MSME actors in compiling financial reports and due to the small scope of the company, so that MSME actors think that it is not necessary to compile financial reports is another factor that causes MSME actors not to compile financial reports according to SAK EMKM.

Discussion

Effect of Human Resource Competence in the Implementation of SAK EMKM on the Quality of MSME Financial Reports.

The results of this study indicate that the influence of human resource competence in the application of SAK EMKM on the quality of financial statements has a significant effect. This is based on the results of hypothesis testing using the t-test which shows that the t count for human resource competence in the application of SAK EMKM is 3.121 while the t table value ($Df = nk$) = 2.015 so that t count is greater than t table. The total significance value obtained is 0.003 so that the sig value is less than 0.05, therefore it can be concluded that there is a significant positive effect between the variables of Human Resource Competence in the Implementation of SAK EMKM on the Quality of MSME Financial Reports. From this study, it was found several factors that caused MSME actors not to implement SAK EMKM including lack of knowledge and understanding of SAK EMKM, lack of interest in preparing financial reports according to standards, lack of specialized human resources for bookkeeping, unavailability of accounting information systems, and size factors. small companies so that SMEs do not compile complete financial reports.

CONCLUSION

From the research conducted, it is found that the variable of human resource competence in the application of SAK EMKM has a positive effect on the quality of MSME financial reports. This is evidenced by the results of the t-test which shows that the significance value of 0.003 is less than or less than 0.05. Then from the results of the table above shows that the value of the t count is 3.121 and the t table ($Df = nk$) is 2.015 which means the t count is greater than the t table which can be concluded that H_0 is rejected and H_1 is accepted. In addition, it is supported by the results of the coefficient of determination which show the results of the R Square value of 0.185 or (18.5%) which states that the

percentage value of the X variable (Human Resource Competence in the Application of SAK EMKM) to the Y variable (Quality of MSME Financial Statements) has the effect of 18.5%, while the remaining 81.5% is influenced by other variables that are not included in this study. Thus, this study refutes the results of research conducted by Animah, Adhitya Bayu Suryantara, and Widia Astuti (2020) with the title "The Influence of Human Resource Competence and Accounting Information Systems on the Quality of Financial Statements" which states that human resource competence does not affect the quality of reports. finance. The results of the study using qualitative methods through interviews with 45 MSME employees obtained data that 80% or as many as 36 MSME actors had not prepared financial reports by SAK EMKM. And only about 20% or as many as 9 MSME actors have compiled financial reports by SAK EMKM by using *software* or other financial applications. This is due to a lack of knowledge and understanding of SAK EMKM, lack of interest in preparing financial reports according to standards, the absence of special human resources for bookkeeping, unavailability of accounting information systems, and the factor of small company size so that SMEs do not compile complete financial reports.

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